

ANIL (NEIL) CHACKO, CFP[®], CKA[®]

This brochure provides supplemental information about Neil Chacko. This supplements the Ark Alliance Financial LLC's ADV Part 2A brochure, which should have also been provided to you. Please contact us at (713) 816-1744 or by email at darin.womble@arkalliancefinancial.com if you have any questions or wish to request a copy of the ADV Part 2A brochure.

Additional information about Ark Alliance Financial is also available at the SEC's website <https://adviserinfo.sec.gov> (select "investment adviser firm" and type in our firm name). Results will provide you both Part 1 and 2 of our Form ADV.

ITEM 1 – COVER PAGE BROCHURE ADV PART 2 B

October 17, 2022

INDIVIDUAL CRD# 4471643
ARK ALLIANCE FINANCIAL LLC
6854 BEARS PATH LANE, MISSOURI CITY, TX 77459
NEIL@ARKALLIANCEFINANCIAL.COM
(832) 280-5522

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Neil Chacko

Year Born: 1973

Educational Background:

Bachelor of Science, Finance – Fairfield University, CT (1995)

Business Background:

09/2020 – Present: *Co-Founder/Managing Member/Financial Advisor*, Ark Alliance Financial LLC

08/2019 – 08/2020: *Senior Financial Advisor*, Goodman Financial Corporation

06/2007 – 08/2019: *Wealth Management Advisor, Registered Representative*, TIAA-CREF

08/2002 – 06/2007: *Financial Advisor*, Banc of America Insurance Services, Inc.

08/2002 – 06/2007: *Financial Advisor*, Banc of America Investment Services, Inc.

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

Certified Kingdom Advisor® (CKA®)

Explanation of Designations:

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered professional certification marks (collectively, the “CFP® marks”) granted by the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold a CFP® certification.

To attain the right to use the CFP® designation, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and as of January 2007, attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination includes case studies and Client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete ongoing education and ethics requirements to maintain the right to continue to use the CFP® marks.

This requires 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and renewal of an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

Certified Kingdom Advisor® (CKA®)

The Certified Kingdom Advisor® (CKA®) designation is issued by Kingdom Advisors, Inc. CKA® requirements include:

- A signed “Statement of Faith” and references.
- Holding another qualifying designation or 10 years’ experience in a relevant discipline.
- Passing the CKA® exam and completing yearly education.

CKA® holders are subject to disciplinary rules and procedures including a customer complaint process administered by Kingdom Advisors, Inc.

ITEM 3 – DISCIPLINARY INFORMATION

Neil Chacko has no legal or disciplinary events that are material to you or a prospective client’s evaluation of this advisory business.

ITEM 4 – OTHER BUSINESS ACTIVITIES

The principal business of Neil Chacko is that of investment advisor representative and financial planner. Neil Chacko has no other business activities.

ITEM 5 – ADDITIONAL COMPENSATION

Other than work with Ark Alliance Financial and any disclosures made in Items 2 and 4 above, Neil Chacko receives no additional compensation related to outside business activities.

ITEM 6 – SUPERVISION

Neil Chacko is not a supervising authority at Ark Alliance Financial but does work closely with and is monitored by the supervising member of the firm. The supervising member is Darin Ray Womble, Chief Compliance Officer of Ark Alliance Financial. Mr. Womble remains aware of and keeps in compliance with the current rules and regulations put forth by each ruling regulatory authority where we conduct our business.

Darin Womble is located at 3903 Waterworth Way, Pearland, TX 77584 and can be reached by calling (713) 816-1744.

ITEM 7 - REQUIREMENTS FOR STATE REGISTERED ADVISORS

This disclosure is required by Texas securities authorities and is provided for your use in evaluation this investment adviser representative's suitability.

A. Mr. Chacko has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess 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.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding 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.

B. Mr. Chacko has not been the subject of a bankruptcy petition at any time.