



Firm Brochure  
Form ADV Parts 2A and 2B  
CRD #159003

## **Gimbal Financial, LLC**

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Carmel, Indiana 46032

(317) 578-1600

[www.gimbalfinancial.com](http://www.gimbalfinancial.com)

March 2026

This brochure provides information about the qualifications and business practices of Gimbal Financial, LLC. If you have any questions about the contents of this brochure, please contact us at 317-578-1600. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission or by any state securities authority.

Gimbal Financial, LLC is a registered investment advisor. Registration does not imply any level of skill or training.

Additional information about Gimbal Financial, LLC also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Material Changes**

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The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of this Firm Brochure.

## Item 3

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## **Item 4 – Advisory Business**

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Gimbal became registered as an investment advisor in 2011 and is owned by Keith A. Tyner and Douglas A. Shrieve.

Gimbal (“we” or “our”) provides clients with various asset management programs – Wrap Fee Program, Retirement Plan Consulting Services, and Variable Annuity Consulting Services for Mutual Securities, Inc.

### **Wrap Fee Program**

Gimbal offers discretionary asset management services through a wrapped program account (the “Program”) for individuals and 401(k) Plans. Services are based on the needs of individual clients and the objectives of 401(k) Plans (collectively “client,” “you” or “**your**”). We will determine financial goals and objectives through discussions and completion of a questionnaire. The investment objective you select (e.g., growth with income, growth, or aggressive growth) will guide us in managing your account. In the Program we provide management services using a variety of investment types, including but not limited to, individual equities, fixed income securities, exchange-traded funds (“ETF”), no-load and load-waived mutual funds, structured products, and cash and cash equivalents.

For Gimbal to manage your assets, you will be required to establish a Program account in your name at an approved and qualified custodian. We can assist you with this process. The custodian provides clearing, custody and other services for accounts established through the Program. You will retain all rights of ownership of your account, including the right to withdraw securities or cash, vote proxies, and receive transaction confirmations. In addition, you can impose restrictions on investing in certain securities or types of securities at the time you open the account.

To hire us to provide management services, you will be asked to enter into a written investment advisory agreement with us. This agreement will set forth the terms and conditions of our relationship, including the amount of your investment advisory fee. You will also be asked to complete an account application with the custodian.

If you would like to receive a brochure that describes our wrap fee program, kindly contact your advisory representative to get a copy.

### **Retirement Plan Consulting Services**

Gimbal offers consulting services to retirement plan sponsors in some, or all the following areas, as agreed upon between the plan sponsor and Gimbal in the written consulting services agreement.

1. Investment Policy Statement –assist plan sponsor in developing or revising the plan’s investment policy statement based upon its objectives and constraints.
2. Service Provider Liaison – function as a liaison between the plan and its service providers, product sponsors and vendors based solely on instructions from the plan on investment or administrative matters. Gimbal will not exercise judgment or discretion regarding these matters.

3. Investment Monitoring – perform ongoing monitoring of investments and/or investment managers based on written guidance provided by the plan.
4. Investment Recommendations – recommend specific investments for plan sponsor to consider within the plan or to make available to plan participants (if applicable), and/or recommend replacement investments if an existing investment is deemed no longer suitable by the plan sponsor. All decisions regarding investment options to be made available to plan participants for purchase are the responsibility of the plan sponsor.
5. 404(c) Assistance – assist plan in identifying investment options under the “broad range” requirement of ERISA 404(c).
6. Qualified Default Investment Alternative (QDIA) Assistance – assist client in identifying an investment alternative within the definition of QDIA under ERISA.
7. Education Services to Plan Sponsor – provide training for members of the plan sponsor or any plan committee regarding their services, including education with respect to their fiduciary responsibilities.
8. Participant Enrollment – assist and/or provide resources to assist the plan in enrolling plan participants in the plan, including facilitating agreed upon enrollment meetings and providing participants with information about the plan such as terms and operations of the plan, benefits of plan participation, benefits of increasing plan contributions, and impact of preretirement withdrawals on retirement income.
9. Participant Education – facilitate individual or group investment education meetings for plan participants providing information about investment options under the plan such as investment objectives and historical performance, explaining investment concepts such as diversification, risk, and return, and providing guidance as to how to determine investment time horizon and risk tolerance. This will not include individualized investment advice for a particular participant.
10. Changes in Investment Options – assist in making changes to investment options under the plan upon the plan sponsor’s direction. Gimbal will have no discretion over the changes made or be involved in trade execution.
11. Vendor Analysis – assist plan with the preparation, distribution and evaluation of Requests for Proposals, finalist interviews, and conversion support.
12. Benchmarking Services – provide plans with comparisons of plan data such as fees, services, participant enrollment, and participant contribution levels to data from the plan’s prior years and/or similar plans.
13. Fee Assessment – assist plan in identifying fees and other costs incurred by the plan for investment management, recordkeeping, participant education, participant communication, and/or other services provided.

