

## **BROCHURE SUPPLEMENT**

**March 2014**

**This brochure supplement provides information about Kurt Theodore Cole that supplements the First Financial Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Lewis W Burge, Jr. if you did not receive the First Financial Advisors, LLC brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kurt Theodore Cole, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Kurt Theordore Cole**  
First Financial Advisors, LLC  
5546 Sandstone Drive  
West Des Moines, IA 50266  
Phone: (515) 867-1910

### **Educational Background and Business Experience**

Date of Birth: November 1949

Education: Grand View University, 1968, No Degree Earned

Business Experience:

First Financial Advisors, Investment Advisor Representative, May 2008 to present.

DBA: First Financial Education Centers, LLC of Iowa: President/Insurance Agent, October 2004 to present

### **Disciplinary Information**

Kurt Theodore Cole. has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

### **Other Business Activities**

Mr. Cole spends a large amount of time on activities as an officer of First Financial Education Centers, LLC of Iowa.

Mr. Cole is also independently licensed as an insurance agent through First Financial Education Center, LLC of Iowa and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through First Financial Education Centers, LLC or Mr. Cole and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale. These activities are conducted during normal securities trading hours.

### **Additional Compensation**

Kurt Theodore Cole is actively involved in seeking and serving new clients for First Financial Education Centers, LLC of Iowa. He receives compensation for the educational workshops he provides.

Certain product sponsors may provide Mr. Cole with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

First Financial Advisors, LLC and Kurt T Cole. endeavor at all times to put the interest of its clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Cole's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

### **Supervision**

Lewis W. Burge, Jr. is the Chief Compliance Officer of First Financial Advisors, LLC. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Kurt T. Cole. He can be contacted at (904) 264-3095.

### **Requirements for State-Registered Advisers**

Kurt T. Cole has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.