

*This brochure supplement provides information about Demel Gonzalez that supplements the Heartwood Financial Services LLC brochure. You should have received a copy of that brochure. Please contact Demel Gonzalez, Managing Member if you did not receive Heartwood Financial Services LLC's brochure or if you have any questions about the contents of this supplement.*

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



# Heartwood Financial Services

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Form ADV Part 2B – Individual Disclosure Brochure  
*for*

**Demel Gonzalez**

Personal CRD Number: 3068212

Investment Adviser Representative

Heartwood Financial Services LLC

Sanford, Florida, 32771

(407) 878-7275

[demel@myheartwood.com](mailto:demel@myheartwood.com)

UPDATED: 02-03-2025

## Item 2: Educational Background and Business Experience

**Name:** Demel Gonzalez

**Born:** 1976

### Education Background and Professional Designations:

#### Education:

BS Finance, University of Central Florida - 1998

#### 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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, administered in 10 hours over a two-day period, 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.

## Certified Kingdom Advisor CKA®

### Designation Essentials

**Status** Currently offered and recognized by the issuing organization.  
**Issuing Organization** [Kingdom Advisors, Inc.](#)

### Qualification and Educational Requirements

All candidates must sign a "Statement of Faith," obtain a letter of reference from pastor or member of pastoral staff, a signed statement of personal stewardship and two client references.

Additional prerequisites vary by discipline:

### Prerequisites

- Financial Planner: CFP, ChFC or CPA/PFS designation or have 10 years of full-time financial-planning experience.
- Investment Professional: CFP, ChFC, CPA/PFS, CFA, CIMA, AAMS designation or have 10 years of full-time experience practicing with clients in this discipline.

**Education Requirements** Complete Kingdom Advisors [Core Training](#)  
**Examination Type** Final certification exam (open book)  
**Continuing Education Requirements** 10 hours per year

## Business Background:

03/2012 – Present	Managing Member Heartwood Financial Services LLC
09/2007 - 11/2011	Senior Account Executive Fidelity Investments
05/2000-09/2007	Financial Planning Consultant Fidelity Investments
04/1999 - 05/2000	Financial Representative Fidelity Investments

03/1998 - 04/1999

Customer Service Representative  
Fidelity Investments

### **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**

Demel Gonzalez is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Other than salary, annual bonuses, or regular bonuses, Demel Gonzalez does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Heartwood Financial Services LLC.

### **Item 6: Supervision**

As the only owner and representative of Heartwood Financial Services LLC, Demel Gonzalez supervises all duties and activities of the firm. Demel Gonzalez's contact information is on the cover page of this disclosure document. Demel Gonzalez adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by Florida securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Demel Gonzalez 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. Demel Gonzalez has NOT been the subject of a bankruptcy petition at any time.