The plan sponsor is responsible for determining whether to implement any recommendations provided by Gimbal. Gimbal does not take discretion with respect to plan assets and Gimbal does not provide individualized advice to participants in the plan.

In certain situations, where requested by the plan sponsor and agreed to by Gimbal, Gimbal may provide individualized investment advice for a particular participant.

Within Retirement Plan Consulting Services, Gimbal may assist with investment recommendations to the retirement plan sponsor. This could include research and recommendations, for consideration and selection by the plan sponsor, of specific investments to be made in the plan or, in the case of a participant-directed defined contribution plan, to be made available as an investment option under the plan. The plan sponsor is responsible for the selection of any vendor, broker-dealer, or custodian for plan assets, and is responsible for placing any transactions deemed appropriate.

### Gimbal's Reported Assets Under Management

As of December 31, 2025, Gimbal had total assets under management of \$270,355,271 on a discretionary basis and \$19,657,339 on a non-discretionary basis. These assets encompass the Wrap accounts, retirement plan consulting services, and one variable annuity held at Lincoln Financial.

### **Variable Annuity Consulting Services for Mutual Securities**

Gimbal provides consulting services to certain brokerage customers of Mutual Securities, Inc., a registered broker dealer. The consulting services include, but are not limited to, the following: conducting a periodic review of their brokerage customers' investment holdings then making recommendations regarding certain investment holdings. These services are provided pursuant to a written agreement between Gimbal and Mutual Securities. While Gimbal will make recommendations with respect to certain investment holdings, Gimbal is not responsible for providing ongoing monitoring of securities or management services to brokerage customers. The variable annuity accounts will be reviewed as needed among the investment selections to remain consistent with the client's goals and objectives. All variable annuity assets are maintained at the insurance companies issuing the variable annuity, and the insurance companies will continue to issue periodic account statements to the client as the custodian of assets.

Accounts with Mutual Securities are not included in Gimbal's reported assets under management.

### **Item 5 – Fees and Compensation**

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The amount of advisory fees will be disclosed prior to services being provided and agreed upon in the appropriate written investment advisory agreement.

### **Wrap Program**

The advisory fee for individuals and 401k plans within the Wrap is based on a percentage of the market value of your account according to the schedule below. Fees can be negotiated between Gimbal and the client. Advisory fees are billed monthly in arrears and calculated based on the account's market value on the last business day of the month. You may choose to have the advisory fee deducted from another account managed by Gimbal or choose direct billing. For direct billing, Gimbal will provide you with an invoice for the advisory fee and you may pay the fees by check made payable to and delivered to Gimbal Financial.

<b><u>Market Value of Accounts</u></b>	<b><u>Annual Advisory Fee</u></b>
\$0 - \$999,999	1.25%
\$1,000,000 - \$1,999,999	1.00%
\$2,000,000 - \$4,999,999	0.90%
\$5,000,000 +	Negotiable

You may terminate the agreement for services with us at any time with written notice.

For additional information, refer to Item 12 – Brokerage Practices.

For additional information pertaining to Gimbal’s Wrap Brochure, Form ADV, Appendix 1.

