

Part 2B of Form ADV: *Brochure Supplement*

Young Sook Kim-Epstein
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Manhattan Wealth Advisors, Inc.

Manhattan Beach, CA 90266

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This brochure supplement provides information about Young Sook Kim-Epstein that supplements the Manhattan Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Young S. Kim-Epstein if you did not receive Manhattan Wealth Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Young Sook Kim-Epstein is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational, Background and Business Experience

Full Legal Name: Young Sook Kim-Epstein

Born: 1936

Education

- University Of Cincinnati ; BA, French Literature/ Economics; 1970
- Yale University ;Exchange Program; French Philosophy/Finance; 1972
- University of Connecticut ; K-12, Teacher Education Program ; 1973
- University of Connecticut ; MA, French Literature & Philosophy; 1974
- University of Dijon, France; CE, French Language; 1975
- California Lutheran University; CFP, Financial Planning; 1990
- College of Financial Planning; Denver, Co.; Retirement Financial Planning; 1990
- Lemmon Mediation Institute; Cert, Financial Mediator; 1991
- AIMR; Investment, Associate for Investment Management; 2002
- Cambridge; CFA Continuing Education; 2003
- Insead Institute/ Fontainebleau, France; CFA Continuing Education; 2005

Business Experience

- Manhattan Wealth Advisors, Inc.; CEO, President; from 04/2001 to Present
- NPB Financial Group, LLC; Registered Principal; from 04/2009 to Present
- Associated Securities Corp.; Registered Principal; from 01/1994 to 04/2009
- Associated Planners Investment Advisory, Inc.; Advisory Associate; from 01/1994 to 04/2009
- J.D. Wort & Partners, LLC; London & Hong Kong; Managing Partner; from 1980 to 1985
- Equico Securities NYC, subsidiary of DLJ and AXA Equitable NYC; Financial Representative; 1976 to 1980

Designations

Young Sook Kim-Epstein has earned the following designation(s) and is in good standing with the granting authority:

- Certified Financial Planner; Lutheran University; since 1990
- FPA member since 1990
- CFA member since 2002

Item 3 Disciplinary Information

Young Sook Kim-Epstein has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Young Sook Kim-Epstein is also engaged in the following investment-related activities:

- Registered representative of a broker-dealer
 1. I do not conduct any other business but servicing my clients as an investment advisor and retirement financial planner.
 2. There is no conflict of interest since I solely oversee clients' financial health and advice clients on their behalf.
 3.
 - a. Each client has agreed to pay quarterly advisory fee for minimum annual quarterly review meetings which covers ongoing investment review aligned with lifetime income planning. I do not conduct any other business but servicing my clients as an investment advisor and retirement financial planner.
 - b. Separately managed account advisor fee, no conflict of interest
 - c. All security sold are under separately managed accounts that charge inclusive fee quarterly. No conflict of interest.

- Insurance company or agency

4. As a registered investment advisors, I service and advise all comprehensive; inclusive and holistic planning and review; no other business.
5. There is no conflict of interest service, whatever I advise is based on each client's benefits, needs and goals.
6. When an occasion arises to do Estate Planning when clients want life insurance to cover legacy planning, I sell joint life insurance and I am compensated by commission which is only mode of payment via insurance cost. Broker Dealer recommends the best possible insurance company products for the occasion. No conflict of interest.
7. To risk manage clients' assets, clients often want variable annuities with Guaranteed Income for Life or Guaranteed Withdrawal Benefit for Life as part of the investment portfolios. By insurance company policy, I'm compensated by various schedules of payout as well as long-term care policies. Every transaction is based on each client's needs, goals and wishes. There is no conflict of interest. Clients understand and trust my advice since I have built lifetime relationship with their trust and confidence and I honor: the client first principle.

2. Young Sook Kim-Epstein does not receive bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Young Sook Kim-Epstein is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Young Sook Kim-Epstein does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Young S. Kim-Epstein, CFP(TM)

Title: Registered Principal

Phone Number: 310-536-8208

As stated in the previous paragraph, my trusted relationship with all my clients are earned successfully everyday by executing advise based on their needs and wishes, having mutual trust and loyalty by consistent review meetings (minimum 4 times to 8 times annually) and responding to their emails within 24 hours.

Item 7 Requirements for State-Registered Advisers

A. Additional Disciplinary History

Young Sook Kim-Epstein has no additional reportable disciplinary history.

B. Bankruptcy History

Young Sook Kim-Epstein has not been the subject of a bankruptcy petition.