

*This brochure supplement provides information about Mark Robert Cordner that supplements the Golden Years Financial, LLC brochure. You should have received a copy of that brochure. Please contact Mark Robert Cordner 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 Mark Robert Cordner is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



## **Golden Years Financial, LLC**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Mark Robert Cordner**

Personal CRD Number: 2592254

Investment Adviser Representative

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UPDATED: 02/10/2026

## Item 2: Educational Background and Business Experience

**Name:** Mark Robert Cordner      **Born:** 1966

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelors of Arts History, Brigham Young University - 1991

#### **Designations:**

##### **Financial Services Certified Professional (FSCP®)**

###### MINIMUM QUALIFICATIONS:

The FSCP® designation offers product and skills training as the foundation for career-long learning. The content available in this program of study includes: prospecting, business insurance, meeting client needs, exploring personal markets, product training, and more.

###### EDUCATIONAL/ EXAMINATION REQUIREMENTS:

- To earn the FSCP® designation, candidates must complete 5 electives, Ethics for the Financial Services Professional course, the Certification Course (live webinar), and the designation exam. Designees must also abide by The American College's Code of Ethics.
- Successful completion of an elective course requires meeting requirements in the areas of attendance, final examination, and term grade.

###### CERTIFICATION COURSE:

- The certification course is an 8-week live webinar. The final Certification Examination is administered at an EOD® testing center. All students eligible to take the final exam will receive an EOD® (Examination on Demand) ticket by email.

###### CONTINUING EDUCATION:

- 30 hours of continuing education (including 1 ethics) credits every 2 years.
- Must adhere to the The American College's Code of Ethics, which includes the following professional pledge: "I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

##### **Certified in Long-Term Care (CLTC)**

###### MINIMUM QUALIFICATIONS:

- The "Certified in Long-Term Care" (CLTC) designation is obtained by taking a 7-part multi-disciplinary course. The program is offered either in a 2-day classroom setting, referred to as the Master Class, or by Correspondence Course. The Master Class is taught nationally by CLTC trained instructors, all of whom have extensive experience in selling long-term care insurance. The program qualifies for CE credits in all states. The designation is renewable every year.
- Students are required to pass a written examination to receive the CLTC designation. It is taken at local Prometric Inc. centers (division of Thomson Learning Centers - formerly Sylvan).
- You will be asked for additional information once you pass the examination including:
  - A certificate of good standing, or equivalent, from the student's state insurance authority
  - An affidavit, under oath, from the student stating he or she has not had a judgment relating to fraudulent behavior in their profession entered against him or her in the past 5 years

## Registered Financial Consultant (RFC)

### MINIMUM QUALIFICATIONS:

- Experience. Applicant must have a minimum of four years' experience as a full-time practitioner or educator in the field of financial planning or financial services.
- Education. Applicant must have earned a baccalaureate or graduate degree in financial planning services with strong emphasis in subjects relating to economic, accounting, business, statistics, finance, and similar studies; or have earned one of the following professional degrees or designation: AAMS, CFA, CFP®, ChFC, CLU, CPA, EA, JD, or completed a CFP® equivalent or IARFC approved curriculum at an accredited college or university. The new Financial Planning Process™ course curriculum qualifies.
- Examination. The educational curriculum must have included a written examination process. If not, an experienced candidate must pass an RFC challenge examination.
- Licensing. Applicant must have met local licensing requirements for all products offered, such as securities, life and health insurance; or an applicant who is a fee-only planner or trust officer and is not licensed must submit information on the applicant's RIA or ARIA affiliation or business conduct procedures.
- Integrity. Applicant must have a clean record of personal and business integrity with no suspensions or revocation of any professional licenses.
- Ethics. Applicant must subscribe and continually adhere to the RFC Code of Ethics.
- Continuing Education. All members must conduct a minimum of 40 hours per year of Professional Continuing Education in the field of personal finance and professional practice management.
- Ethics CE. Must complete an IARFC approved CE course or curriculum on operational ethics and standards of conduct consisting of two units every two years. (First 2-year period commences 2009)
- Compliance. Annually the RFC® must provide assurance of continued compliance and operation.
- Plan Writing Capacity. Must provide evidence that the member can produce a high-quality personal financial plan. (Effective 2009) The Financial Planning Process™ includes this component, but the applicant may use any planning structure or software.

## Chartered Retirement Planning Counselor (CRPC)

### MINIMUM QUALIFICATIONS:

- Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.
- All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.
- Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

## Certified Annuity Specialist (CAS)

### MINIMUM QUALIFICATIONS:

A certified annuity specialist (CAS) is a professional who holds a certification indicating expertise in fixed-rate and variable annuities. Individuals with the CAS designation can offer clients expert advice in regard to investment opportunities in annuities that provide a stream of income to those who are nearing or in retirement.

- The CAS prerequisites include either a bachelor's degree or 2,000 hours of work experience in financial services.
- To receive the CAS designation, individuals must pass a six-module self-study program and pass three exams and a case study administered by FINRA.
- The professional is required to complete continuing education requirements of 30 hours every two years.
- In order to sell annuities, brokers must be qualified life insurance agents. Variable-rate annuities also require an appropriate securities license.

## **Business Background:**

03/2017 - Present	Managing Member & Chief Compliance Officer Golden Years Financial, LLC
04/1992 - Present	President Cordner Financial Services, Inc. d/b/a Golden Years Insurance Services
04/1995 - 05/2017	Registered Representative SM&R, Inc.
10/2011 - 05/2017	Investment Advisor Representative BFC Planning, Inc

### **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**

Mark Robert Cordner is President and 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**

Mark Robert Cordner 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 the Chief Compliance Officer of Golden Years Financial, LLC, Mark Robert Cordner supervises all activities of the firm. Mark Robert Cordner's contact information is on the cover page of this disclosure document. Mark Robert Cordner adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

## 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. Mark Robert Cordner 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. Mark Robert Cordner has never been the subject of a bankruptcy petition in the past ten years.