



**KINGSROAD FINANCIAL INSURANCE SERVICES, INC.  
INVESTMENT ADVISORY SERVICES**

**FORM ADV PART 2B: BROCHURE SUPPLEMENT**

**For**

**Lawrence Kriesmer**

**This brochure supplement provides information about the Lawrence Kriesmer an Investment Advisor Representative (“IAR”) of Kingsroad Financial Insurance Services, Inc (“KFIS”). This information supplements the KFIS Form ADV Part 2A Firm Brochure. You should have received a copy of one of these KFIS brochures. Please contact the Jenna Haines if you did not receive KFIS’s brochure or if you have any questions concerning the contents of this supplement at 858-452-4930 or email us at [info@kingsroadinc.com](mailto:info@kingsroadinc.com). Additional information about Lawrence Kriesmer is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Lawrence Kriesmer**  
5405 Morehouse Dr  
Suite 230  
San Diego, CA 92121  
858-452-4930

**KINGSROAD FINANCIAL INSURANCE SERVICES, INC.**  
5405 Morehouse Dr.  
Suite 230  
San Diego, CA 92121  
858-452-4930

## **Item 2: Educational Background and Business Experience**

### **Formal Education after High School**

Lawrence Kriesmer received a BA in English from The University of Redlands in 1985.

### **Business Experience**

Lawrence Kriesmer joined the financial services industry in 1987 as a life insurance agent with MassMutual and has been a sole proprietor until he incorporated his current firm, Kingsroad Financial Insurance Services, Inc. in 2001. In 2007 he changed his broker dealer affiliation from MML Investors Services, Inc. to Independent Financial Group, LLC where he is currently a Registered Principal.

### **Professional Designations**

Lawrence Kriesmer holds the following professional designations:

**CHARTERED FINANCIAL CONSULTANT, ChFC (1993)** – In order to receive the ChFC designation an individual must satisfy an educational and experience requirement, successfully complete the ChFC program at The American College, and satisfy 30 hours of continuing education every two years. For additional information, refer to the ChFC's website at <http://www.chfchigheststandard.com>.

**CHARTERED LIFE UNDERWRITER, CLU(1992)** – In order to receive the CLU designation an individual must satisfy an educational and experience requirement, successfully complete the CLU program at The American College, and satisfy 30 hours of continuing education every two years. For additional information, refer to the CLU's website at <http://www.theamericancollege.edu/insurance-education/clu-insurance-specialty>.

**LONG-TERM CARE INSURANCE CERTIFICATE (1998)** – Individuals authorized to sell LTC insurance must complete an eight-hour LTC course prior to soliciting individual consumers for the sale of LTC insurance. Additionally, newly licensed agents must complete eight hours of LTC training every year for the first four years that they are licensed. Beginning in the fifth year that they are licensed, licensees are required to complete eight hours of LTC training every two-year license term. For additional information, refer to the Federal Long Term Care Insurance Program's website at <http://www.ltcfeds.com>.

## **Item 3: Disciplinary Information**

There are no legal or disciplinary events to disclose.

## **Item 4: Other Business Activities**

a) The IAR is engaged in the following **investment-related** business activities:

1. Lawrence Kriesmer is a registered representative of Independent Financial Group, LLC, a registered broker/dealer and member of the Financial Industry Regulatory Authority ("FINRA"). As such, IAR may sell securities through IFG and receive normal and customary commissions as a result of such transactions. IAR may also receive other compensation such as mutual fund 12b-1 fees and variable annuity trails from product sponsors. Therefore, the IAR has a financial incentive to recommend securities based on the compensation to be received rather than on the client's needs. The client is under no obligation to buy or sell securities through IAR. To the extent client does elect to open a brokerage account through IFG, disclosure is made as to the nature of the relationship, services and any compensation to be received by the registered representative at the time the account is established.
2. Lawrence Kriesmer is also licensed as an insurance agent and may offer fixed and variable life insurance products for typical commissions as a result of such transactions. IAR may also receive other compensation such as fixed or variable life renewals from insurance carriers. Therefore, the IAR has a financial incentive to recommend insurance based on the compensation to be received rather than on the client's needs. The client is under no obligation to purchase insurance through IAR. To the extent client does elect to purchase insurance through IAR, disclosure is made as to the nature of the relationship, services and any compensation to be received by the registered representative at the time of the transaction.

b) The IAR is engaged in the following **non-investment related** business activities:

1. SFC FINANCIAL NETWORK: As a part time employee assisting clients with mortgage refinance and acquisitions as a result of client reviews and financial planning.
2. Buy Low, Drink High, LLC: A one third owner in a company that buys wine and wine futures, holds them until able to sell at a profit and distribute “liquid” dividends.

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

In his capacity as an Investment Advisor Representative of Independent Financial Group, LLC, Lawrence Kriesmer may receive cash and non-cash compensation from certain third party product sponsors as permitted by industry rules. For example, product sponsors and other companies may reimburse IAR up to 100% of the cost of due diligence, training and education/joint marketing meetings. In addition, sales by IARs may qualify them for additional compensation that may include support for their business activities, attendance at seminar, conferences and entertainment. Lawrence Kriesmer will also receive compensation from third party investment advisors for referring client accounts to the third party for account management. The third party will pay the IAR a solicitation fee for the referral. The IAR may also serve as the registered representative of record on the assets managed by the third party investment advisor. When this is the case, the IAR will receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) for the purchase of the investments. This compensation is in addition to the referral fee paid by the third party advisor.

Lawrence Kriesmer does not receive any referral fees from third party product sponsors for clients referred to KFIS.

### **Item 6: Supervision**

Lawrence Kriesmer is the owner of KFIS and is not directly supervised. However, investment decisions and trading are done in consultation with Bernard Surovsky. Client accounts are generally reviewed on a monthly basis and compared to clients with similar investment objectives or portfolios to look for anomalies that might indicate errors or omissions. In addition, Jenna Haines matches trade orders with trade allocations on all trades. Duplicate statements of all accounts are made available to Mr. Kriesmer’s broker dealer, Independent Financial Group, LLC, although they are not directly responsible for supervision.