

Item 1: Cover Page



BELL CITY WEALTH

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January 26, 2024
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Brochure Supplement (Form ADV Part 2B)

Richard Alan Carroll

CFP[®]

CRD# 5994048

This Brochure supplement provides information about Richard Alan Carroll and supplements the Bell City Wealth, (“BCW”) Brochure. You should have received a copy of that Brochure. Please contact Richard Alan Carroll if you did not receive the Brochure or if you have any questions about the contents of this supplement.

Additional information about Richard Alan Carroll (CRD# 5994048), is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Richard Alan Carrol, born 1985.

Educational Background:

- Certified Financial Planning (CFP®); 2018
- Xavier University; M.S; 2010
- Shawnee State University; B.A; 2008

Business Experience:

01/2024 – Present	City of Hillsboro, OH Treasury Investment Board	Board Member
10/2011 – Present	O’Dell Capital Management/Bell City Wealth	Associate
01/2012 – 07/2023	Raymond James Financial Services Advisors Inc.	Investment Advisor Rep.
10/2011 – 07/2023	Raymond James Financial Services, Inc	Financial Advisor

CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets

forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to the CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 Disciplinary Information

Mr. Carroll has nothing to report under this section.

Item 4 Other Business Activities

Currently, Mr. Carroll serves as a board member for Hillsboro, OH’s Treasury Investment Board, an activity that is investment related. Mr. Carroll spends about one hour per month on this activity, while zero hours are during securities trading hours.

Item 5 Additional Compensation

Mr. Carroll is eligible to earn bonuses in addition to salary based on portfolio performance throughout the year.

Item 6 Supervision

Mr. Carroll is the owner and president of Bell City Wealth and is the chief investment strategist. Mr. Carroll is supervised by Denise Young, the Firm’s Chief Compliance Officer. Her phone number is 937-393-3154.