

Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
July 7th 2020

John Horn

Bighorn Financial, Inc.
4629 Burnet Avenue
Sherman Oaks, California, 91403

Firm Contact:
John Horn
Chief Compliance Officer

This brochure supplement provides information about John Horn that supplements our brochure. You should have received a copy of that brochure. Please contact John Horn if you did not receive Bighorn Financial, Inc.'s brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Horn is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #6150969.

Item 2: Educational Background & Business Experience

John Horn

Year of Birth: 1961

Educational Background:

- 1996: Loyola Law School; Juris Doctor in Law
- 1988: University of Southern California; Masters in Business Administration in Finance & Marketing
- 1982: University of California, Berkeley; Bachelor of Arts in Political Science

Business Background

- 12/2019 – Present Bighorn Financial, Inc.; Owner
- 02/2015 – 12/2019 Park Avenue Securities; Registered Representative
- 02/2013 – 03/2015 Ameriprise Financial; Financial Advisor
- 01/2008 – 12/2012 Arbitration Mediation Conciliation Center; Chief Operating Officer

Exams, Licenses & Other Professional Designations:

- 2013: Series 7, 52, & 66 Exams
- 2017: CERTIFIED FINANCIAL PLANNER™, CFP®

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 high standard of professional education, stringent code of conduct and standards of practice and 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: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

Item 3: Disciplinary Information¹

There are no legal or disciplinary events material to the evaluation of Mr. Horn.

Item 4: Other Business Activities

Mr. Horn is a licensed insurance agent/broker. He may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation earned. To mitigate this potential conflict, Mr. Horn, as a fiduciary, will act in the client's best interest.

Mr. Horn is a non-practicing attorney in the State of California. Legal services are not offered through our firm. Should a client of our firm require legal services, they will be referred to a separate attorney. Our firm will not receive any additional compensation for these referrals.

Mr. Horn is a partial owner of Bighorn Financial, LP, a private investment vehicle invested in EPM Group, Inc. Mr. Horn receives compensation in the form of a management fee and carried interest equal to 10% of the profits earned by the fund. Commencing upon the initial investment date, Mr. Horn receives a 2% annualized management fee based off of total capital contributions of members. Upon completion of the first year since initial investment date, the annualized management fee shall be equal to 1%. A conflict of interest exists as Mr. Horn can increase his compensation by investing client assets into the Fund. To mitigate this potential conflict, Mr. Horn, as a fiduciary, will act in the client's best interest.

Item 5: Additional Compensation

Mr. Horn does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Mr. Horn is the sole owner and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

¹ Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 7: Requirements for State-Registered Advisers

Mr. Horn has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.