

This brochure supplement provides information about Brian Keith Moon that supplements the Toro Bravo brochure. You should have received a copy of that brochure. Please contact Brian Keith Moon if you did not receive Toro Bravo's brochure or if you have any questions about the contents of this supplement.

Additional information about Brian Keith Moon is also available on the SEC's website at www.adviserinfo.sec.gov.

Toro Bravo Investment Advisors, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Brian Keith Moon

Personal CRD Number: 4232771
Investment Adviser Representative

Toro Bravo
3418 Olsen Blvd, Suite A
Amarillo, TX 79109
(806) 359-7766
bmoon@torobroadvisors.com

UPDATED: 3/25/2026

Item 2: Educational Background and Business Experience

Name: Brian Keith Moon

Born: 1970

Educational Background and Professional Designations:

Education:

Boston University; Certificate, Financial Planning Program – 2007

Designations:

RSSA - Registered Social Security Analyst -2020

Individuals who wish to obtain their RSSA credential designation are first registered with NARSSA as Associate Members. Associate Members are provided access to the entire educational platform, which includes the five-module self-study training program. The completion of this program is a prerequisite to sitting for the national RSSA Competency Final Exam and becoming a Registered Member of NARSSA. Becoming a Registered Social Security Analyst is not a requirement of Associate Membership. Many professionals may sign up for access to the educational platform for continuing education purposes only or to learn about Social Security laws and strategies. Associate Members who proceed to take the RSSA Competency Final Exam will be required after passing to pay annual dues as Registered Members of NARSSA for the right to use the RSSA credential designation.

CF2 - Certified Financial Fiduciary - 2021

Brian Keith Moon is a Certified Financial Fiduciary (“CF2”). A Certified Financial Fiduciary is a professional designation given by the National Association of Certified Financial Fiduciaries (NACFF). It is used for financial professionals who have completed the certification and training protocol established by the NACFF and the American Financial Education Alliance (AEFA). Candidates must meet one of the following requirements:

- 10 years of relevant work experience; or
- 5 years of experience with a relevant bachelor’s or graduate degree; and
- Complete the candidate applicant profile, disclosure questionnaire and pass a criminal background check.

RICP® (Retirement Income Certified Professional™ - 2026

The RICP® designation teaches advisers techniques and best practices used to create sustainable streams of retirement income. The education covers retirement income planning, maximizing Social Security and other income sources, minimizing risks to the plan, and managing portfolios during the asset distribution phase. The designation includes three required, college-level courses that represent a total average study time of more than 150 hours.

RICP® designees must meet experience, continuing education, and ethics requirements.

The credential is awarded by The American College, a non-profit educator with an 85-year heritage and the highest form of academic accreditation.

Business Background:

03/2018 - Present	CCO, Wealth Manager and IAR Toro Bravo Investment Advisors, LLC
03/2018 - 01/2024	Financial Advisor & Registered Principal (OSJ) Crown Capital Securities, LP
03/2018 - 01/2024	Investment Advisor Representative Crown Capital Securities, LP
07/2012 - 03/2018	Financial Advisor SCF Securities, Inc.
07/2012 - 03/2018	Investment Advisor SCF Investment Advisors, Inc
11/2008 - 07/2012	Financial Advisor BrokersXpress LLC
01/2006 - 11/2008	Financial Advisor Institutional Securities Corporation

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

Brian Keith Moon is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Field Marketing Organizations (FMO) provide advice, quotes, and marketing support as an intermediary between the Insurance agent and Insurance company. This supports our efforts to provide customized planning for our clients. The FMO also provides quotes from multiple Insurance companies when a comparison of benefits or features is needed. Additionally, the FMO may provide timely information for educational seminars and

marketing campaigns.

In addition to the Insurance Company paying the agent a commission for Insurance products, the FMO may provide additional marketing funds to cover the advertising costs of the educational seminars conducted by TBIA. Marketing dollars are provided without preference to any Insurance Company. FMOs may also have conferences for Insurance agents based on production levels. These events (which involve travel, lodging, entertainment, and meals) may be paid for by the FMO and is a conflict of interest.

Toro Bravo always acts in the best interests of the client, including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Toro Bravo in their capacity as a licensed insurance agent. Insurance products are not considered a Fiduciary relationship.

DBA, West Texas Tax Preparation -Brian Keith Moon receives compensation for occasional tax consultancy.

Item 5: Additional Compensation

Brian Keith Moon does not receive any economic benefit from any person, company, or organization, other than Toro Bravo in exchange for providing clients advisory services through Toro Bravo.

Item 6: Supervision

As the Chief Compliance Officer of Toro Bravo Investment Advisors, LLC, Brian Keith Moon supervises all activities of the firm. Brian Keith Moon's contact information is on the cover page of this disclosure document. Brian Keith Moon 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. Brian Keith Moon 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.
 - e) dishonest, unfair, or unethical practices.
- B. Brian Keith Moon has NOT been the subject of a bankruptcy.