

*This brochure supplement provides information about Zachary Seth Gaynor that supplements the Singer Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Zachary Seth Gaynor 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 Zachary Seth Gaynor 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*

**Zachary Seth Gaynor**

Personal CRD Number: 7248427

Investment Adviser Representative

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

UPDATED: 06/22/2020

## Item 2: Educational Background and Business Experience

**Name:** Zachary Seth Gaynor      **Born:** 1993

### Educational Background and Professional Designations:

#### Education:

2013 - University of Florida, Bachelor of Science in Accounting, *Cum laude*

2016 - University of Florida, Master of Accounting

2016 - University of Florida, Juris Doctor, *Cum laude*

#### Business Background:

04/2020 - Present      Investment Adviser Representative  
Singer Wealth Advisors, Inc.

07/2019 - 04/2020      Senior  
Morrison Brown Argiz Farra LLC

10/2018 - 06/2019      Attorney/CPA  
The Law office of Howard L. Schwartz, PA

08/2016 - 10/2018      Staff 2  
Ernst & Young

## 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**

Zachary Gaynor holds his J.D. from The University of Florida, Levin College of Law. Upon occasion, if there is a need, he will offer to provide clients of Singer Wealth Advisors, Inc. legal services, (such as Trusts and Wills). If Mr. Gaynor is engaged in the capacity of attorney, any compensation received is separate and distinct from his Singer Wealth Advisors, Inc. income. Clients have the right to decide whether or not to utilize the legal services offered by Mr. Gaynor or any such qualified representative of Singer Wealth Advisors, Inc. in such individual's outside capacities. Singer Wealth Advisors, Inc. and its representatives will always act in the best interest of the clients. Legal services would not create a conflict of interest.

Zachary Gaynor is a licensed insurance agent. From time to time he will offer clients insurance advice or products. Client should be aware that these services pay a commission and involved a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. 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

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

Zachary Seth Gaynor 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., Zachary Seth Gaynor is supervised by Keith Singer, the firm's Chief Compliance Officer. Keith Singer is responsible for ensuring that Zachary Seth Gaynor 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. Zachary Seth Gaynor has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Zachary Seth Gaynor has NOT been the subject of a bankruptcy.