



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

FORM ADV PART 2B: BROCHURE SUPPLEMENT

For

Bernard A. Surovsky

This brochure supplement provides information about the Bernard Surovsky 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. Additional information about Bernard Surovsky is available on the SEC’s website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

Formal Education after High School

Bernard Surovsky received a BSc in Construction Management and Economics from The University of Cape Town in 1988.

Business Experience

Bernard Surovsky owned and operated construction related businesses in South Africa. In the United States he has been a sole practitioner in the Financial Services Industry since 1996 with MassMutual and MML Investors Services, Inc. He joined Independent Financial Group, LLC as a Registered Representative and Investment Adviser Representative in 2007.

Professional Designations

Bernard Surovsky holds the following professional designations:

CERTIFIED FUND SPECIALIST, CFS – In order to receive the CFS charter designation an individual must satisfy an educational and experience requirement and successfully complete the CFS Institute program. For additional information, refer to the CFS Institute's website at <http://www.icfs.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. Bernard Surovsky 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. Bernard Surovsky 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.

Item 5: Additional Compensation

Bernard Surovsky 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. Bernard Surovsky 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.

Item 6: Supervision

Bernard Surovsky is supervised by Lawrence Kriesmer, OSJ 858-452-4930 X 101. The supervisor's responsibilities include: review and approval of advisor's transactions, regular review of correspondence and review of client documentation such as account forms, advisory agreements and Investment Policy Statements. The supervisor will conduct this supervision by using daily trade reports, blotters, compliance reports and other back office systems provided by KFIS. The supervisor also reviews inspection reports of the IAR's business practices as conducted by KFIS's Compliance Department to monitor if IAR is adhering to KFIS's Code of Ethics.