

This brochure supplement provides information about Nixon Durai James that supplements the Shepherd Advisor brochure. You should have received a copy of that brochure. Please contact Nixon Durai James if you did not receive Shepherd Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about Nixon Durai James is also available on the SEC's website at www.adviserinfo.sec.gov.

Shepherd Advisor

Form ADV Part 2B – Individual Disclosure Brochure

for

Nixon Durai James

Personal CRD Number: 5625909

Investment Adviser Representative

Shepherd Advisor
10186 Monaco Place
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(818) 209-8528
nixon@shepherdadvisor.com

UPDATED: 11/02/2023

Item 2: Educational Background and Business Experience

Name: Nixon Durai James **Born:** 1972

Educational Background and Professional Designations:

Education:

Master Mathematics, Loyola College - 1994

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.

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 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.

Business Background:

10/2023 - Present	Investment Adviser Representative Shepherd Advisor
11/2019 - Present	President & CEO Shepherd Advisor
11/2019 - Present	Investment Adviser Representative Lexaurum Advisors
08/2019 – 11/2019	Financial Advisor U.S. Bancorp Investments, Inc.
03/2012 - 09/2019	Financial Advisor Merrill Lynch, Pierce, Finner & Smith Incorporated

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

Nixon Durai James is an independent licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client’s needs. Additionally, the offer and sale of insurance products by supervised persons of Shepherd Advisor are not made in their capacity as a fiduciary, and products are limited to only those

offered by certain insurance providers. Shepherd Advisor addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Shepherd Advisor periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Shepherd Advisor will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Shepherd Advisor's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Nixon Durai James is an investment adviser representative with Lexaurum Advisors. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Shepherd Advisor always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any Shepherd Advisor representative in such individual's outside capacities.

Nixon Durai James is the Founder of AIDEO LLC, a software technology consulting company. Nixon Durai James is the Managing Director of FORSYS, a software technology consulting company. Nixon Durai James is the CSO of CogniCor Technologies Inc, a software technology company. Approximately twenty plus hours a week are spent on these other business activities. No time is spent during trading hours.

Item 5: Additional Compensation

Nixon Durai James does not receive any economic benefit from any person, company, or organization, other than Shepherd Advisor in exchange for providing clients advisory services through Shepherd Advisor.

Item 6: Supervision

As the Chief Compliance Officer of Shepherd Advisor, Nixon Durai James supervises all activities of the firm. Nixon Durai James's contact information is on the cover page of this disclosure document. Nixon Durai James adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

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. Nixon Durai James 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. Nixon Durai James has NOT been the subject of a bankruptcy.