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Kenneth Alan Kneale, Jr. dba Arcadian Financial Services

**Form ADV Part 2A – Firm Brochure**

(619) 952-4650

Dated March 15, 2024

This Brochure provides information about the qualifications and business practices of Kenneth Alan Kneale, Jr. dba Arcadian Financial Services, “Arcadian”. If you have any questions about the contents of this Brochure, please contact us at (760)691-0348. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Kenneth Alan Kneale, Jr. dba Arcadian Financial Services is registered as an Investment Adviser with the State of California. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Arcadian is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the firm’s identification number 327149.

# Item 2: Material Changes

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There have been material changes to this Brochure since the first filing dated July 6, 2023. Specifically:

- Item 4: Advisory Business - Types of Advisory Services
- Item 5: Fees and Compensation

# Item 3: Table of Contents

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# Item 4: Advisory Business

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## Description of Advisory Firm

Kenneth Alan Kneale, Jr. dba Arcadian Financial Services is registered as an Investment Adviser with the State of California. We were founded in May 2023. Kenneth Alan Kneale, Jr. is the principal owner of Arcadian. Because Arcadian does not provide investment management services, it has no Assets Under Management to report.

## Types of Advisory Services

Financial planning is a thorough evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. The key defining aspect of financial planning is that through the financial planning process, all questions, information and analysis will be considered as they impact and are impacted by the entire financial and life situation of the client. Clients purchasing these services will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

We offer three levels of financial planning services: Standard, Comprehensive and Maintenance. In addition, hourly services are available to address very specific financial needs that would not require assessment of a client's current financial condition. This hourly fee is for any financial advisory and planning service that does not fall under the auspices of the Standard, Comprehensive or Maintenance financial planning services.

### **Standard = Financial Check Up Plan**

The Standard Financial Check Up Plan is a detailed financial planning assessment of a client's current financial situation with a focus on near term as well as stated client goals, and is typically geared towards clients who are three or more years away from retirement. The Financial Check Up plan is intended to provide a financial foundation for clients to build upon based on specific financial needs that involve most but not necessarily all elements of financial planning. The Financial Check Up Plan includes a thorough health check report card covering multiple financial topics, written recommendations, retirement projections including Social Security optimization, current portfolio review, asset allocation and proposed portfolio rebalancing. The engagement can be tailored to address specific goals in a particular topic area and will take approximately 3-4 weeks to complete. Email and telephone support as well as software access and implementation support, unless the client declines, will be provided for 30 days following delivery of the plan.

### **Comprehensive = Financial Health Plan**

The Comprehensive Financial Health plan is a highly collaborative process focused on maximizing a client's current and future potential for meeting life goals through financial advice that integrates relevant components of personal and financial situations, and is typically geared towards clients who are either less than three years from retirement, actively considering retirement within 3 years or currently in retirement seeking a second opinion. Clients subscribing to the Financial Health Plan service will receive a current health check report card covering multiple financial topics, retirement scenario planning, spending plan and cash

flow projections including Social Security, Pension and Annuity options, comprehensive written plan with recommendations, asset allocation and proposed investment portfolio, as well as two year tax planning strategy, resulting in a detailed financial plan designed to allow the client to achieve his or her stated financial goals and objectives. This engagement will typically take 4-6 weeks to complete but can be longer based on complexity. Unless the client declines implementation and monitoring service, an implementation plan with agreed upon responsibilities will be developed and at least one follow up meeting will be set, at the client's convenience. Email and telephone support as well as software access and ongoing implementation support, will be provided for 3 months following delivery of the plan.

### **Maintenance = Financial Wellness Plan**

This service involves working one-on-one with a planner over an extended period of time and is offered as an optional service following completion of the Standard or Comprehensive Plan. By paying a quarterly retainer, clients get continuous access to a planner who will work with them to update their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

**Financial Planning Topics:** In general, our financial plans will address any or all of the following areas of concern. The client and advisor will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** We provide consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.
- **Cash Flow and Debt Management:** We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).
- **Employee Benefits Optimization:** We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a

business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

- **Estate Planning:** This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts.

