

# Brochure Supplement

May 30, 2013

## **BRADLEY D. KAPLAN**

11107 Sunset Hills Road, Suite 110  
Reston, VA 20190

(703) 352-1780

This Brochure Supplement provides information about Bradley D. Kaplan that supplements the Disclosure Brochure of Kaplan Wealth Management, Inc. (hereinafter "Kaplan Wealth Management"), a copy of which you should have received. Please contact Kaplan Wealth Management's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Bradley D. Kaplan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Kaplan Wealth Management, Inc., a Registered Investment Adviser**

11107 Sunset Hills Road, Suite 110, Reston, VA 20190 | (703) 352-1780  
[www.kaplanwealth.com](http://www.kaplanwealth.com)

## Item 2. Educational Background and Business Experience

Born 1974

### Post-Secondary Education

Virginia Polytechnic Institute and State University | No Degree Conferred

### Recent Business Background

Kaplan Wealth Management, Inc. | Wealth Advisor | June 1997 – Present

LPL Financial, LLC | Registered Representative | May 2013 – Present

Cadaret, Grant & Co., Inc. | Investment Adviser Representative and Registered Representative |  
September 1997 – May 2013

### Professional Designation

Bradley D. Kaplan holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor’s degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

## Item 3. Disciplinary Information

Kaplan Wealth Management is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Bradley D. Kaplan. Kaplan Wealth Management has no information to disclose in relation to this Item.

### Item 4. Other Business Activities

Kaplan Wealth Management is required to disclose information regarding any investment-related business or occupation in which Bradley D. Kaplan is actively engaged. Kaplan Wealth Management has no information to disclose in relation to this Item.

#### Registered Representative of a Broker-Dealer

Bradley D. Kaplan is a registered representative of LPL Financial ("*LPL Financial*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Bradley D. Kaplan may provide securities brokerage services and implement securities transactions under a commission based arrangement. Bradley D. Kaplan may be entitled to a portion of the brokerage commissions paid to *LPL Financial*, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Bradley D. Kaplan recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. Kaplan Wealth Management has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), Kaplan Wealth Management provides investment advisory services on a fee offset basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Bradley D. Kaplan in his individual capacity as a registered representative of *LPL Financial*.

#### Licensed Insurance Agent

Bradley D. Kaplan is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Kaplan Wealth Management recommends the purchase of insurance products where Bradley D. Kaplan receives insurance commissions or other additional compensation. Kaplan Wealth Management seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

### Item 5. Additional Compensation

Kaplan Wealth Management is required to disclose information regarding any arrangement under which Bradley D. Kaplan receives an economic benefit from someone other than a client for providing investment advisory services. Kaplan Wealth Management has no information to disclose in relation to this Item.

### **Item 6. Supervision**

Scott A. Kaplan, Chief Compliance Officer and Wealth Advisor, is generally responsible for supervising Bradley D. Kaplan's advisory activities on behalf of Kaplan Wealth Management. The telephone number to reach Scott A. Kaplan is (703) 352-1780.

Kaplan Wealth Management supervises its personnel and the investments made in client accounts. Kaplan Wealth Management monitors the investments recommended by Bradley D. Kaplan to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Kaplan Wealth Management periodically reviews the advisory activities of Bradley D. Kaplan, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Bradley D. Kaplan.

### **Item 7. Requirements for State Registered Advisers**

Kaplan Wealth Management is required to disclose information regarding Bradley D. Kaplan's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. Kaplan Wealth Management has no information to disclose in relation to this Item.