



Form ADV Part 2B – Brochure Supplement

for

**Timothy L. Bovey, ChFC®, CLU®
Financial Advisor**

Kirkland Financial Advisers
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Effective: July 1, 2021

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Timothy L. Bovey (CRD# 2816604) in addition to the information contained in the Aspire Capital Advisors LLC d/b/a Kirkland Financial Advisers (“Aspire Capital” or the “Advisor”, CRD# 298366) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Aspire Capital Disclosure Brochure or this Brochure Supplement, please contact us at (206) 939-5615.

Additional information about Mr. Bovey is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2816604.

Aspire Capital Advisors LLC
1815 North 45th Street, Suite 105, Seattle, WA 98103
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InvestWithAspire.com

Item 2 – Educational Background and Business Experience

Timothy L. Bovey, born in 1973, is dedicated to advising Clients of Aspire Capital as a Financial Advisor. Mr. Bovey a Bachelors in Accounting from the University of Washington in 1996. Additional information regarding Mr. Bovey's employment history is included below.

Employment History:

Financial Advisor, Aspire Capital Advisors LLC	07/2021 to Present
Registered Representative, M.S. Howells & Co.	07/2021 to Present
Registered Representative, Securities America	11/2020 to 07/2021
IAR, Arbor Point Advisors	11/2020 to 07/2020
Registered Rep, KMS Finacial	12/2017 to 11/2020
Investment Representative, FSIC	12/1998 to 12/2017

Chartered Financial Consultant® (ChFC®)

The Chartered Financial Consultant® (ChFC®) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

The Chartered Life Underwriter™ (“CLU®”)

The Chartered Life Underwriter™ (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge of the insurance needs of individuals, business owners, and professional clients.

Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including the proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Bovey. Mr. Bovey has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Bovey.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery,

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counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Bovey.***

However, we do encourage you to independently view the background of Mr. Bovey on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2816604.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Bovey is also a registered representative of M.S. Howells & Co. (“M.S. Howells”). M.S. Howells is a registered broker-dealer (CRD# 104100), member FINRA, SIPC. In Mr. Bovey’s separate capacity as a registered representative, Mr. Bovey will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Bovey. Neither the Advisor nor Mr. Bovey will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Bovey’s separate capacity as a registered representative. Mr. Dean spends approximately 10% of his time per month in his role as a registered representative of M.S. Howells.

Insurance Agency Affiliations

Mr. Bovey is also the owner and a licensed insurance professional with Bovey & Associates Inc. Implementations of insurance recommendations are separate and apart from Mr. Bovey’s role with Aspire Capital. As an insurance professional, Mr. Bovey will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Bovey is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Bovey or the Advisor. Mr. Bovey spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Bovey has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Bovey serves as a Financial Advisor of Aspire Capital and is supervised by John Flavin, the Chief Compliance Officer. Mr. Flavin can be reached at (206) 939-5615.

Aspire Capital has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Aspire Capital. Further, Aspire Capital is subject to regulatory oversight by various agencies. These agencies require registration by Aspire Capital and its Supervised Persons. As a registered entity, Aspire Capital is subject to examinations by regulators, which may be announced or unannounced. Aspire Capital is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.