

Blom & Howell Financial Planning, Inc.



Form ADV Part 2B Brochure Supplement for Michael Joseph Howell

March 1, 2021

Address: 3340 Tully Rd., Ste. B4
Modesto, CA 95350

Phone: (209) 857-5207

Email: michael@blomandhowell.com

Website: <https://www.blomandhowell.com/>

This brochure supplement provides information about Michael Joseph Howell that supplements the Blom & Howell Financial Planning, Inc. brochure. You should have received a copy of that brochure. Please contact Blom & Howell Financial Planning, Inc. if you did not receive Blom & Howell Financial Planning, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Joseph Howell is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6127551.

Item 2: Educational Background & Business Experience

Name: Michael Joseph Howell

Year of Birth: 1987

Education: Master of Business Administration
Liberty University
2012

Bachelor of Arts, Business Administration
Azusa Pacifica University
2009

Business Background: Financial Advisor
Blom & Howell Financial Planning, Inc.
February 2021 – Present

Financial Advisor
Blom & Howell Financial Planning, Inc. (D/B/A under
SCF Investment Advisors, Inc. & SCF Securities, Inc.)
July 2018 – Present

Investment Adviser Representative
SCF Investment Advisors, Inc.
July 2018 – Present

Registered Representative
SCF Securities, Inc.
July 2018 – Present

Registered Representative
LPL Financial, LLC
August 2013 – August 2018

Investment Adviser Representative
LPL Financial, LLC
October 2013 – August 2018

Professional Designations: Certified Financial Planner ®

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. In order to earn and maintain the CFP® designation, individuals must meet the initial certification components of (i) education relevant to the professional, competent, and ethical provision of financial planning services, (ii) pass the certification examination, (iii) attain three years of professional experience, (iv) pass a background check and disclose certain occurrences, (v) complete thirty hours of continuing education every two years, (vi) submit a certification application every two years, and (vii) pay an annual certification fee. Further information about the qualifications and standards

required of a CFP may be found by visiting the CFP Board of Standard's website at <http://www.cfp.net/>.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Michael Joseph Howell.

Item 4: Other Business Activities

Michael Joseph Howell is temporarily engaged as a registered representative of SCF Securities, Inc., independent from Blom & Howell Financial Planning, Inc., and from time to time will earn an ordinary and customary commission from the sale of a security in such capacity. This creates a conflict of interest, because Michael Joseph Howell has the potential to earn both commission and advisory fee revenue from a client. Michael Joseph Howell addresses this conflict of interest by fully disclosing his relationship with SCF Securities, Inc., and informing clients that they are under no obligation to purchase a security through him. His engagement with SCF Securities, Inc. will end on March 31, 2021.

Michael Joseph Howell is also temporarily engaged as an investment adviser representative of SCF Investment Advisors, Inc. His engagement with SCF Investment Advisors, Inc. will end on March 31, 2021.

Michael Joseph Howell is a licensed insurance agent and from time to time will earn an ordinary and customary commission from the sale of an insurance product in such capacity. This creates a conflict of interest, because Michael Joseph Howell has the potential to earn both an insurance commission and advisory fee revenue from a client. Michael Joseph Howell addresses this conflict of interest by fully disclosing his relationship with the applicable insurance provider, and informing clients that they are under no obligation to purchase an insurance product through him.

Michael Joseph Howell serves in various religious, educational, and musical capacities for certain churches. He is also an adjunct professor at SEU NorCal. Neither of these activities are expected to present a conflict of interest as they are wholly separate from his activities with Blom & Howell Financial Planning, Inc.

Item 5: Additional Compensation

Michael Joseph Howell does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Blom & Howell Financial Planning, Inc.

Item 6: Supervision

Michael Joseph Howell is supervised and monitored by Gary George Blom, Chief Compliance Officer, (209) 857-5207, pursuant to Blom & Howell Financial Planning, Inc.'s written policies and procedures and code of ethics.

Item 7: Requirements for State-Registered Advisers

Michael Joseph Howell has not been involved in any of the events required to be disclosed in this Item 7, including any award or liability as part of arbitration, civil proceeding, self-regulatory organization

proceeding, or administrative proceeding. Nor has Michael Joseph Howell been the subject of a bankruptcy petition.