



Form ADV Part 2 – Disclosure Brochure

Effective: January 18, 2015

This Brochure provides information about the qualifications and business practices of Searcy Financial Services, Inc. ("Searcy"). If you have any questions about the contents of this Brochure, please contact us at 913.814.3800.

Searcy is a registered investment adviser registered with the United States Securities and Exchange Commission ("SEC"). The information in this Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an Investment Adviser does not imply any specific level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Searcy and its advisory persons are available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 - Material Changes

On July 28, 2010, the U.S. Securities and Exchange Commission voted unanimously to adopt amendments to Part 2 of Form ADV and related rules under the Investment Advisers Act of 1940 (the "Advisers Act"). The amendments are designed to require a registered investment adviser to provide Clients with a clearly written and meaningful disclosure, in plain English, about the adviser's business practices, conflicts of interest and advisory personnel. The new Form ADV 2 is divided into two parts, *Part 2A* and *Part 2B*.

Part 2A of the new Form (the "Firm Brochure") provides information about a variety of topics relating to an adviser's business practices and conflicts of interest. *Part 2B* of the new Form (the "Brochure Supplement") requires an adviser to provide information about certain advisory personnel.

Searcy believes that communication and transparency are the foundation of our relationship and continually strive to provide you with complete and accurate information at all times. We encourage all current and prospective investors to read this Firm Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Annual Update Filing

As of January 18th 2015 there have been no material changes since our last brochure.

Future Changes

From time to time, we may amend this Firm Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Firm Brochure or this summary of Material Changes shall be provided to each Client annually or if a material change is made.

At any time, you may view the current Firm Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>.

To review the firm information for Searcy, click **Investment Adviser Search** in the left navigation menu, select the option for Investment Adviser Firm and enter **105807** (*our firm's CRD number*) in the field labeled "Firm IARD/CRD Number." This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions.

You may also request a copy of this Firm Brochure at any time, by contacting us at 913.814.3800.

Item 3 – Table of Contents

<u>Item 2 - Material Changes</u>	<u>2</u>
<u>Item 4 - Advisory Services</u>	<u>4</u>
<u>Item 5 - Fees and Compensation</u>	<u>6</u>
<u>Item 6 - Performance-Based Fees</u>	<u>8</u>
<u>Item 7 - Types of Clients</u>	<u>9</u>
<u>Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss</u>	<u>9</u>
<u>Item 9 - Disciplinary Information</u>	<u>11</u>
<u>Item 10 - Other Financial Activities and Affiliations</u>	<u>11</u>
<u>Item 11 - Code of Ethics, Participation in Client Transactions and Personal Trading</u>	<u>11</u>
<u>Item 12 - Brokerage Practices</u>	<u>13</u>
<u>Item 13 - Review of Accounts</u>	<u>14</u>
<u>Item 14 - Client Referrals and Other Compensation</u>	<u>15</u>
<u>Item 15 - Custody</u>	<u>16</u>
<u>Item 16 - Investment Discretion</u>	<u>16</u>
<u>Item 17 - Voting Client Securities</u>	<u>16</u>
<u>Item 18 - Financial Information</u>	<u>17</u>

Item 4 - Advisory Services

A. Firm Information

Searcy Financial Services, Inc. ("Searcy") is a registered investment adviser with the U.S. Securities and Exchange Commission ("SEC"), which is organized as a corporation in the State of Kansas. Searcy has been serving advisory clients since its formation in 1976.

B. Advisory Services Offered

Searcy provides integrated wealth management including financial planning and investment management services. Details of these services are contained in this Disclosure Brochure.

Financial Planning Services

Searcy provides integrated financial planning and consulting services. A financial plan may include a review of a Client's net worth (including assets and liabilities), objectives, risk tolerance, risk capacity, cash flow and expenses, income tax analysis, review and analysis of fringe benefits, retirement forecast and probability analysis, educational funding analysis, estate planning analysis and risk management review. Searcy's approach to providing this service starts with gathering the Client's current financial and subjective information. Searcy assesses the Client's goals, objectives, time horizon, and risk tolerance to compare where the Client is today in relation to the attainment of their stated goals. An integrated financial plan thereafter is prepared to discuss the Client's situation, along with various alternatives for consideration. Throughout the planning processes, the Client will receive education about the alternatives recommended, as applicable.

In performing its services, Searcy requires that the Client provide complete and accurate information and Searcy will not be obligated to verify any information received from the Client or from the Client's other professionals. If requested by the Client, Searcy may recommend the services of other professionals for purposes of implementing the plan. The Client is under no obligation to engage the services of any such recommended professional. The Client retains absolute discretion over all implementation decisions and is free to accept or reject any recommendation from Searcy. Moreover, Clients are advised that it remains their responsibility to promptly notify Searcy if there is ever any change in their financial situation.

Investment Management Services

Searcy provides continuous, active management of Client investment portfolios. Searcy has developed a client service model that includes discovery, implementation and monitoring components.

- *Client Discovery* – Entering into an advisory agreement with Searcy will begin a process of Client discovery. Searcy seeks to uncover a Client's investment objectives, their tolerance and capacity for risk, as well as other issues. Searcy will also collect information concerning the Client's financial status, and assets, among other things.
- *Portfolio Design and Implementation* – Upon completion of this investment profile information, Searcy will implement an investment plan for the Client and select an investment portfolio. Searcy will typically invest Client assets into its risk-based portfolio models. These models, depending on a variety of factors, will consist of exchange-traded funds, stocks, individual bond positions, and/or mutual funds.
- *Investment Monitoring and Maintenance* – Searcy will continuously monitor investment portfolios to ensure that the portfolio meets the guidelines set forth in the investment policy statement agreed upon by the Client. Further, Searcy monitors each Client portfolio in order to ensure they are invested in accordance with Searcy's firm-wide investment guidance and economic outlook.

It is the Client's responsibility to notify Searcy promptly of any change to the information provided by the Client, including any change to any investment objectives, risk tolerance, investment time horizon, and any investment

policies, guidelines or reasonable restrictions. Searcy will honor Client restrictions unless those restrictions impair Searcy's ability to manage Client assets.

Accounts are typically managed on a discretionary basis. Searcy may offer non-discretionary services as well. For more on Searcy's discretionary authority, please see Item 16 below.

Retirement Plan Consulting

Searcy will work with business Clients to develop, design and implement a retirement savings plan for its employees. Searcy provides objective financial advice to plan sponsors and senior management regarding issues involving benefit plan options, wealth accumulation strategies for employees and participant education. Searcy will evaluate a sponsor's current plan and recommend changes and/or implementation solutions, if necessary. Searcy may also provide consulting regarding new plans for companies that have not previously offered retirement plan benefits.

