

This brochure supplement provides information about Daniel James Carignan Jr. that supplements the Golden Years Financial, LLC brochure. You should have received a copy of that brochure. Please contact Daniel James Carignan Jr. if you did not receive Golden Years Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel James Carignan Jr. is also available on the SEC's website at www.adviserinfo.sec.gov.



Golden Years Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Daniel James Carignan Jr.

Personal CRD Number: 7382746

Investment Adviser Representative

Golden Years Financial, LLC
7201 W Lake Mead Blvd, Suite 120
Las Vegas, NV 89128
(702) 258-4455
daniel@gyfinancial.com

UPDATED: 02/10/2026

Item 2: Educational Background and Business Experience

Name: Daniel James Carignan Jr. **Born:** 2000

Educational Background and Professional Designations:

Education:

Finance Business, University of Rhode Island - 2022

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in 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 CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, 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 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 the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 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
- ii. Ethics – Renew 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Background:

05/2025 - Present	Investment Adviser Representative Golden Years Financial, LLC
05/2025 - Present	Associate Advisor Cordner Financial Services, Inc.
06/2024 – 04/2025	Client Advisor Crestwood Advisors Group, LLC
06/2023 – 06/2024	Dual Employee Charles Schwab Bank, SSB
06/2022 – 05/2024	Investment Consultant Charles Schwab & Co., Inc.
11/2021 – 01/2022	Mobile Pickup BJ's Wholesale Club
06/2021 – 09/2021	Intern Charles Schwab & Co., Inc.
05/2017 – 09/2020	Crew Member Rhode Island DEM

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Daniel James Carignan Jr. is a licensed insurance agent with Cordner Financial Services, Inc. d/b/a Golden Years Insurance Services, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Golden Years Financial, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Golden Years Financial, LLC in connection with such individual's activities outside of Golden Years Financial, LLC.

Item 5: Additional Compensation

Daniel James Carignan Jr. does not receive any economic benefit from any person, company, or organization, other than Golden Years Financial, LLC in exchange for providing clients advisory services through Golden Years Financial, LLC.

Item 6: Supervision

As a representative of Golden Years Financial, LLC, Daniel James Carignan Jr. is supervised by Mark Cordner, the firm's Chief Compliance Officer. Mark Cordner is responsible for ensuring that Daniel James Carignan Jr. adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Mark Cordner is (702) 258-4455.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Daniel James Carignan Jr. 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. Daniel James Carignan Jr. has NOT been the subject of a bankruptcy.