### **Retirement Plan Consulting Services**

The retirement plan consulting fee is based on a percentage of the market value of plan assets as agreed upon between Gimbal and the plan sponsor in the written consulting services agreement. Fees are negotiable between Gimbal and the plan sponsor, and the maximum annual fee is 0.50%. Fees are billed monthly in arrears and calculated based on the plan assets on the last business day of the month. Fees may be paid directly by the plan sponsor or out of plan assets by a service provider or other third party, as authorized by the plan sponsor. Upon termination of the written consulting services agreement, fees will be due to Gimbal based on a pro-rata basis for the number of days during the month for which retirement plan consulting services were provided and based on the market value of plan assets as of the date of termination.

### **Variable Annuity Consulting Services for Mutual Securities**

Gimbal receives a consulting services fee from Mutual Securities ranging from 0.25% to 0.75% based on the value of assets held in brokerage customers’ accounts that have entered into a consulting services agreement with Gimbal. This fee is paid to Gimbal by Mutual Securities on a quarterly basis, and the consulting fee is calculated based on the value of assets as of the end of the calendar quarter.

Client should be aware that in certain circumstances Mutual Securities will receive compensation from the mutual fund and/or variable annuity sponsors including but not limited to, 12b-1 fees, revenue sharing fees, networking fees, or transfer agent fees.

Mutual Securities will also receive commissions to the extent you purchase additional investment holdings through them or liquidate any holdings that contain a contingent deferred sales charge.

Client should also be aware that the insurance company issuing the variable annuity contract imposes additional charges on variable annuity assets, including mortality, expense and administrative charges, fees for additional riders purchased by you on the contract, and charges for excessive transfers within a calendar year if imposed by the variable annuity sponsor. Gimbal does not receive any portion of these fees.

### **Service Support and “Soft Dollars”**

Gimbal may receive support services and/or products from Fidelity, Mutual Securities, the variable annuity sponsor or insurance company, and various mutual fund companies, which assist Gimbal

to better manage, and service client accounts. However, many of these services benefit only Gimbal, for example, services that assist Gimbal in growing its business. These support services and/or products may be received without cost, at a discount, and/or at another negotiated rate, and may include the following. These services may include:

1. investment-related research and tools
2. pricing information and market data
3. software and other technology that provide access to client account data
4. technology to facilitate trade execution
5. receipt of duplicate client statements and confirmations
6. assist with back-office functions
7. recordkeeping
8. compliance and/or practice management-related publications
9. consulting services
10. attendance at conferences, meetings, and other educational and/or social events
11. marketing support
12. other products to further their investment advisory business operations

Clients do not pay more for services because of this arrangement, and we do not accept soft dollars.

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

This Item is not applicable as Gimbal does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

#### **Item 7 – Types of Clients**

Gimbal provides services to individuals, trusts, estates, small businesses, retirement plans, and Mutual Securities Inc.

#### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

We use three primary strategies for managing assets. We invest in and manage your portfolio based on your desired risk level and investment objective (e.g., growth with income, growth, or aggressive growth). We typically allocate the portfolio into several components, including buy and hold growth-oriented investments, fixed income funds, money market funds, and alternative asset allocation funds.

Alternative asset allocation funds include world allocation funds, which seek to provide both capital appreciation and income by investing in stocks, bonds, and cash. These funds may be invested in commodities and foreign currencies. These funds may also invest in international and emerging markets, with special risks including currency fluctuations, the potential for diplomatic and political instability, regulatory and liquidity risks, and foreign taxation, among others. The risks of foreign investments are generally greater in emerging markets.

All investments are susceptible to risk, such as:

1. **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the originating country, also referred to as exchange rate risk.
2. **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
3. **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
4. **Inflation Risk:** When inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
5. **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
6. **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
7. **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
8. **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

We consider the overall economy, both domestically and globally, when making allocation decisions. We also consider current and recent market levels and volatility when making management decisions. We use a variety of sources of data to conduct our economic, investment and market analysis, such as financial newspapers and magazines, economic and market research materials prepared by others, conference calls hosted by mutual funds, corporate rating services, annual reports, prospectuses, and company press releases.

It is important to keep in mind that there is no specific approach to investing that guarantees success or positive returns; investing in securities involves risk of loss that clients should be prepared to bear.