Prior to rendering investment management services, Searcy will ascertain, in conjunction with the Client, the Client's financial situation, risk tolerance, and investment objective(s).

C. Client Account Management

Searcy offers several service levels. Clients may select a service model which suits their needs and budget. Each service level requires both financial planning and investment management. Clients may engage Searcy for planning only, however, an investment management agreement must always be accompanied by a planning agreement.

Platinum Service Level – Financial Planning and Consulting

The Platinum service level is intended to be all-inclusive in nature. The fee covers a detailed Personal Financial Plan, ongoing consultation for any matter that may arise, and quarterly review meetings. Each quarter will typically focus on a portion of the financial plan with the intent to review and update the entire plan as needed over the course of each year. The retainer fee allows for ongoing and as-needed consultation pertaining to the financial plan or any other matter affecting the Client's personal finances.

At the Platinum level service, the services that are not included in the planning retainer are as follows: fiduciary assessments and consulting, small business/practice consulting, and divorce planning. This list is subject to change as new service offerings are added. These additional planning services are offered on an hourly and/or per project basis. There is a 24-month initial engagement agreement for this level of service with an automatic calendar quarter renewal thereafter.

Platinum Service Level – Investment Management

The Platinum service level is intended to be all inclusive. Searcy Financial Services, Inc. will review and charge a fee for all investments regardless of where they are held and who manages them.

Gold Service Level – Financial Planning and Consulting

The Gold service level is intended to cover the basic components of a Personal Financial Plan, a meeting to discuss vision and goals, prioritize goals, and gather data, a meeting to review the Personal Financial Plan, and semi-annual update meetings thereafter. The following services are included at the Gold service level:

- Getting to know you and data collection meeting
- Identification of personal and financial goals
- Assist Client in preparing net worth statement and cash flow (budget) statement
- Retirement (financial freedom) planning (*updated every 3 years*)
- Education planning (*updated every 3 years, if applicable*)
- Investment planning and portfolio design
- Risk management (insurance review)
- Estate planning review

For all services that are not listed as included services, the standard hourly fee applies. Examples may include: additional meetings, special projects or research, gathering data for and/or meetings with other advisers, multiple year financial projections or balance sheet, cash flow and tax forecasts along with written financial statement footnotes. There is a 12-month initial engagement agreement for this level of service with an automatic calendar quarter renewal thereafter.

Gold Service Level – Investment Management

At the Gold service level, Searcy Financial Services, Inc. will review and charge a fee for all investments regardless of where they are held and who manages them.

Silver Service Level – Financial Planning and Consulting Services

The Silver service level is a la carte service for Clients who require little planning. However, some basic planning is necessary for all Clients of Searcy Financial Services, Inc. At minimum, Clients utilizing the Silver level service agree to the following:

- Getting to know you and data collection meeting (one-time)
- Identification of personal and financial goals
- Assist Client in preparing net worth statement and cash flow (budget) statement
- One retirement (financial freedom) analysis
- Investment planning and portfolio design
- Meeting to review initial plan and periodic updates are required in subsequent years
- A mandatory review/update at least once every 3 years

Silver Service Level – Investment Management

This annual fee shall be prorated and paid quarterly, in advance, based upon the market value of the assets on the last business day of the previous quarter. There is a 12-month initial engagement agreement for this level of service with an automatic calendar quarter renewal thereafter.

D. Wrap Fee Programs

Searcy does not place Client assets into a wrap fee program. For Clients in which an Independent Manager performs investment management services, Searcy provides account supervision, asset allocation and Client account management.

E. Assets Under Management

As of December 31, 2014, the most recent date for which such calculations are available, Searcy manages the following assets:

Discretionary Assets	\$169,816,400
Non-Discretionary Assets	\$0
Total	\$169,816,400

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for investment management services. Each Client shall sign an Investment Management Agreement that details the responsibilities of Searcy and the Client.

A. Fees for Advisory Services

Planning and Consulting Services

Searcy's fee for planning and consulting services varies based on the service level selected by the Client. Typically, fees are a fixed dollar amount. The fee may include the preparation and presentation of a financial plan, as described in the Client Agreement, as appropriate. A Client may elect to move between service levels once the initial term of the current service level has been met.

At the Adviser's discretion, and with signed agreement of both parties, Searcy may waive the minimum initial term for existing Clients moving between levels of service.

Financial Planning and Consulting service levels are based on the following schedule.

Service Level	Components	Annual Fee
Platinum	All	\$10,000
Gold	Core	\$5,000
Silver	A la carte	\$300/hour

Investment Management Services

Searcy's fee for planning and consulting services varies based on the service level selected by the Client. Fees may also vary according to the amount of assets managed by Searcy. Typically, fees are a fixed percentage of the assets under management. This fee includes all investment recommendations and portfolio implementation, unless the Client contract states otherwise. Investment Management Fees will generally adhere to the following schedule.

Service Level	Assets	Annual Fee
Platinum	All	0.60%, with a \$15,000 minimum
Gold	Under \$3,000,000	0.75%, with a \$5,000 minimum
Gold	Over \$3,000,000	\$22,500 + 0.50% x the portfolio balance in excess of \$3,000,000
Silver	Under \$1,000,000	1.00% with a \$5,000 minimum
Silver	\$1,000,000 to \$2,000,000	\$10,000 + .75% x the portfolio balance in excess of \$1,000,000
Silver	Over \$2,000,000	\$17,500 + .50% x the portfolio balance in excess of \$2,000,000

Searcy advisory fees may be negotiated at the sole discretion of Searcy. All securities held in a portfolio managed by Searcy will be independently valued by the Custodian. Searcy will not have the authority or responsibility to value portfolio securities.

Certain legacy Clients may pay fees on a substantially different scale than other Clients. These long-term legacy Clients have the option of continuing under their old fee program or engaging Searcy under a new program. Under no circumstances will Clients acquired in year 2009 and after be offered the former fee schedule.

B. Fee Billing

Planning and Consulting Services

The annual planning fee shall be prorated and paid quarterly, in advance. The Platinum service level carries a 24-month initial engagement period. The Gold service level carries a 12-month initial engagement period. All agreements renew every quarter after the initial period.

Hourly Clients are presented with an estimate of hours to complete a project. Half the fee is due upon engagement, with the balance due according to the Client Agreement. Clients will receive an invoice for services.

Investment Management Services

Fees are a fixed percentage of assets under management, based upon account value on the last day of the prior quarter. Fees for investment management services vary depending on the level of service selected and the amount of assets to be managed. Clients are invoiced quarterly in advance for advisory services. For accounts opened during the quarter, fees will be prorated to cover only that period which the account was managed by Searcy.

