

*This brochure supplement provides information about Kelly Nadine Carignan that supplements the Golden Years Financial, LLC brochure. You should have received a copy of that brochure. Please contact Kelly Nadine Carignan 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 Kelly Nadine Carignan 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*

### **Kelly Nadine Carignan**

Personal CRD Number: 7381615

Operations & Compliance Specialist

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

[kelly@gyfinancial.com](mailto:kelly@gyfinancial.com)

UPDATED: 02/10/2026

## Item 2: Educational Background and Business Experience

**Name:** Kelly Nadine Carignan

**Born:** 1995

### Educational Background and Professional Designations:

#### Education:

Master of Arts - Linguistics, San Diego University - 2018

Bachelor of Arts - English & Linguistics, California State University Northridge - 2017

#### Business Background:

11/2025 - Present	Operations & Compliance Specialist Golden Years Financial, LLC
06/2025 - 11/2025	Estate Planning Contractor Golden Years Financial, LLC
08/2024 - 04/2025	Private Wealth Management Registered Customer Service Associate Morgan Stanley
05/2021 - 07/2024	Registered Representative Charles Schwab & Co., Inc.
05/2021 - 07/2024	Shared Employee Charles Schwab Bank, SSB
02/2020 - 05/2021	Evaluator OpenAI through Upwork

## 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**

Kelly Nadine Carignan is not engaged in any investment-related business or occupation (other than this advisory firm).

#### **Item 5: Additional Compensation**

Kelly Nadine Carignan 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, Kelly Nadine Carignan is supervised by Mark Cordner, the firm's Chief Compliance Officer. Mark Cordner is responsible for ensuring that Kelly Nadine Carignan 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. Kelly Nadine Carignan 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. Kelly Nadine Carignan has NOT been the subject of a bankruptcy.