Item 1: Cover Page for Part 2B of Form ADV: Brochure Supplement February 2023

Christopher Lindsay CRD#5014987

CBL Wealth Management 18564 US Highway 18 Suite 205 Apple Valley, Ca. 92307

Firm Contact:

Christopher Lindsay Chief Compliance Officer

Firm Website Address: www.CBLWealthManagement.com

This brochure supplement provides information about Christopher Lindsay that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Lindsay if you did not receive CBL Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher B. Lindsay is available on the SEC's website at <u>www.adviserinfo.sec.gov</u>.

Item 2: Educational Background & Business Experience

Christopher B. Lindsay Year of Birth: 1974

Educational Background:

• 2003: California Polytechnic University, Pomona; Bachelor of Science in Animal Science

Business Background:

- 10/09/2017 Present CBL Wealth Management; Investment Advisor
- 09/2010 10/09/2017 Starfox Financial Services, LLC; Investment Advisor
- 08/2006 09/2010 Edward Jones; Financial Advisor
- 07/2005 08/2006 Morgan Stanley; Financial Advisor
- 06/2003 07/2005 Transwestern Publishing; Account Executive

Exams, Licenses & Other Professional Designations:

- 2005: Series 7, Series 31 & Series 66 Exams
- 2005: California Insurance

Item 3: Disciplinary Information

We have nothing to disclose in this regard.

Item 4: Other Business Activities

- A. <u>If Christopher Lindsay is actively engaged in any investment-related business or occupation, including if Christopher Lindsay is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator (" CPO"), commodity trading advisor (" CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.</u>
 - 1. <u>If a relationship between the advisory business and Christopher Lindsay's other financial</u> <u>industry activities creates a material conflict of interest with you, the SEC requires us to</u> <u>describe the nature of the conflict and generally how we address it.</u>

Mr. Lindsay is a licensed insurance agent. He may offer insurance products and receive normal and customary compensation as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client.

2. <u>If Christopher Lindsay receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (" trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Christopher Lindsay receives. We must explain that this practice gives Christopher Lindsay an incentive to recommend investment products based on the compensation received, rather than on your needs.</u>

We have nothing to disclose in this regard.

B. If Christopher Lindsay is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Christopher Lindsay's income or involve a substantial amount of Christopher Lindsay's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Christopher Lindsay's time and income, we may presume that they are not substantial.

Mr. Lindsay owns and operates "CBL Premium Shave Soap" (<u>www.cblsoap.com</u>). The business involves making and selling (via internet) shaving soap products. This activity currently represents less than 5% of Mr. Lindsay's time and income.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Christopher Lindsay for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Christopher Lindsay's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard

Item 6: Supervision

We are required to explain how we supervise Christopher Lindsay, including how we monitor the advice Christopher Lindsay provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Christopher Lindsay's advisory activities on behalf of our firm.

Christopher Lindsay is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

Item 7: Requirements for State-Registered Advisers

- A. <u>In addition to the events listed in Item 3 of Part 2B, if Christopher Lindsay has been involved</u> in one of the events listed below, we disclose all material facts regarding the event.
 - 1. <u>An award or otherwise being found liable in an arbitration claim alleging damages in excess</u> of \$2,500, involving any of the following:
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

- 2. <u>An award or otherwise being found liable in a civil, self-regulatory organization, or</u> <u>administrative proceeding involving any of the following:</u>
 - (a) an investment or an investment-related business or activity;
 - (b) fraud, false statement(s), or omissions;
 - (c) theft, embezzlement, or other wrongful taking of property;
 - (d) bribery, forgery, counterfeiting, or extortion; or
 - (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. <u>If Christopher Lindsay has been the subject of a bankruptcy petition, we must disclose that fact,</u> <u>the date the petition was first brought, and the current status.</u>

We have nothing to disclose in this regard.