Investment management fees will be automatically deducted from the Client account[s] by the Custodian. Searcy shall send a quarterly invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account. The amount due is calculated by applying the annual rate in the table above to the total assets under management with Searcy at the end of each quarter. Each billing will be for a single quarter, paid in advance of the quarter. Clients will receive independent statements from the Custodian no less frequently than quarterly. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Searcy, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the Custodian and executing broker-dealer. The Investment Management Fee charged by Searcy is separate and distinct from these Custodian and execution fees. In addition, all fees paid to Searcy for Investment Management Services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. The Client should review the fees charged by the fund(s), their custodian and Searcy to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

As noted above, Searcy is compensated for its services in advance of each quarter for investment management services to be provided. Clients may request to terminate their Investment Management Agreement with Searcy, in whole or in part, by providing thirty (30) days advance written notice. The Client shall be responsible for Investment Management Fees up to and including the effective date of termination. Searcy will refund any unearned, prepaid fees, based on the number of days remaining in the quarter from the day following the effective date of termination to the end of the quarter. The Client's Investment Management Agreement with Searcy is non-transferable without Client's written approval.

E. Compensation for Sales of Securities

Searcy does not receive commissions or any compensation for securities transactions in any Client account.

Item 6 - Performance-Based Fees

Searcy does not charge performance-based fees for its investment advisory services. The fees charged by Searcy are as described in Item 5 - Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

Searcy does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options for its Clients.

Item 7 - Types of Clients

Searcy may provide services to a variety of Client types. Clients may include:

- Individuals, Personal Trusts and Estates – Private investors, investing personal assets
- Retirement Plans – Generally organized as a trust, investing the pooled assets of plan participants
- Corporations – Taxable entities organized for a specific business purpose, investing cash reserves
- Foundations and Not-for-Profit Entities – Private foundations and grant-making public charities
- Other Financial Service Firms – Typically other investment advisers for whom Searcy provides operational support

The relative percentage each Client type currently represents is available on Searcy's Form ADV Part 1. The actual mix of types of Clients changes over time based upon market conditions, business plans and other factors. Searcy does not specialize in, or actively seek, any given Client type. Searcy is committed to providing services to qualified investors, regardless of legal or corporate status.

Searcy provides customized services to meet the unique needs of each Client. Additional details are contained in Item 4 – Advisory Services.

Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss

A. Methods of Analysis

Determine Client's Risk Tolerance

Upon execution of an engagement agreement, Searcy may hold several data gathering meetings with the Client to determine their goals and their risk tolerance. The Client's time horizon and liquidity needs are an imperative part of deciding a Client's risk level. Once a conclusion has been reached, an asset allocation is applied to the Client's portfolio; i.e. conservative, moderate, moderately aggressive or aggressive.

Portfolio Design

Searcy believes in a diversified portfolio and spreads risk across various sectors, countries and market capitalizations; i.e. large cap, mid-cap, small cap, international, emerging markets, commodities (oil, precious metals, energy, agriculture, industrial metals), real estate, healthcare, energy, financials, etc.

Searcy primarily utilizes fundamental and cyclical analysis methods in developing investment strategies for its Clients. Searcy obtains research and information from numerous sources, including financial media companies, the custodian, various investment managers, prospectuses, shareholder reports, press releases and other available information. Searcy reviews economic trends, industry data and/or information regarding specific investments in constructing and managing portfolios. The Adviser also utilizes information obtained from regulatory releases, the Internet, and information provided at conferences in developing its strategies.

Searcy generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Searcy will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. Other factors may also affect the length of time that a position is held (i.e., volatility, change in management, unfavorable news, opportunity costs). At times, Searcy may also buy and sell positions that are more short-term in nature, depending on the

goals of the Client and/or the fundamentals of the security, sector or asset class and/or changing macroeconomic conditions.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Searcy will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Adviser shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Adviser of any changes in financial condition, goals or other factors that may affect this analysis.

Searcy primarily employs investment strategies that do not involve any significant or unusual risk other than domestic and international equity and fixed income market risks. The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. Please remember that different types of investments involve varying degrees of risk, including the possible loss of principal and that past performance may not be indicative of future results. Therefore, it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies undertaken by Searcy) will be profitable.

Margin Agreements

We regularly establish non-qualified accounts with the ability to utilize margin. We do this as a courtesy to Clients, allowing them another option for dealing with unforeseen circumstances and short-term loan situations that would otherwise require an immediate partial liquidation of an investment account.

It is not our intent to utilize margin as a leveraging mechanism in an attempt to increase portfolio returns. However, there may be instances where utilizing margin may make sense from a planning perspective. In instances where margin is utilized as an intentional portfolio management strategy, we will notify Clients in writing.

Alternative Investments

Searcy provides advice to certain accredited investors relative to prospective investments in private investment limited partnerships, or other similar entities, such as hedge funds, funds of hedge funds, private equity funds and venture capital funds. These funds are offered in accordance with Regulation D of the Securities Act of 1933. Investment in these types of investments is limited to certain accredited investor Clients.

Alternative investment due diligence is similar to mutual fund due diligence, outlined above. However, given the relatively unregulated nature of these investments, additional emphasis is placed on operational aspects to ensure the independent oversight of the fund being analyzed.

As noted above, Searcy generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Searcy will typically hold all or a portion of a security for more than a year, but for adjustments made for purposes of rebalancing the portfolio. At times, Searcy may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class and/or changing macroeconomic conditions.

Searcy attempts to minimize risk and generally does not recommend investing in initial public offerings (IPO's), options, futures, warrants, derivatives, master limited partnerships, exchange traded notes (ETN's),

hedge funds or funds of hedge funds, viatical agreements, life settlements, life settlement-backed securities (death bonds), senior settlements, private placements, unregistered securities, promissory notes, or any transaction involving real property, tangible property or tangible personal property.

Item 9 - Disciplinary Information

Searcy and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any adviser or service provider in which you partner. Background information is available on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>.

To review the firm information for Searcy, click **Investment Adviser Search** in the left navigation menu, select the option for Investment Adviser Firm and enter **105807** (*Searcy's CRD number*) in the field labeled "Firm IARD/CRD Number:". This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions.

There are no legal, regulatory or disciplinary events involving Searcy or any of its employees.

Item 10 - Other Financial Activities and Affiliations

Searcy owns a subsidiary adviser called Allos Investment Advisors, LLC ("Allos"). Allos is also a registered investment adviser with the U.S. Securities and Exchange Commission. Searcy provides portfolio management and operational support to Allos and its Clients. Some advisory staff of Searcy may serve advisory and/or management roles at Allos.