## **Item 9 – Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of our advisory business or the integrity of our management. We have no information applicable to this Item.

## **Item 10 – Other Financial Industry Activities and Affiliations**

Gimbal is in the business of providing investment advice as described above through offering a wrap fee program described in the firm's Wrap Program Brochure, through consulting for retirement plans, and through consulting services with Mutual Securities, Inc.

Advisory representatives are also licensed as independent insurance agents and appointed through various insurance companies to offer fixed insurance. In such capacity, the advisory representatives can sell insurance products to clients and receive normal and customary compensation in the form of commissions. Clients purchasing insurance from advisory representatives will receive certain disclosure documents and complete an insurance application process when conducting such transactions.

## **Item 11 – Code of Ethics, Participation in Client Transactions, and Personal Trading**

It is our policy not to affect any principal trades for client accounts. Principal trades are generally defined as transactions where an advisor, acting for their own account, buys from or sells a security to an advisory client. It is also our policy not to cross trade between your account and the account of another client. Gimbal and its advisory representatives may buy or sell securities for our personal accounts identical to those recommended to clients. This creates a potential conflict of interest. It is our policy that all people associated with us in any manner must place the interests of clients ahead of their own when making personal investments. We require that client transactions be placed before our own transactions. We also monitor the trading activities of our advisory representatives.

The relationship with its clients presents a conflict of interest because Gimbal has a financial incentive to recommend that you maintain or increase your investment holdings so that Gimbal continues to receive compensation on the value of the holdings. We take our responsibilities seriously and will only make such a recommendation if we believe it is in your best interest.

## **Item 12 – Brokerage Practices**

For its Wrap Program, Gimbal recommends that clients establish their accounts at Fidelity Clearing and Custody Solutions and related divisions and entities of Fidelity Investment, Inc., including National Financial Services LLC, and Fidelity Brokerage Services LLC (collectively "Fidelity"), a FINRA registered broker/dealer and member of SIPC. Fidelity will serve as the client's qualified custodian. Fidelity and Gimbal are separate and unaffiliated. Gimbal has entered into an institutional relationship with Fidelity, which offers services to independent investment advisors which include custody of securities, trade execution, clearance, and settlement of transactions.

Gimbal offers consulting services on variable annuity accounts and mutual funds that were previously purchased and are currently held at Mutual Securities. Recommendations are among the selections made available by the insurance company issuing the variable annuity contract and the funds available within the mutual fund family. Gimbal is not responsible for implementing transactions for accounts held at Mutual Securities. Mutual Securities, the variable annuity sponsor, and mutual fund companies may charge the client for such transactions, but Gimbal receives no portion of those charges. Gimbal, nor its associates, are registered as a broker-dealer or representative.

### **Item 13 – Review of Accounts**

Advisory representatives conduct reviews of accounts on a periodic basis, but at least annually, for consistency with the client's stated investment objectives, among other factors. Reviews may also be triggered upon client requests, a change in circumstances, or unusual market activity.

The client will continue to receive periodic account statements directly from Fidelity Investments, Inc. ("Fidelity"), the mutual fund, and/or insurance company holding client assets. Gimbal will not provide any additional reporting.

For Retirement Plan Consulting Services, plan Trustees/Sponsors receive reports or statements directly from the Plan Administrator/Third Party Administrator, Plan Record Keeper, Custodian or Third-Party Fiduciaries (3:38) with copies distributed to us, as necessary. The report may contain some or all the following elements, among others, as agreed upon between the plan sponsor and Gimbal: investment performance, changes in fund management or practices, benchmarking to a peer group and market indices, and potential concerns for plan holdings.

### **Item 14 – Client Referrals and Other Compensation**

We do not compensate any party for client referrals.

Gimbal and its advisory representatives may receive items as gifts valued at less than \$300 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that may be attended by Gimbal's employees and advisory representatives. However, gifts and reimbursement may not be tied to the sales of any products.

### **Item 15 – Custody**

We do not have custody of client funds or securities. All client assets are maintained at Fidelity, Mutual Securities, the mutual fund companies, and/or the insurance company who issued the variable annuity. Each of those entities will issue periodic account statements to the client as custodian of the assets. We encourage careful review of these statements upon receipt.

