

*This brochure supplement provides information about Craig Herbert that supplements the Singer Wealth Advisors Inc. brochure. You should have received a copy of that brochure. Please contact Craig Herbert if you did not receive Singer Wealth Advisors Inc.'s brochure or if you have any questions about the contents of this supplement.*

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

## **Singer Wealth Advisors Inc**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Craig Herbert**

Personal CRD Number: 1968586

Investment Adviser Representative

Singer Wealth Advisors Inc.  
1515 S Federal Highway 211  
Boca Raton, FL 33432  
(561) 998-9985  
[craig@singerwealth.com](mailto:craig@singerwealth.com)

UPDATED: 08/27/2019

## Item 2: Educational Background and Business Experience

**Name:** Craig Herbert                      **Born:** 1969

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

#### **Education:**

Bachelor of Science Finance, University of South Florida - 1993

#### **Business Background:**

07/2019 - Present	Investment Adviser Representative Singer Wealth Advisors Inc.
07/2019 - Present	Financial Advisor Singer Wealth Advisors
01/2013 - 07/2019	Financial Advisor Cetera Investment Services
04/2012 - 01/2013	Financial Advisor Legend Equities Corp
10/2000 - 04/2011	Financial Advisor Wachovia Securities

## Item 3: Disciplinary Information

Wachovia Securities was the subject of an arbitration involving a newly issued FNMA preferred stock that was underwritten by Wachovia Securities. The issue was put into conservatorship by the US government, forcing the stock into bankruptcy. The client was awarded \$10,000 plus interest. Craig Herbert was the financial advisor on the account

#### **Item 4: Other Business Activities**

Craig Herbert is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Singer Wealth Advisors Inc. always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Singer Wealth Advisors Inc. in such individual's outside capacities. 30 hours a month during trading hours are spent on this activity. 5 hours a month outside of trading hours are spent on this activity.

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

Craig Herbert does not receive any economic benefit from any person, company, or organization, other than Singer Wealth Advisors Inc. in exchange for providing clients advisory services through Singer Wealth Advisors Inc..

#### **Item 6: Supervision**

As a representative of Singer Wealth Advisors Inc., Craig Herbert is supervised by Keith Singer, the firm's Chief Compliance Officer. Keith Singer is responsible for ensuring that Craig Herbert 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 Keith Singer is (561) 998-9985.

## 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. Craig Herbert has the following disciplinary disclosures:  
Craig Herbert was the subject of an arbitration against Wachovia Securities in which he was named to be involved a newly issued FNMA preferred stock underwritten by the firm forced into bankruptcy when it was put into conservatorship by the US government. Client was awarded \$10,000 plus interest.
  
- B. Craig Herbert has NOT been the subject of a bankruptcy.