To review information on Allos, you may also visit the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. Enter **155541** (*Allos's CRD number*) in the field labeled "Firm IARD/CRD Number:". This will provide access to Form ADV Parts 1 and 2 for Allos.

Certain advisory persons and/or Searcy are licensed to help Clients acquire insurance (life, disability, long-term care) policies. In such circumstances there is always a potential conflict of interest when commission or compensation is received from a third party (i.e., insurance company). Searcy and/or advisory persons will advise Clients of the potential conflict and will have Clients acknowledge said potential conflict in writing before assisting Client in the acquisition of insurance products.

Mr. Searcy serves as a member of the external Certification Review Committee for fi360. The committee is comprised of 5-7 credential holders who hear appeals from candidates for the AIF®, AIFA® and PPC™ designations whose applications have been denied, hear appeals from current designees who may be in noncompliance and review complaints brought forth against candidates. Mr. Searcy is reimbursed for reasonable travel expenses related to this activity. This activity consumes less than 10% of Mr. Searcy's time and Mr. Searcy is not compensated for this activity.

Item 11 - Code of Ethics, Participation in Client Transactions and Personal Trading

A. Code of Ethics

Searcy recognizes that the personal investment transactions of members and employees of our firm demand the application of a high Code of Ethics and require that all such transactions be carried out in a way that does not endanger the interest of any client.

At the same time, we believe that if investment goals are similar for clients and for members and employees of our firm, it is logical and even desirable that there be common ownership of some securities.

Therefore, in order to prevent conflicts of interest, we have in place a set of procedures (including a pre-clearing procedure) with respect to transactions effected by our members, officers and employees for their personal accounts. In order to monitor compliance with our personal trading policy, we have a quarterly securities transaction reporting system for all of our associates.

Furthermore, Searcy has established a Code of Ethics which applies to all of our associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Searcy has a fiduciary duty to all clients. Our fiduciary duty is considered the core underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures. Searcy requires all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. All related persons of Searcy are required to report violations of the code of ethics to the chief compliance officer. Searcy and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients.

Searcy has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (913) 814-3800.

B. Material Interests

Neither Searcy nor any related person recommends to clients, or buys or sells for client accounts, securities in which our firm or a related person has a material financial interest.

As a fee-based registered investment adviser ("RIA"), Searcy does not have a broker-dealer relationship and has no incentive to sell securities products of any kind to its Clients.

C. Personal Trading

Related persons of Searcy may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

D. Conflicts of Interest

Related persons of our firm may buy or sell securities for themselves at or about the same time they buy or sell the same securities for client accounts. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request. Further, our related persons will refrain from buying or selling the same securities prior to buying or selling for our clients in the same day. If related persons' accounts will be block traded along with client accounts, and if they are not included in a block trade, our related persons will always trade personal accounts last.

As noted in Item 10, certain advisory persons and/or Searcy are licensed to help Clients acquire insurance (life, disability, long-term care) policies. In such circumstances there is always a potential conflict of interest when commissions or compensation is received from a third party (i.e., insurance company). Searcy and/or advisory persons will advise Clients of the potential conflict and will have Clients acknowledge said potential conflict in writing before assisting Client in the acquisition of insurance products.

Item 12 - Brokerage Practices

A. Recommendation of Custodian[s]

Searcy does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services. The Client will select the broker-dealer or custodian (herein the "Custodian") to safeguard Client assets and authorize Searcy to direct trades to this Custodian as agreed in the Investment Management Agreement. Further, Searcy does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Searcy does not exercise discretion over the selection of the Custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the Custodian recommended by Searcy. Searcy will not charge any additional fees for using a Custodian not recommended by Searcy. However, there may be additional fees or costs charged by the Custodian. Searcy may recommend a Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the Custodian's offices.

Searcy participates in the TD Ameritrade Institutional program and typically recommends to Clients that they establish their brokerage account[s] at TD Ameritrade Institutional ("TD Ameritrade"). TD Ameritrade is a division of TD Ameritrade, Inc., member FINRA/SIPC/NFA. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment Advisers services, which include custody of securities, trade execution, clearance and settlement of transactions. Searcy receives some benefits from TD Ameritrade through its participation in the program. Searcy considers a number of factors in selecting and/or recommending brokers and custodians for its Clients' accounts, including, but not limited to, execution capability, experience and financial stability, reputation and the quality of services provided. Searcy is not affiliated with, or related to, TD Ameritrade.

Although not a material consideration when determining whether to recommend that a Client utilize the services of a particular broker-dealer/custodian, Searcy may receive, without cost (and/or at a discount) support services and/or products, certain of which assist Searcy to better monitor and service Client accounts maintained at such institutions. Included within the support services that may be obtained by Searcy may be investment-related research, pricing information and market data, software and other technology that provide access to Client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by Searcy in furtherance of its business operations.

As indicated above, certain of the support services and/or products that may be received may assist Searcy in managing and administering Client accounts. Others do not directly provide such assistance, but rather assist the Registrant to manage and further develop its business enterprise.

As part of its fiduciary duties to clients, Searcy endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefit by Searcy or its related persons in and of itself creates a potential conflict of interest and may indirectly influence Searcy's choice of TD Ameritrade for custody and brokerage services. Searcy's Clients do not pay more for investment transactions effected and/or assets maintained at TD Ameritrade as result of this arrangement. There is no corresponding commitment made by Searcy to TD Ameritrade or any other entity to invest any specific amount or percentage of Client assets in any specific mutual funds, ETFs, securities or other investment products as result of the above arrangement.

- 1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an adviser enters into an agreement to place security trades with the broker in exchange for research and other services. **Searcy does not participate in soft dollar programs sponsored or offered by any broker-dealer.**

2. Brokerage Referrals - Searcy does not receive any compensation from TD Ameritrade or any other entity in connection with the recommendation for establishing a brokerage account.

3. Directed Brokerage - All Clients are serviced on a "directed brokerage basis", where Searcy will place trades within the established account[s] at the Custodian designated by the Client. Further all Client accounts are traded within their respective brokerage account[s]. The Adviser will not engage in any principal transactions (i.e., trade of any security from or to the Adviser's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the Custodian, Searcy will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Searcy will execute its transactions through an unaffiliated broker-dealer selected by the Client. Searcy may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 - Review of Accounts

A. Frequency of Reviews

Accounts are monitored on an ongoing basis by Searcy for adherence to investment strategy and Client Objective[s]. Investment management and supervision over the securities contained in the Client's portfolio are performed on an ongoing basis by Searcy and/or the Independent Manager[s], as applicable.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Searcy if changes occur in his/her personal financial situation that might adversely affect his/her investment plan.

Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Trustee or Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s].

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Searcy

Searcy does not receive securities commissions or other compensation from product sponsors, broker dealers or any un-related third party in connection with investment management services provided to Clients.

As disclosed under Item 12, Searcy participates in TD Ameritrade's institutional customer program and Searcy may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between Searcy's participation in the program and the investment advice given to its Clients, although Searcy receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): duplicate client statements and confirmations, research related products and tools, consulting services, access to a trading desk serving Searcy's Client accounts, access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts), the ability to have advisory fees deducted directly from Client accounts, access to an electronic communications network for Client order entry and accounts, discounts on compliance, marketing, research, technology, and practice management products or services provided to Searcy by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by Searcy's related persons. Some of the products and professional services made available by TD Ameritrade may benefit Searcy but not directly benefit the client. These products or services may assist Searcy in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available are intended to help Searcy manage and further develop its business enterprise. The benefits received through participation in the program do not depend on the amount or type of brokerage transactions directed to TD Ameritrade.

Searcy may receive coaching services referrals from TD Ameritrade through its participation in TD Ameritrade Institutional Coaching Program (Coaching Program). In addition to meeting the minimum eligibility criteria for participation in the Coaching Program, Searcy may have been selected to participate in the program based on the amount and potential profitability to TD Ameritrade of the assets in, and trades placed for, Client accounts maintained with TD Ameritrade. TD Ameritrade is a discount broker-dealer independent of and unaffiliated with Searcy and there is no employee or agency relationship between them. TD Ameritrade has established the Coaching Program as a means of assisting independent unaffiliated advisers to grow and maintain their respective investment adviser business. TD Ameritrade does not supervise Searcy and has no responsibility for Searcy's management of client portfolios or Searcy's other advice or services.

Searcy also participates in the TD Ameritrade Institutional Equity Management Program established by TD Ameritrade and may receive succession planning, practice valuation, and equity management services from third-party vendors through this program. In addition to meeting the minimum eligibility criteria for participation in the Equity Management Program, Searcy may have been selected to participate in the program based on the amount and potential profitability to TD Ameritrade of the assets in, and trades placed for, Client accounts maintained with TD Ameritrade. TD Ameritrade is a discount broker-dealer independent of and unaffiliated with Searcy and there is no employee or agency relationship between them. TD Ameritrade has established the Equity Management Program as a means of assisting independent unaffiliated advisers to grow and maintain their respective investment adviser business. TD Ameritrade does not supervise Searcy and has no responsibility for Searcy's management of client portfolios or Searcy's other advice or services.

Searcy's participation in the Coaching Program and Equity Management Program raises potential conflicts of interest. Searcy will encourage Clients to custody their assets at TD Ameritrade, creating economic benefit for TD Ameritrade. Consequently, in order to participate in these programs, Searcy may have an incentive to recommend the Clients that the assets under management by Searcy be held in custody with TD Ameritrade and to place transactions for Client accounts with TD Ameritrade. At the time Searcy was invited to participate in the Coaching Program and Equity Management Program, more than 90% of Searcy's assets under management were held with TD Ameritrade. Searcy believes that participation in these programs will not create any

additional incentives to recommend Clients to custody their assets at TD Ameritrade. Searcy's participation in the Coaching Program and Equity Management Program does not diminish its duty to seek best execution of trades for Client accounts.

Searcy may receive commissions if insurance recommendations are implemented through advisory persons of Searcy. Clients are advised that they are under no obligation to implement any recommendations.

B. Client Referrals from Solicitors

If a Client is introduced to Searcy by either an unaffiliated party or by an employee of Allos, Searcy may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Investment Advisers Act of 1940, and any corresponding state securities law requirements. Any such referral fee shall be paid solely from the investment management fees earned by Searcy, and shall not result in any additional charge to the Client. If the Client is introduced to Searcy by an unaffiliated solicitor, the solicitor, at the time of the solicitation, shall disclose the nature of his/her/its solicitor relationship. If Searcy subsequently contacts or is contacted by the prospective Client, Searcy shall provide each prospective Client with a copy of Searcy' Form ADV 2 (the written disclosure statement also known as the "Brochure") and a copy of the solicitor's written disclosure document and a statement to the Client disclosing the terms of the solicitation arrangement between Searcy and the solicitor, including the compensation to be received by the solicitor from Searcy.

Item 15 - Custody

Searcy does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct Searcy to utilize that custodian for the Client's security transactions. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

While Searcy does not have custody of Client funds or securities, payments of fees may be paid by the custodian from the custodial brokerage account that holds Client assets. In certain jurisdictions this may be deemed constructive custody. Prior to permitting direct debit of fees each Client provides written authorization permitting fees be paid direct from the custodian. The custodian will be presented an invoice showing the amount of the fees to be deducted from the account. Searcy will also send the Client a bill showing the amount of the fee and the way in which it was calculated. The custodian sends every Client an account statement not less than quarterly showing all account activity, including the amounts disbursed from the account to Searcy.

Item 16 - Investment Discretion

Searcy generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Searcy. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Management Agreement containing all applicable limitations to such authority. All discretionary trades made by Searcy will be in accordance with each Client's investment objectives and goals.

Item 17 - Voting Client Securities

Searcy does not accept proxy voting responsibility for any Client. Therefore, although Searcy may provide investment advisory services relative to Client investment assets, Searcy Clients maintain exclusive

responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the Client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Client's investment assets. Searcy and/or the Client shall correspondingly instruct the Custodian of the assets to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets.

Item 18 - Financial Information

Neither Searcy, nor its management has any adverse financial situations that would reasonably impair the ability of Searcy to meet all obligations to its Clients. Neither Searcy, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Searcy is not required to deliver a balance sheet along with this brochure as the firm does not collect advance fees for services to be performed six months or more in advance. Searcy charges fees for only the immediate quarter for which it will provide services. Please see Item 5 - Fees and Compensation for additional information.



Form ADV Part 2B – Individual Disclosure Brochure

for

Michael J. Searcy, ChFC®, CFP®, AIFA®
President, CEO and CCO

Effective: January 18, 2015

This Brochure Supplement provides information about the background and qualifications of Michael J. Searcy (CRD# 821456) in addition to the information contained in the Searcy Financial Services, Inc. (“Searcy”) Disclosure Brochure. If you have not received a copy of this Brochure Supplement, or if you have any questions about the contents of the Searcy Disclosure Brochure or this Brochure Supplement, please contact us at 913.814.3800.