We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

- **Financial Goals:** We will help clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This may involve developing an asset allocation strategy to meet clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Our retirement planning services typically include projections of your likelihood of achieving your financial goals, focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

- **Risk Management:** A risk management review includes an analysis of your exposure to major risks that could have a significantly adverse effect on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may affect your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

The client always has the right to decide whether or not to act upon our recommendations. If the client elects to act on any of the recommendations, the client always has the right to affect the transactions through anyone of their choosing.

## **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon a client Investment Policy Statement, which outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

## **Wrap Fee Programs**

We do not participate in wrap fee programs.

## **CCR Section 260.235.2 Disclosure**

For clients who receive our Financial Planning services, we must state when a conflict exists between the interests of our firm and the interests of our client. The client is under no obligation to act upon our recommendation. If the client elects to act on any of the recommendations, the client is under no obligation to affect the transaction through our firm.

# **Item 5: Fees and Compensation**

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Please note, unless a client has received the firm’s disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees and without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

## **Standard - Financial Check Up Plan**

The fee for a Financial Check Up Plan will range from \$1,850.00 to \$2,050 based on the complexity of the client’s financial situation requiring additional research time, including self-employed retirement plans,

annuity and alternative investments and complex trust arrangements. The fee may be negotiable in certain cases. 100% of the fee will be due 30 days after completion and presentation of the written plan. Clients may pay by check, PayPal, Venmo or electronic bank transfer This service may be terminated with 5 days' notice. In the event of early termination, the client will be billed for the hours worked at a rate of \$230.00 per hour.

### **Comprehensive – Financial Health Plan**

The fee for a Financial Health Plan will range from \$2,550.00 - \$3,050.00 based on the complexity of the client's financial situation requiring additional research time, including self-employed retirement plans, annuity and alternative investments and complex trust arrangements. The fee may be negotiable in certain cases. If implementation and monitoring is chosen, 80% of the fee is due at the completion of the plan and the remainder 20% is due at completion of implementation and monitoring work. Otherwise, 100% of the fee will be due 30 days following completion and presentation of the written plan. Clients may pay by check, PayPal, Venmo or electronic bank transfer. This service may be terminated with 5 days' notice. In the event of early termination, the client will be billed for the hours worked at a rate of \$230.00 per hour.

### **Maintenance - Financial Wellness Plan**

Financial Wellness Plan service will incur an ongoing fee that is paid quarterly in arrears, at the rate of \$300.00 per quarter. The fee may be negotiable in certain cases. This service may be terminated with 15 days' notice. Upon termination of this service, the fee will be prorated and any unearned fee will be refunded to the client. *Please note:* Client will agree to sign a minimum one-year contract with Arcadian.

### **Financial Planning Hourly Fee**

Financial Planning services that are charged at an hourly rate will be at a rate of \$230.00 per hour. The fee may be negotiable in certain cases and is due at the completion of the engagement. Clients may pay by check, PayPal, Venmo or electronic bank transfer. In the event of early termination by client, any fees for the hours already worked will be due.

Should client request to be billed in advance for any services, Standard, Comprehensive, Maintenance or Hourly, Arcadian will not bill an amount above \$500.00 for more than 6 months in advance.

## Other Types of Fees and Expenses

When implementing an investment recommendation, the client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

### CCR Section 260.238(j) Disclosure

Please note, lower fees for comparable services may be available from other sources.

## Item 6: Performance-Based Fees and Side-By-Side Management

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We do not offer performance-based fees.

## Item 7: Types of Clients

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We provide financial planning services to individuals, high net-worth, charitable organizations and corporations or other businesses.

We do not have a minimum account size requirement.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

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When clients request us to complete an Investment Analysis (described in Item 4 of this brochure) as part of their financial plan, our primary methods of investment analysis are fundamental, technical, cyclical and charting analysis.

**Fundamental analysis** involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure



the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

**Technical analysis** involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may under perform other trading methods when fundamental factors dominate price moves within a given market.

**Cyclical analysis** is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

### **Material Risks Involved**

Arcadian does not provide investment management; however, investment recommendations may be made as part of the financial planning service. **All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to

stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and micro market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Turnover Risk:** At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

**Concentration Risk:** Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

**Currency Risk** Currency risk, commonly referred to as exchange-rate risk, arises from the change in price of one currency in relation to another. Investors or companies that have assets or business operations across national borders are exposed to currency risk that may create unpredictable profits and losses.

