

This brochure supplement provides information about Erik B. Bowman that supplements the CreativeOne Wealth, LLC brochure. You should have received a copy of that brochure. Please contact us if you did not receive CreativeOne Wealth, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Erik B. Bowman is available on the SEC's website at www.adviserinfo.sec.gov.

CreativeOne Wealth, LLC
Form ADV Part 2B - Individual Disclosure Brochure
for
Erik B. Bowman
Personal CRD Number: 5902070
Investment Adviser Representative

Located At:
385 Inverness Parkway
Suite 390
Englewood, CO 80112
303.222.8034

CreativeOne Wealth, LLC
6330 Sprint Pkwy
Suite 400
Overland Park, KS 66211
913.402.7897

Item 2: Educational Background and Business Experience

Name: Erik B. Bowman

Born: 1967

Education: Mr. Bowman received a B.S. in Business Administration from the University of Colorado, Boulder.

Business Background:

11/2018 – Present	Investment Advisor Representative CreativeOne Wealth LLC
05/2016 – Present	Owner Bowman Financial Strategies
05/2016 – 11/2018	Registered Representative USA Financial Securities
06/2011 – 05/2016	Registered Representative AXA Advisors LLC

Professional Designations:

Retirement Income Certified Professional®, RICP®

The RICP® is offered by The American College of Financial Services® (“The College”). Once The College awards a designation, that designee has a “right to use” the designation mark, provided all ongoing recertification requirements through the Professional Recertification Program are met.

To receive the RICP® designation, you must successfully complete all required courses, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

- Education: Must successfully complete three courses and exams.
- Experience - Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one-year full-time experience.

- Ethics: All RICP® holders must abide by the Professional Pledge: “In all my professional relationships, I pledge myself to the following rule of ethical conduct: 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.”

Individuals who wish to maintain their RICP® designation must satisfy the recertification requirements set by the Professional Achievement in Continuing Education (“PACE”). The College requires designees to:

- Recertify their knowledge with 30 hours of continuing education (CE) every two years which must include at least one hour of ethics.
- Recommit to The American College of Financial Services standard of ethics
- Reconfirm client-facing status annually
- Update contact information annually
- Pay an annual program Fee of \$125 (client facing) or \$50 (non-client facing)

National Social Security Advisor (NSSA) Certificate

The National Social Security Advisor (NSSA®) Certificate denotes advanced education, knowledge and training in the Social Security program. The National Social Security Association, LLC oversees all facets of the NSSA® Certificate Program including educational content development delivery and maintenance, instructor selection and training, and program requirements, policies, and procedures.

The intent of the program is to enable professional advisors to assist clients with reviewing the many options that are available when receiving Social Security benefits. The National Social Security Advisor Certificate is not affiliated or endorsed by the United States Government or the Social Security Administration.

Education Requirements: The National Social Security Advisor Certificate education is provided in three formats - live classroom, live web based, or taped on demand, and cover eight domains of knowledge. After attending the training, advisors take an online closed book, proctored exam that is recorded via camera. The exam is a summative (multiple choice question) 75-question assessment tests achievement of the intended learning outcomes of the Program, via a combination of knowledge-based questions and situational case study questions that require you to calculate benefits. The passing grade is 79% and applicants are allowed to retake it two times.

The NSSA® Certificate Program received assessment-based accreditation from The Institute in Credentialing Excellence (ICE) in December 2017. The focus of ICE assessment-based accreditation focuses on the education/training and verifying the learning objectives from the specific education or training were met.

Continuing Education: The N SSA® Certificate requires eight hours of continuing education every two years to renew.

Code of Conduct: The National Social Security Association has a recommended code of conduct for N SSA® Certificate Holders which is a list of standards N SSA® Certificate Holders are expected to abide by.

Enforcement: Certificate program holders who have violated program requirements or policies are to undergo an investigation by the National Social Security Association Board of Directors. All complaints filed against a Certificate holder are investigated by the Board of Directors. The Board may temporarily or indefinitely suspend or revoke a person's certificate and will inform the person immediately by phone and in a written document. The participant has the opportunity to appeal this decision within thirty (30) days of the resolution decision. If your certificate is revoked, the N SSA® Certificate Digital Badge is likewise revoked.

Item 3: Disciplinary Information

Erik Bowman has no material disciplinary history to report.

Additional information about Mr. Bowman may be found on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov or on FINRA's BrokerCheck website at www.brokercheck.finra.org.

Item 4: Other Business Activities

Erik Bowman is a licensed insurance agent. From time to time, Mr. Bowman may offer clients advice and/or products from this activity. Clients should be aware that these services may pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. CreativeOne Wealth LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients.

In addition, Mr. Bowman is the Owner of Rainmaker Commission which provides services in order to track revenue through a portal for Financial Advisors.

Mr. Bowman, through Bowman Financial Strategies (associated with CreativeOne Wealth, LLC), has a no-compensation referral agreement with Impact Tax and Advisory, P.C. The CPA firm may refer clients for advisory services and provide uncompensated endorsements in compliance with the SEC Marketing Rule. Indirect benefits may arise from a joint venture relationship (e.g., potential reciprocal referrals). This presents a potential conflict of interest, which CreativeOne Wealth, LLC addresses by acting solely in the client's best interest and providing full disclosure. CreativeOne Wealth, LLC does not supervise or receive

compensation from this arrangement.

Clients of CreativeOne Wealth are not obligated in any manner to utilize the aforementioned services provided by Mr. Bowman.

CreativeOne Wealth does not supervise and does not receive any compensation from these Other Outside Business Activities

Item 5: Additional Compensation

Mr. Bowman may receive additional compensation, such as sales awards or marketing credits, based on overall sales levels in connection with insurance or securities services provided to clients. These incentives could create a conflict of interest by encouraging recommendations to achieve such awards. CreativeOne Wealth, LLC mitigates these conflicts through its Code of Ethics, supervisory procedures, and requirement that all recommendations prioritize the client's best interest. Clients are not under any obligation to engage in any securities, advisory, or insurance transactions recommended by Erik Bowman.

Indirect benefits from referral arrangements, such as the joint venture with Impact Tax and Advisory, P.C. (see Item 4), may provide non-cash incentives. Mr. Bowman addresses this potential conflict by prioritizing client interests and ensuring full disclosure."

Item 6: Supervision

As an Investment Adviser Representative of CreativeOne Wealth, LLC Erik Bowman is supervised by Chang Shin, the firm's Chief Compliance Officer. Mr. Shin oversees Erik Bowman's advisory activities to ensure compliance with CreativeOne Wealth, LLC's policies and procedures, as well as regulatory requirements. For inquiries, Mr. Shin can be reached at 913-402-7897.