Additional information about Michael J. Searcy is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Searcy Financial Services, Inc.
CRD No: 105807
SEC File No: 801-16377
12980 Foster Street, Suite 160
Overland Park, KS 66213
Phone: 913.814.3800 ♦ Fax: 877.808.6353
www.searcyfinancial.com

Item 2 – Educational Background and Business Experience

MICHAEL J. SEARCY, ChFC®, CFP®, AIFA®

Born: October, 1954

Education:

University of Pittsburgh
The Center for Fiduciary Studies
Sewickley, PA
May 2006
Accredited Investment Fiduciary Analyst (“AIFA®”)

University of Pittsburgh
The Center for Fiduciary Studies
Sewickley, PA
March 2005
Accredited Investment Fiduciary (“AIF®”)

The College for Financial Planning, Denver, Colorado
1979 through 1981
CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The American College, Bryn Mawr, Pennsylvania
1977 through 1980 and 1982 through 1983
Chartered Life Underwriter (“CLU®”)
Chartered Financial Consultant (“ChFC®”)

University of Missouri, Kansas City, Missouri,
1973 through 1976
Studies in Business Administration.

University of Missouri, Columbia, Missouri,
1972 through 1973
Studies in Business Administration.

Business Background:

President, CEO and CCO Searcy Financial Services, Inc.	07/2002 to Present
Principal, Allos Investment Advisors, LLC	10/2010 to Present
Registered Representative, QA ³ Financial Corp	01/2003 to 07/2008
Managing Member, Searcy Financial Services, LLC	08/2000 to 07/2002
Sole Proprietor, Searcy Financial Services	01/1976 to 07/2000
President, Vision Achievement Design, Inc. and Executive Concierge LLC (owned by Vision Achievement Design, Inc.)	01/2003 to Present
VAD Properties, LLC (owned by M.J. Searcy Trust)	10/2013 to Present

About the CFP® Designation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

AIF® and AIFA® Professional Designations

The AIF and AIFA marks are held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF and AIFA designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Accredited Investment Fiduciary ("AIF®")

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards. AIF designees must complete six hours of continuing professional education annually and attest to their commitment to uphold professional and ethical standards of conduct to their clients and their community, whether defined by work, family or friends.

Accredited Investment Fiduciary Analyst ("AIFA®")

In response to a need for professional training to perform fiduciary assessments, fi360 introduced the Accredited Investment Fiduciary Analyst™ (AIFA®) designation in May 2006. Holders of the AIFA mark successfully complete a specialized program on investment fiduciary standards of care and ISO assessment procedures, pass a comprehensive examination, and meet the designation's education and professional experience prerequisites including already holding the AIF® designation. The AIFA designees must hold the knowledge necessary to understand and implement a prudent process for Investment Stewards, Investment Advisors, and Investment Managers and can to perform fiduciary assessments to verify or certify an entity's conformity to CEFEX's Global Fiduciary Standard of Excellence. AIFA designees must complete ten hours of continuing professional education each renewal year and attest to their commitment to uphold professional and ethical standards of conduct.

The Chartered Life Underwriter ("CLU®") and Chartered Financial Consultant ("ChFC®") Designations

The CLU® and ChFC® designations were conferred by The American College in Bryn Mawr, Pennsylvania. The ChFC® coursework includes the study of the key financial planning disciplines, including insurance, income taxation, and estate planning. One of the cornerstones of earning the CLU® from The American College is the emphasis that is placed on ethics and commitment to clients. The following standard of care is mandated for each designee that has earned the CLU® and ChFC®

"In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

Learning objectives for the CLU program include the following:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

Learning objectives for the ChFC program include the following:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Demonstrate mastery of the core financial planning knowledge required of a Certified Financial Planner® by passing the CFP® certification exam
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies throughout one's career in financial services
- Apply financial planning theory and techniques through the development of case studies and solutions
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or nonqualified deferred compensation.

ChFC® professionals are held to a high standard of ethical care and make decisions for clients as they would for themselves in similar situations. They have completed nine or more university-level courses on financial planning, with each course averaging 50 hours of study, and complete a minimum of 30 hours of continuing education requirements every two years to maintain their certification. The ChFC® coursework includes the study of the key financial planning disciplines, including insurance, income taxation, and estate planning. They are regulated by the Certification Committee of the Board of Trustees of The American College.

Item 3 – Disciplinary Information

Searcy and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Michael J. Searcy.

However, we do encourage you to independently view the background of Michael J. Searcy on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. Select the option for Investment Adviser Representative and enter **821456** in the field labeled “Individual CRD Number:”

Item 4 – Other Business Activities

Mr. Searcy dedicates the vast majority of his business time serving the needs of advisory Clients as the President of Searcy Financial Services, Inc. (CRD # 105807). Mr. Searcy is also a Principal of an affiliated investment adviser, Allos Investment Advisors, LLC (CRD # 155541).

Mr. Searcy, in his separate capacity, is also a licensed insurance agent, and in such individual capacity, may assist Clients in acquiring insurance (life, disability, long-term care) policies. In such circumstances there is always a potential conflict of interest when commissions or compensation is received from a third party (i.e., insurance company). Mr. Searcy will advise Clients of the potential conflict and will have Clients acknowledge said potential conflict in writing before assisting Client in the acquisition of insurance products.

Mr. Searcy serves as a member of the external Certification Review Committee for fi360. The committee is comprised of 5-7 credential holders who hear appeals from candidates for the AIF®, AIFA® and PPC™ designations whose applications have been denied, hear appeals from current designees who may be in noncompliance and review complaints brought forth against candidates. Mr. Searcy is reimbursed for reasonable travel expenses related to this activity. This activity consumes less than 10% of Mr. Searcy’s time and Mr. Searcy is not compensated for this activity.

Item 5 – Additional Compensation

Mr. Searcy is compensated by Searcy for the services provided to Clients. Mr. Searcy does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Searcy.

Item 6 – Supervision

Mr. Searcy serves as President, CEO and Chief Compliance Officer of Searcy. Mr. Searcy’s contact information is included on the cover of this Brochure Supplement.

Searcy has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Searcy. Further, Searcy is subject to regulatory oversight by various agencies. These agencies require registration by Searcy and its employees.

As a registered entity, Searcy is subject to examinations by regulators, which may be announced or unannounced. Searcy is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.