## **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

## Item 9: Disciplinary Information

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### **Criminal or Civil Actions**

Arcadian and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Arcadian and its management have not been involved in administrative enforcement proceedings.

## Self-Regulatory Organization Enforcement Proceedings

Arcadian and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of Arcadian or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

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No Arcadian employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No Arcadian employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Arcadian only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

### Recommendations or Selections of Other Investment Advisers

Arcadian does not recommend or select other investment advisers for its clients and does not have any other business relationships with other advisers.

### Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding Arcadian, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings.

### Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matter shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any client or prospective client upon request.

## **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

## **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients.

## **Trading Securities at/Around the Same Time as Client's Securities**

Because our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to clients, we do not trade in securities at or around the same time as clients.

## **Investment Advice Relating to Retirement Accounts**

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us

to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

In addition, and as required by this rule, we provide information regarding the services that we provide to you, and any material conflicts of interest, in this brochure and in your client agreement.

## Item 12: Brokerage Practices

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### Factors Used to Select Custodians and/or Broker-Dealers

Kenneth Alan Kneale, Jr. dba Arcadian Financial Services does not have any affiliation with Broker-Dealers.

#### 1. Research and Other Soft-Dollar Benefits

We currently do not receive soft dollar benefits.

#### 2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

#### 3. Clients Directing Which Broker/Dealer/Custodian to Use

As a fee only financial planner, who does not offer investment management services, we do not have a concern over which broker-dealers a client may choose in order to implement our investment recommendations.

### Aggregating (Block) Trading for Multiple Client Accounts

Some Registered Investment Advisers execute client accounts on an aggregated basis as a way to lower expenses. As a fee only financial planner, who does not offer investment management services, we do not execute trades on behalf of clients. As a result, it is up to the client to negotiate their own trading costs with their broker-dealer.

## Item 13: Review of Accounts

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Kenneth Alan Kneale, Jr., Principal and CCO of Arcadian, will work with clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services.

For Financial Wellness Plan clients, reviews of financial plans will be triggered by a life changing family event, significant market change or economic shift.

Arcadian does not provide specific reports to clients, other than financial plans.

## Item 14: Client Referrals and Other Compensation

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We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

## Item 15: Custody

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Arcadian does not accept custody of client funds.

## Item 16: Investment Discretion

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We do not provide investment management services, and therefore do not exercise discretion.

## Item 17: Voting Client Securities

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Arcadian does not provide investment management services and does not vote client securities. Therefore, clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the client's investment assets. The client shall instruct the client's qualified custodian to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

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Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet

contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities nor do not require the prepayment of fees of more than \$500 six months or more in advance.



# Item 19: Requirements for State-Registered Advisers

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## **Kenneth Alan Kneale, Jr.**

Born: 1962

### **Educational Background**

- 1984 – Bachelor of Science, Finance, University of Pacific, Stockton, California
- 1989 – Master of Business Administration, Golden Gate University

### **Business Experience**

- 07/2023 – Present, Kenneth Alan Kneale, Jr. dba Arcadian Financial Services, Principal and CCO
- 12/2018 – 06/2023, Self -Employed, Consulting
- 03/2019 – 12/2021, Cortex Limited, Inc., Vice President Operations
- 11/2012 – 11/2018, Leica BioSystems, Danaher Inc., Vice President Global Support Operations
- 10/2011 – 11/2012, Intuit Inc., Director Tax Advice Services
- 08/2005 – 10/2011, Carefusion Inc., Vice President, Customer Support Operations

### **Other Business Activities**

Kenneth Alan Kneale, Jr. is not involved with outside business activities.

### **Performance Based Fees**

Arcadian is not compensated by performance-based fees.

### **Material Disciplinary Disclosures**

No management person at Kenneth Alan Kneale, Jr. dba Arcadian Financial Services has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have with Issuers of Securities**

Kenneth Alan Kneale, Jr. dba Arcadian Financial Services, nor Kenneth Alan Kneale, Jr., have any relationship or arrangement with issuers of securities.

