

*This Form ADV 2B ("Brochure Supplement") provides information about Steven Todd Irwin that supplements the Foresight Investment Advisors, LLC Disclosure Brochure. You should have received a copy of that brochure. Please contact Thomas H. Rizzo, Chief Compliance Officer if you did not receive Foresight Investment Advisors, LLC's Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.*

*Additional information about Steven Todd Irwin is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Foresight Investment Advisors, LLC**

## **Form ADV Part 2B - Individual Disclosure Brochure**

*for*

**Steven Todd Irwin**

Individual CRD Number: 3273883

Managing Member and Chief Compliance Officer

Foresight Investment Advisors, LLC  
307 Carpenter Dam Road, Suite H  
Hot Springs, Arkansas, 71901  
(501) 262-9874  
[steve@foresightia.com](mailto:steve@foresightia.com)

UPDATED: 3/29/21

## Item 2: Educational Background and Business Experience

**Name:** Steven Todd Irwin

**Born:** 1962

### Education Background and Professional Designations:

#### Education:

Business, Henderson State University

#### Business Background:

10/2015 - Present	Owner Irwin Oil, LLC
11/2010 - Present	Managing Member Investment Advisor Representative Chief Compliance Officer Foresight Investment Advisors, LLC
06/1989 - Present	Owner The Irwin Agency, Inc
09/2009 - 11/2010	Investment Advisor Representative/Registered Representative Brokers International Financial Services
04/2007 - 09/2009	Registered Representative First Discount Brokerage, Inc
02/2007 - 09/2009	Investment Advisor Representative Brookstone Capital Management, LLC
06/2002 - 04/2005	Registered Representative Legacy Financial Services, Inc
01/2002 - 05/2002	Registered Representative

### **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**

Steven Todd Irwin is a licensed insurance agent and the owner of The Irwin Agency, Inc. From time to time, he will offer clients advice or products from these activities. Clients should be aware that insurance services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of an investment adviser. FIA always acts in the best interest of the Client; including the sale of commissionable products to advisory Clients. Clients are in no way required to implement the plan through any representative of FIA in their capacity as an insurance agent. Steven is also the owner of SRML Properties, LLC a property management company registered in the states of Arkansas and Alabama and a 50% owner in Carpenter Park, LLC, a commercial land holding company. Steven also owns an aircraft rental company, TIA Aviation, LLC, and a former insurance wholesale corporation, United Strategic Advisors, Inc. Steven is also owner of Irwin Oil, LLC, an oil production company with oil leases in Union County, Arkansas.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, regular bonuses, or commissions received from insurance sales, Steven Todd Irwin does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Foresight Investment Advisors, LLC.

### **Item 6: Supervision**

Steven Todd Irwin serves as Chief Compliance Officer for Foresight Investment Advisors, LLC. Both owners, Steven Todd Irwin and Michael Seth Carmody, oversee duties and activities of the firm as well. Each owner's contact information can be found on their respective ADV Part 2B disclosures.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Arkansas securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Steven Todd Irwin 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. Steven Todd Irwin has **NOT** been the subject of a bankruptcy petition at any time.