

**Justin Laurence Cairns, AIF<sup>®</sup>, CPFA<sup>®</sup>, CLU<sup>®</sup>, ChFC<sup>®</sup>**

**Capital Wealth Alliance  
dba  
Next Chapter Advisory Group, LLC**

**17015 North Scottsdale Road  
Scottsdale, AZ 85255**

**Telephone: 480-948-7590**

**February 24, 2025**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Justin Laurence Cairns that supplements the Capital Wealth Alliance brochure. You should have received a copy of that brochure. Contact us at 480-948-7590 if you did not receive Capital Wealth Alliance's brochure or if you have any questions about the contents of this supplement.

Additional information about Justin Laurence Cairns (CRD # 5095440) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

### **Justin Laurence Cairns**

*Year of Birth:* 1983

*Formal Education After High School:*

- Arizona State University, Management & Marketing, BS, Management & Marketing, 2006

*Business Background:*

- Capital Wealth Alliance, LLC DBA Next Chapter Advisory Group, LLC, Investment Adviser Representative, 10/2018 - Present
- Kingswood Capital Partners, LLC, Registered Representative, 10/2018 - Present
- Raymond James & Associates, Registered Representative/ Investment Adviser Representative, 11/2009 - 10/2018
- Northwestern Mutual Investment, Registered Representative, 8/2006 - 11/2009

### **Accredited Investment Fiduciary® (AIF®)**

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF® Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

### **Chartered Financial Consultant® (ChFC®)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

### **Chartered Life Underwriter® (CLU®)**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

### **Certified Plan Fiduciary Advisor (CPFA)**

The CPFA designation demonstrates an individual's knowledge, expertise and commitment to working with retirement plans. Plan advisers who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. To receive the CPFA designation, individuals must successfully pass the CPFA Examination. In order to maintain the CPFA designation, the individual must complete 20 continuing education credits bi-annually. The certification is administered by the National Association of Plan Advisers.

### Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Mr. Justin Laurence Cairns has no required disclosures under this item.

### Item 4 Other Business Activities

Justin Laurence Cairns is a Registered Representative with Kingswood Capital Partners, LLC. Kingswood Capital Partners, LLC is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Cairns may recommend securities or insurance products offered by Kingswood Capital Partners, LLC. as part of your investment portfolio. If you purchase these products through Mr. Cairns, he will receive the customary commissions in his separate capacity as a Registered Representative of Kingswood Capital Partners, LLC.

Additionally, Mr. Cairns could be eligible to receive incentive awards such as Kingswood Capital Partners, LLC may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Cairns an incentive to recommend investment products based on the compensation received, rather than on your investment needs.

As stated above, persons providing investment advice to advisory clients on behalf of our firm are registered representatives with Kingswood Capital Partners, LLC. In their capacity as registered representatives, these persons receive compensation in connection with the purchase and sale of securities or other investment products, including asset-based sales charges, service fees or 12b-1 fees for the sale or holding mutual funds. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice to advisory clients on behalf of our firm who are registered representatives have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Persons providing investment advice to advisory clients on behalf of our firm can select or recommend, and in many instances will select or recommend, mutual fund investments in share classes that pay 12b-1 fees when clients are eligible to purchase share classes of the same funds that do not pay such fees and are less expensive. This presents a conflict of interest. You are under no obligation, contractually or otherwise, to purchase securities products through a person affiliated with our firm.

Justin Laurence Cairns is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Cairns for insurance related activities. This presents a conflict of interest because Mr. Cairns may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Mr. Cairns is a solicitor for Linqq, a company that offers business concierge services aimed at simplifying employee benefits through a single partner. This presents a conflict of interest because Mr. Cairns may have an incentive to recommend Linqq to you for the purpose of generating a referral fee rather than solely based on your needs, however if clients of the firm decide to work with Linqq in any capacity, Mr. Cairns will forfeit the referral fee.

Mr. Cairns is a solicitor for Restore Financial, LLC, a company that helps with debt repair, reductions or elimination. Clients the firm will not be solicited to use the services of Restore Financial, LLC.

## Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Cairns's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of Capital Wealth Alliance's firm brochure for additional disclosures on this topic.

## Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Capital Wealth Alliance, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Robert D. Wong, Chief Compliance Officer

Supervisor phone number: 480-948-7590