

*This brochure supplement provides information about Steven Howard Bowes that supplements the Evergreen Private Wealth LLC brochure. You should have received a copy of that brochure. Please contact Steven Howard Bowes if you did not receive Evergreen Private Wealth LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Steven Howard Bowes is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



## Form ADV Part 2B – Individual Disclosure Brochure

*for*

# Steven Howard Bowes

Personal CRD Number: 6283657  
Investment Adviser Representative

7400 E Orchard Rd STE 2500N  
Greenwood Village, CO 80111  
(720) 617-2883  
[sbowes@evergreenpwl.com](mailto:sbowes@evergreenpwl.com)

UPDATED: 08/27/2025

## Item 2: Educational Background and Business Experience

**Name:** Steven Howard Bowes **Born:** 1981

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

#### **Education:**

Master Of Business Administration with Honors Finance, Western International University - 2010

Bachelor Of Science, Business Finance, University of Phoenix – 2007

#### **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:**

12/2022 - Present	Managing Partner Evergreen Private Wealth LLC
08/2019 - Present	Managing Partner and IAR Independent Financial Partners
08/2019 - 08/2020	Registered Rep IFP Securities, LLC
06/2016 - 08/2019	Registered Rep LPL Financial
10/2016 - 08/2019	Investment Advisor Representative Global Retirement Partners
02/2010 – 07/2016	Investment Advisor Representative Strategic Advisers, Inc.
12/2013- 10/2016	Financial Advisor Merrill Lynch
05/2005 - 11/2013	Director of Enrollment Apollo Education Group

### **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**

Steven Howard Bowes owns a rental house that is being managed by a property manager. No commissions are received.

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

Steven Howard Bowes does not receive any economic benefit from any person, company, or organization, other than Evergreen Private Wealth LLC in exchange for providing clients advisory services through Evergreen Private Wealth LLC.

### **Item 6: Supervision**

As a representative of Evergreen Private Wealth LLC, Steven Howard Bowes is supervised by Dustin Schick, the firm's Chief Compliance Officer. Dustin Schick is responsible for ensuring that Steven Howard Bowes 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 Dustin Schick is (720) 617-2885.