Form ADV Part 2B – Individual Disclosure Brochure

for

Marcus C. Shaffer, CFP®, AIF®, EA
Principal and Financial Planner

Effective: January 18, 2015

This Brochure Supplement provides information about the background and qualifications of Marcus C. Shaffer (CRD# 4777059) in addition to the information contained in the Searcy Financial Services, Inc. ("Searcy") Brochure. If you have not received a copy of this Brochure Supplement, or if you have any questions about the contents of the Searcy Disclosure Brochure or this Brochure Supplement, please contact us at 913.814.3800.

Additional information about Marcus C. Shaffer is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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www.searcyfinancial.com

Item 2 – Educational Background and Business Experience

MARCUS (MARC) C. SHAFFER, CFP®, AIF®, EA

Born: November, 1982

Education:

University of Pittsburgh
The Center for Fiduciary Studies
Sewickley, PA
October 2008
Accredited Investment Fiduciary (“AIF®”)

Internal Revenue Service
Enrolled Agent
August 2008

The College for Financial Planning, Denver, Colorado
2006
CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

Kansas State University, Manhattan, Kansas
2001 through 2005
Bachelor of Science in Family Studies and Human Services with Emphasis on Personal Financial Planning
Minor in Business Administration and Economics

Business Background:

Principal and Financial Planner, Searcy Financial Services, Inc.	10/2010 to Present
Financial Planner, Searcy Financial Services, Inc.	04/2006 to 10/2010
Principal, Allos Investment Advisors, LLC	10/2010 to Present
Financial Planning Associate DEW Wealth Strategies	05/2005 to 03/2006

About the CFP® Designation

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

AIF® and AIFA® Professional Designations

The AIF and AIFA marks are held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF and AIFA designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Accredited Investment Fiduciary (“AIF®”)

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards. AIF designees must complete six hours of continuing professional education annually and attest to their commitment to uphold professional and ethical standards of conduct to their clients and their community, whether defined by work, family or friends.

Enrolled Agent (“EA”)

An Enrolled Agent (EA) is a tax professional who has passed an IRS test covering all aspects of taxation, plus passed an IRS background check. Enrolled Agents have passed a two-day, 8-hour examination. The examination (called the Special Enrollment Examination) covers all aspects of federal tax law, including the taxation of individuals, corporations, partnerships, and various regulations governing IRS collections and audit procedures. Like CPAs and tax attorneys, EAs can handle any type of tax matter and represent their client's interests before the IRS. Unlike CPAs and tax attorneys, Enrolled Agents are tested directly by the IRS, and enrolled agents focus exclusively on tax accounting. They must complete a minimum of 72 hours of continuing education every three years to maintain their status.

Item 3 – Disciplinary Information

Searcy and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Marcus C. Shaffer.

However, we do encourage you to independently view the background of Marcus C. Shaffer on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. Select the option for Investment Adviser Representative and enter **4777059** in the field labeled "Individual CRD Number:"

Item 4 – Other Business Activities

Mr. Shaffer dedicates the vast majority of his business time serving the needs of advisory Clients as a Principal and Financial Planner of Searcy Financial Services, Inc. (CRD # 105807). Mr. Shaffer is also a Principal of an affiliated investment advisor, Allos Investment Advisors, LLC (CRD # 155541).

Mr. Shaffer, in his separate capacity, is also a licensed insurance agent, and in such individual capacity, may assist Clients in acquiring insurance (life, disability, long-term care) policies. In such circumstances there is always a potential conflict of interest when commissions or compensation is received from a third party (i.e., insurance company). Mr. Shaffer will advise Clients of the potential conflict and will have Clients acknowledge said potential conflict in writing before assisting Client in the acquisition of insurance products.

Item 5 – Additional Compensation

Mr. Shaffer is compensated by Searcy for the services provided to Clients. Mr. Shaffer does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Searcy.

Item 6 – Supervision

Mr. Shaffer serves as Principal of Searcy under the supervision of the Chief Compliance Officer. Mr. Shaffer's contact information is included on the cover of this Brochure Supplement.

Searcy has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Searcy. Further, Searcy is subject to regulatory oversight by various agencies. These agencies require registration by Searcy and its employees. As a registered entity, Searcy is subject to examinations by regulators, which may announced or unannounced. Searcy is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.



Form ADV Part 2B – Individual Disclosure Brochure

for

Jessica A. Searcy-Maldonado, AIFA[®], GFST[™], C(k)P[™], PPC[™]
Vice President

Effective: January 18, 2015

This Brochure Supplement provides information about the background and qualifications of Jessica A. Searcy-Maldonado (CRD# 4554864) in addition to the information contained in the Searcy Financial Services, Inc. ("Searcy") Brochure. If you have not received a copy of this Brochure Supplement, or if you have any questions about the contents of the Searcy Disclosure Brochure or this Brochure Supplement, please contact us at 913.814.3800.

Additional information about Jessica A. Searcy-Maldonado is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Searcy Financial Services, Inc.
CRD No: 105807
SEC File No: 801-16377
12980 Foster Street, Suite 160
Overland Park, KS 66213
Phone: 913.814.3800 ♦ Fax: 877.808.6353
www.searcyfinancial.com

Item 2 – Educational Background and Business Experience

JESSICA A. SEARCY-MALDONADO, AIFA®, GFS™, C(k)PTM, PPC™

Born: January 1980

Education:

University California Los Angeles, Anderson School of Management
The Retirement Advisor University
Westwood, CA
May 2013
Certified 401(k) Professional (“C(k)PTM”)

Thunderbird School of Global Management
Leadership Center for Investment Stewards
Glendale, AZ
April 2013
Global Fiduciary Strategist (“GFS™”)

University of Pittsburgh
The Center for Fiduciary Studies
Sewickley, PA
October 2007
Accredited Investment Fiduciary Analyst (“AIFA®”)

Robert Morris University
Financial Services Standards, LLC
Pittsburgh, PA
August 2007
Professional Plan Consultant (“PPC™”)

University of Pittsburgh
The Center for Fiduciary Studies
Sewickley, PA
July 2007
Accredited Investment Fiduciary (“AIF®”)

The American University, Washington, DC
1998 through 2000
Bachelor of Science in Business Administration with Emphasis on International Marketing

Business Background:

Vice President, Searcy Financial Services, Inc.	01/2009 to Present
Vice President and Chief Compliance Officer, Allos Investment Advisors, LLC	10/2010 to Present
Director of Operations, Searcy Financial Services, Inc.	12/2006 to 01/2009
Director of Marketing, Searcy Financial Services, Inc.	07/2002 to 12/2006

Marketing & Client Relations Manager,
Searcy Financial Services, Inc.

05/2001 to 07/2002

Research Assistant, Translator and Sales Assistant,
Searcy Financial Services, Inc.

