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.

EVERGREEN
PRIVATE WEALTH

Form ADV Part 2B – Individual Disclosure Brochure

for

Steven Howard Bowes

Personal CRD Number: 6283657
Investment Adviser Representative

6161 S Syracuse Way, Suite 240
Greenwood Village, CO 80111
(720) 617-2883
sbowes@evergreenpwl.com

UPDATED: 10/01/2026

Item 2: Educational Background and Business Experience

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

Educational Background and Professional Designations:

Education:

Master of Business Administration (MBA), Finance, with Honors.
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.

CPWA® - Certified Private Wealth Advisor

The CERTIFIED PRIVATE WEALTH ADVISOR (CPWA®) designation is an advanced professional certification awarded by the Investments & Wealth Institute. The program is designed for financial advisors who serve high-net-worth clients and focuses on the life cycle of wealth, including accumulation, preservation, and distribution.

To obtain the CPWA® designation, candidates must meet minimum eligibility requirements, including at least five years of relevant financial services experience and a clean regulatory record. Candidates are required to complete an executive education program through an approved provider and pass a comprehensive examination.

CPWA® certificants are required to adhere to the Investments & Wealth Institute Code of Professional Responsibility. In addition, designees must complete 40 hours of continuing education every two years, including at least 2 hours of ethics education, in order to maintain the designation. Failure to comply with these requirements may result in the suspension or revocation of the designation.

Business Background:

12/2022 - Present	Managing Partner Evergreen Private Wealth LLC
08/2019 – 7/2023	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
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 Liz Manteau, the firm's Chief Compliance Officer. Liz Manteau 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 Liz Manteau is (720) 549-3303.