# Business Continuity Plan Notice

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## **General**

Kenneth Alan Kneale, Jr. dba Arcadian Financial Services has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

## **Disasters**

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

## **Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all active clients within five days of a disaster that dictates moving our office to an alternate location.

## **Loss of Key Personnel**

Kenneth Alan Kneale, Jr. dba Arcadian Financial Services is operated as a sole proprietorship with Kenneth Alan Kneale, Jr. as the Principal and CCO. As the sole employee, the business depends fully on his capabilities. In the case of his disability, steps will be taken to determine if the business will continue and in what capacity. In the case of his death, there is no plan for continuation of the business and the business must be dissolved. At that time, active clients will be notified.

# Privacy Notice

## FACTS

### WHAT DOES KENNETH ALAN KNEALE, JR. DBA ARCADIAN FINANCIAL SERVICES DO WITH YOUR PERSONAL INFORMATION?

#### Why?

Registered Investment Advisers choose how they share your personal information. Federal law gives clients the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect, and share depend on the product or service you have with us. This information can include:

- Information you provide in the subscription documents and other forms (including name, address, social security number, date of birth, income and other financial-related information); and
- Data about your transactions with us (such as the types of investments you have made and your account status).

#### How?

All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Kenneth Alan Kneale, Jr. dba Arcadian Financial Services chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

**For our everyday business purposes—** to process your transactions, maintain your accounts (for example we may share with our third-party service providers that perform services on our behalf or on your behalf, such as accountants, attorneys, consultants, clearing and custodial firms, and technology companies, respond to court orders and legal investigations, or report to credit bureaus.

**For Marketing purposes—** to offer our products and services to you

#### How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.

Our employees are advised about Arcadian's need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.

We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third-party agreements.

#### Other important information

We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our Privacy Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

# Kenneth Alan Kneale, Jr. dba Arcadian Financial Services

(619)952-4650

Dated March 15, 2024

## Form ADV Part 2B – Brochure Supplement

*For*

### **Kenneth Alan Kneale, Jr.**

Principal, and Chief Compliance Officer

This brochure supplement provides information about Kenneth Alan Kneale, Jr. that supplements the Kenneth Alan Kneale, Jr. dba Arcadian Financial Services (“Arcadian”) brochure. A copy of that brochure precedes this supplement. Please contact Kenneth Alan Kneale, Jr. if the Arcadian brochure is not included with this supplement or if you have any questions about the contents of this supplement. Kenneth Alan Kneale, Jr. is licensed as an Investment Adviser Representative in California.

Additional information about Kenneth Alan Kneale, Jr. is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7769736.

## Item 2: Educational Background and Business Experience

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**Kenneth Alan Kneale, Jr.**

Born: 1962

### **Educational Background**

- 1984 – Bachelor of Science, Finance, University of Pacific, Stockton, California
- 1989 – Master of Business Administration, Golden Gate University

### **Business Experience**

- 07/2023 – Present, Kenneth Alan Kneale, Jr. dba Arcadian Financial Services, Principal and CCO
- 12/2018 – 06/2023, Self -Employed, Consulting
- 03/2019 – 12/2021, Cortex Limited, Inc., Vice President Operations
- 11/2012 – 11/2018, Leica BioSystems, Danaher Inc., Vice President Global Support Operations
- 10/2011 – 11/2012, Intuit Inc., Director Tax Advice Services
- 08/2005 – 10/2011, Carefusion Inc., Vice President, Customer Support Operations

## Item 3: Disciplinary Information

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Kenneth Alan Kneale, Jr. does not have a disciplinary history to report.

## Item 4: Other Business Activities

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Kenneth Alan Kneale, Jr. is not involved with outside business activities.

## Item 5: Additional Compensation

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Kenneth Alan Kneale, Jr. does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Arcadian.

## Item 6: Supervision

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Kenneth Alan Kneale, Jr., as Principal and Chief Compliance Officer of Arcadian, is responsible for supervision and supervises personnel and the investments made in client accounts. Kenneth Alan Kneale, Jr. monitors the investments to ensure they are suitable for the client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisers

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Kenneth Alan Kneale, Jr. has NOT been found liable in an arbitration, civil, self-regulatory, or administrative proceeding, and has not been subject of a bankruptcy petition.