



## LOVETT ADVISORS, LLC

Wealth Management Solutions

### **Brochure Supplement May 29, 2012**

This brochure supplement provides information about Kim W. Lovett that supplements Lovett Financial Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Kim W. Lovett, Chief Compliance Officer, at 302-250-4740 if you did not receive Lovett Financial Advisors LLC's brochure, or if you have any questions about the contents of this supplement.

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

Kim W. Lovett, CFP®  
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302-250-4740

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**Kim W. Lovett**

Principal, Chief Compliance Officer

Year of Birth: 1963

***Education:***

York College, Bachelor of Arts – 1984

CFP Designation - 2002

***Business Background:***

Lovett Financial Advisors, LLC, Wilmington, DE

Principal – 09/09 to present

Comprehensive Asset Management and Servicing, Inc., Parsippany, NJ

Registered representative, 06/10 to present

UBS Financial Services, Wilmington, DE

Registered representative, 11/08 – 08/09

Wachovia Securities, LLC, West Chester, PA

Registered representative, 05/05 – 11/08

Merrill Lynch, Pierce, Fenner & Smith, Inc., Wilmington, DE

Registered representative, 04/97 – 05/05

***Professional Designations/Licenses:***

Certified Financial Planner (CFP) – 09/02 – Educational Requirements: Course work/Examination

**EDUCATION:** Complete the Curriculum at *College for Financial Planning, Denver, Colorado* to master over 100 topics in the following general areas of study:

Process of Financial Planning

Insurance Planning

Investment Planning

Income Tax Planning

Retirement Planning

Employee Benefits

Estate Planning

Course work can be completed in 18 to 24 months.

**EXAMINATIONS:**

Each candidate for the CFP® credential takes a 3-hour examination on each major curriculum area to show successful mastering of the material.

Once the education requirements have been met, the CFP® candidate must successfully pass a 10-hour comprehensive examination administered over two days. Purpose of the exam is to demonstrate the ability to apply the financial planning education to case situations in order to protect the public by assuring that the CFP® candidate can practice at the required level of competency.

FINRA Series 6 – Investment Company Products/Variable Contracts, 02/91

FINRA Series 63 – Uniform Securities Agent State Law, 10/91

FINRA Series 7 – General Securities, 11/92

FINRA Series 65 – Uniform Combined State Law Examination, 09/97

FINRA Series 9 – General Securities Sales Supervisor, 10/06

FINRA Series 10 – General Securities Sales Supervisor, 06/07

***Legal or Disciplinary Events:***

Ms. Lovett has no legal or disciplinary events to report

***Other Business Activities:***

Ms. Lovett is also currently employed as a registered representative with Comprehensive Asset Management and Servicing, Inc. ("CAMAS"), a FINRA registered broker-dealer located at 2001 Route 46, Suite 506, Parsippany, NJ 07054.

***Additional Compensation:***

As a General Securities Representative with CAMAS, Ms. Lovett may recommend to advisory Clients a variety of insurance products, and may offer commissionable (non-variable) insurance products for which she may receive a commission.

***Supervision:***

Ms. Lovett is personally responsible for all activities of the Firm including regulatory compliance

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This brochure supplement provides information about Heinrich K. Brandt that supplements Lovett Financial Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact Kim W. Lovett, Chief Compliance Officer, at 302-250-4740 if you did not receive Lovett Financial Advisors LLC's brochure, or if you have any questions about the contents of this supplement.

Additional information about Heinrich K. Brandt & Kim W. Lovett is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Kim W. Lovett  
Principal  
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**Heinrich K. Brandt**  
Independent Contractor  
Year of Birth: 1952

***Education:***

University of Maryland, BS in Animal Science -- 1976

***Business Background:***

Lovett Financial Advisors, LLC, Wilmington, DE  
Individual Contactor – 07/11 to present  
Hollingsworth-Riddleberger Nationwide Insurance Agency, Nationwide Securities LLC  
7/08 – 6/11  
Wye Trust, Division of Centreville National Bank of Maryland  
2/02 – 6/08  
Merrill Lynch, Pierce, Fenner & Smith, Inc., Baltimore/Annapolis MD  
Financial Consultant—9/09 – 2/02

***Professional Designations/Licenses:***

FINRA Series 63 – Uniform Securities Agent State Law, 12/99  
FINRA Series 7 – General Securities, 12/99  
FINRA Series 65 – Uniform Combined State Law Examination, 1/00  
CFTA – Certified Trust and Financial Advisor, 7/06 – Educational Requirements: Examination

Requirements to sit for Examination:

- A minimum of three (3) years experience in wealth management as well as completion of one of the following ICB-approved wealth management training programs:
  - ABA National Trust School and ABA Graduate Trust School (Level 1 & 2),
  - AIB Personal Trust Diploma and ABA Online Review Course for the CTFA Exam
  - Cannon Financial Institute Trust Schools
  - Campbell University's Trust & Investment Management Program
  - Southern Trust School
- Five (5) years experience in wealth management and a bachelor's degree, or
- Ten (10) years experience in wealth management

Property and Casualty License – 08/08

***Legal or Disciplinary Events:***

Mr. Brandt has no legal or disciplinary events to report

***Other Business Activities:***

N/A

***Additional Compensation:***

N/A

***Supervision:***

Mr. Brandt is an individual representing Lovett Advisors, LLC and holds a Series 7, 63 & 66 licenses and is supervised by Ms. Kim W. Lovett, chief compliance officer.