Custody for plan assets through Retirement Plan Consulting Services are maintained at a custodian selected by the plan sponsor. The plan will receive statements directly from the custodian at least quarterly, and we encourage careful review of these statements upon receipt.

## **Item 16 – Investment Discretion**

Upon your written authorization, we will provide discretionary management services for our clients' wrap accounts with Fidelity.

We do not exercise any discretionary authority when providing Retirement Plan Consulting Services.

For the variable annuities held at Mutual Securities, our authority is limited to making recommendations to the account representative.

## **Item 17 – Voting Client Securities**

Gimbal does not have any authority to vote client securities or proxies on your behalf. Proxy information may be sent to you by Fidelity, the mutual fund, and/or the variable annuity sponsor. We will not be providing you with this information. If you have any questions about a particular solicitation, you may contact us for general information.

## **Item 18 – Financial Information**

Gimbal is required to provide clients with certain information or disclosures about its financial condition. We have no financial commitment that impairs our ability to meet contractual or fiduciary commitments to clients, and we have not been the subject of a bankruptcy petition.

**Brochure Supplement  
Form ADV Part 2B**

**Keith A. Tyner**  
CRD #1542622

March 2026

**Item 1 - Cover Page**

**Item 2 – Educational Background and Business Experience**

Keith Tyner (“Keith”) was born in 1961 and has been an owner and Financial Consultant for Gimbal Financial, LLC since 2012.

Additional Business Background

- HFPC LLC doing business as Gimbal Financial, 2005-2011
- LPL Financial LLC, Registered Representative, 1997 to 2022

Formal Education after High School

- Murray State University, B.S. Business Administration, 1983
- Murray State University, Master of Business Administration, 1984

**Item 3 – Disciplinary Information**

There are no legal or disciplinary events to report.

**Item 4 – Other Business Activities**

In addition to offering advisory services, Keith is also licensed as an independent insurance agent and appointed through various insurance companies to offer fixed insurance. In such a capacity, Keith can sell insurance products to clients and receive normal and customary compensation in the form of commissions. The potential for receipt of commissions and other compensation can provide an incentive to recommend insurance products based on the compensation received, rather than on clients’ needs. To address this, clients purchasing insurance will receive certain disclosure documents and complete an insurance application process when conducting such transactions. Keith is also the owner of rental property in the form of an Airbnb.

**Item 5 – Additional Compensation**

Keith may receive gifts valued at less than \$300 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that may

be attended by Gimbal's employees and advisory representatives. However, gifts and reimbursement may not be tied to the sales of any products. Keith receives rental income from his Airbnb.

### **Item 6 – Supervision**

Advisory activities are supervised by Doug Shrieve, Co-Owner. Although Keith does not “report” to Sue Mitchell, she was hired by Gimbal to oversee regulatory compliance items. With questions or concerns, please call Doug Shrieve on (317) 578-1600.

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

**Brochure Supplement  
Form ADV Part 2B**

**Douglas A. Shrieve**  
CRD #3159316

March 2026

**Item 1 - Cover Page**

**Item 2 – Educational Background and Business Experience**

Douglas A. Shrieve (“Doug”) was born in 1975 and has been a Financial Consultant for Gimbal Financial, LLC since 2012. Doug became a co-owner of Gimbal in 2022.

Additional Business Background

- HFPC LLC doing business as Gimbal Financial, 2005-2011
- LPL Financial LLC, Registered Representative, 2003 to 2022

Formal Education after High School

- Taylor University, Bachelor of Arts, Communication Studies, 1998

**Item 3 – Disciplinary Information**

There are no legal or disciplinary events to report.

**Item 4 – Other Business Activities**

In addition to offering advisory services, Doug is also licensed as an independent insurance agent and appointed through various insurance companies to offer fixed insurance. In such a capacity, Doug can sell insurance products to clients and receive normal and customary compensation in the form of commissions. The potential for receipt of commissions and other compensation can provide an incentive to recommend insurance products based on the compensation received, rather than on clients’ needs. To address this, clients purchasing insurance will receive certain disclosure documents and complete an insurance application process when conducting such transactions.

**Item 5 – Additional Compensation**

Doug may receive gifts valued at less than \$300 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that may be attended by Gimbal’s employees and advisory representatives. However, gifts and reimbursement may not be tied to the sales of any products.

## **Item 6 – Supervision**

Advisory activities are supervised by Keith Tyner, Co-Owner, and Financial Consultant. Although Doug does not “report” to Sue Mitchell, she was hired by Gimbal to oversee regulatory compliance items. With questions or concerns, please call Keith Tyner on (317) 578-1600.

Additional information about Doug Shrieve is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Brochure Supplement  
Form ADV Part 2B**

**Philip A. Byers, Jr.**  
CRD #4744380

March 2026

**Item 1 - Cover Page**

**Item 2 – Educational Background and Business Experience**

Philip A. Byers, Jr. (“Phil”) was born in 1961 and has been a Financial Consultant for Gimbal Financial, LLC since 2023.

**Additional Business Background**

- Phil Byers, LLC, Support Company/DBA Owner, 07/2013 – Present
- Raymond James Financial Services, Inc., Financial Advisor, 10/2009 – 1/2023
- BSH Financial, Support Company Financial advisor, 10/2009 – 7/2013
- Morgan Stanley Smith Barney, Financial Advisor, 06/2009 - 10/2009
- Citigroup Global Markets. Inc., Financial Advisor, 12/2003 - 10/2009

**Formal Education after High School**

- University of Evansville, Bachelors Degree, Business, 1983

**Item 3 – Disciplinary Information**

There are no legal or disciplinary events to report.

**Item 4 – Other Business Activities**

In addition to offering advisory services, Phil is also licensed as an independent insurance agent and appointed through various insurance companies to offer fixed insurance. In such a capacity, Phil can sell insurance products to clients and receive normal and customary compensation in the form of commissions. The potential for receipt of commissions and other compensation can provide an incentive to recommend insurance products based on the compensation received, rather than on clients’ needs. To address this, clients purchasing insurance will receive certain disclosure documents and complete an insurance application process when conducting such transactions.

**Item 5 – Additional Compensation**

Phil may receive gifts valued at less than \$300 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or

advertising initiatives. Product sponsors may also pay for education or training events that may be attended by Gimbal's employees and advisory representatives. However, gifts and reimbursement may not be tied to the sales of any products.

### **Item 6 – Supervision**

Advisory activities are supervised by Doug Shrieve, Co-Owner. Although Phil does not “report” to Sue Mitchell, she was hired by Gimbal to oversee regulatory compliance items. With questions or concerns, please call Doug Shrieve on (317) 578-1600.

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

**Brochure Supplement  
Form ADV Part 2B**

**Caleb A. Tyner**  
CRD #8057464

March 2026

**Item 1 - Cover Page**

**Item 2 – Educational Background and Business Experience**

Caleb A. Tyner (“Caleb”) was born in 2002 and started his financial industry career with Gimbal Financial, LLC in 2025.

**Additional Business Background**

Gimbal Financial, LLC is Caleb’s initial employment in the financial industry. Caleb has prior work experience with multiple part-time jobs during his time as a high school and college student, some of which was working as an intern at tax accounting firms.

**Formal Education after High School**

- Murray State University, Bachelor of Science in Accounting 2024.

**Item 3 – Disciplinary Information**

There are no legal or disciplinary events to report.

**Item 4 – Other Business Activities**

Caleb is not engaged in other business activities.

**Item 5 – Additional Compensation**

Caleb may receive gifts valued at less than \$300 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that may be attended by Gimbal’s employees and advisory representatives. Gifts and reimbursement may not be tied to the sales of any products.

**Item 6 – Supervision**

Advisory activities are supervised by Doug Shrieve, Co-Owner. Although Caleb does not “report” to Sue Mitchell, she was hired by Gimbal to oversee regulatory compliance items. With questions or concerns, please call Doug Shrieve on (317) 578-1600. Information about Caleb Tyner is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).