08/1998 to 05/2001

Certified 401(k) Professional ("C(k)P™")

The Retirement Advisor University's Certified 401(k) Professionals designation program requires advisors to demonstrate their ability to effectively manage corporate retirement plans. At the core of The Retirement Advisor University's program is its focus on attempting to optimize plan outcomes. The program consists of 50 courses, a proctored examination, writing a case study detailing real examples using knowledge from the courses, and three days of classroom training at UCLA Anderson School of Management in Los Angeles. Advisors must manage a minimum of 10 defined contribution plans with \$30 million in plan assets and have at least three years of experience to qualify for the designation. Continuing education requirements include a minimum of 12 hours of coursework each year.

Global Fiduciary Steward™ ("GFS™")

The GFS® designation is designed to train decision-makers in leadership roles to integrate leadership, stewardship and governance into their processes. Candidates are required to complete 22 hours of onsite training and coursework and 12 hours of leadership research each year for continuing education requirements. Coursework covers topics including fiduciary standards, ethical decision-making, leadership tenets, stewardship attributes and the governance process, and is regulated by 3ethos.

PPC™ Professional Designation

The required coursework to earn the PPC Designation is the 401k Service Training Program. The 401k Service Training Program is a practice management curriculum for retirement plan professionals which covers the six critical plan management steps plan sponsors must follow, reviews ERISA regulations, industry best practices, and resources for common retirement plan issues. Candidates must have 3 years of financial industry experience, complete a two-day training program, and pass an examination process. They must also pledge to maintain high standards of conduct by signing the Financial Service Standards Code of Ethics, and complete a minimum of 6 hours of continuing education requirements every year.

AIF® and AIFA® Professional Designations

The AIF and AIFA marks are held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF and AIFA designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Accredited Investment Fiduciary ("AIF®")

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Accredited Investment Fiduciary Analyst ("AIFA®")

In response to a need for professional training to perform fiduciary assessments, fi360 introduced the Accredited Investment Fiduciary Analyst™ (AIFA®) designation in May 2006. Holders of the AIFA mark successfully

complete a specialized program on investment fiduciary standards of care and ISO assessment procedures, pass a comprehensive examination, and meet the designation's education and professional experience prerequisites including already holding the AIF® designation. The AIFA designees must hold the knowledge necessary to understand and implement a prudent process for Investment Stewards, Investment Advisors, and Investment Managers and can to perform fiduciary assessments to verify or certify an entity's conformity to CEFEX's Global Fiduciary Standard of Excellence. AIFA designees must complete ten hours of continuing professional education each renewal year and attest to their commitment to uphold professional and ethical standards of conduct.

Item 3 – Disciplinary Information

Searcy and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Jessica A. Searcy Maldonado.

However, we do encourage you to independently view the background of Jessica A. Searcy-Maldonado on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. Select the option for Investment Adviser Representative and enter **4554864** in the field labeled “Individual CRD Number:”.

Item 4 – Other Business Activities

Ms. Searcy-Maldonado dedicates 100% of her business time serving the needs of advisory Clients. In addition to her role as the Vice President of Searcy, Jessica also serves as the Vice President and Chief Compliance Officer of Allos Investment Advisors, LLC (CRD # 155541), an affiliated investment advisor.

Item 5 – Additional Compensation

Jessica A. Searcy-Maldonado is compensated by Searcy for the services provided to Clients. Ms. Searcy-Maldonado does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Searcy.

Item 6 – Supervision

Ms. Searcy-Maldonado serves as the Vice President of Searcy under the supervision of the Chief Compliance Officer. Ms. Searcy-Maldonado’s contact information is included on the cover of this Brochure Supplement.

Searcy has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Searcy. Further, Searcy is subject to regulatory oversight by various agencies. These agencies require registration by Searcy and its employees. As a registered entity, Searcy is subject to examinations by regulators, which may announced or unannounced. Searcy is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.



Form ADV Part 2B – Individual Disclosure Brochure

for

Brenda M. Carrico, APMA[®], RP[®]
Financial Planning Associate

Effective: January 18, 2015

This Brochure Supplement provides information about the background and qualifications of Brenda M. Carrico (CRD# 5415922) in addition to the information contained in the Searcy Financial Services, Inc. ("Searcy") Brochure. If you have not received a copy of this Brochure Supplement, or if you have any questions about the contents of the Searcy Disclosure Brochure or this Brochure Supplement, please contact us at 913.814.3800.

Additional information about Brenda M. Carrico is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Item 2 – Educational Background and Business Experience

BRENDA MARIE CARRICO, APMA®, RP®

Born: August 1969

Education:

College for Financial Planning
Centennial, CO
March 2013
Portfolio Construction and Management
November 2012
Accredited Portfolio Management Advisor (APMA®)

College for Financial Planning
Centennial, CO
August 2007
Foundations in Financial Planning (RP®)

University of Missouri – Kansas City
Kansas City, MO
May 2000
Bachelor of Arts in Political Science

Longview Community College
Lee's Summit, MO
May 1996
Associate of Arts

Business Background:

Financial Planning Associate Searcy Financial Services, Inc.	03/2013 to Present
Registered Paraplanner Searcy Financial Services, Inc.	08/2007 to 03/2013
Financial Planning Assistant Searcy Financial Services, Inc.	03/2007 to 08/2007
Financial Planning Associate Allos Investment Advisors, LLC	10/2010 to Present
Casework, Inc	03/2005 to 03/2007
Dillards	08/2004 to 03/2005
Double C Industries	01/1998 to 02/2004

About the APMA® Designation

Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

Course topics include:

- Security Markets & The Economic Environments
- Investment Risk & Return
- Modern Portfolio Theory & Behavioral Finance
- Common Stock Valuation & Performance Measurement
- Security Analysis
- Features of Fixed-Income Securities
- Valuation & Analysis of Fixed-Income Securities
- Derivatives
- Real Assets & Foreign Investments
- Mutual Funds & Other Investments

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

About the RP® Designation

Individuals who hold the RP® designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. Individuals also complete a three-month long internship. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 – Disciplinary Information

Searcy and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding Brenda M. Carrico.

However, we do encourage you to independently view the background of Brenda M. Carrico on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. Select the option for Investment Adviser Representative and enter **5415922** in the field labeled “Individual CRD Number:”.

Item 4 – Other Business Activities

Ms. Carrico dedicates 100% of her business time serving the needs of advisory Clients.

Ms. Carrico, in her separate capacity, is also a licensed insurance agent, and in such individual capacity, may assist in the research, information gathering and processing of insurance products in support of the principals of the firm and firm clients.

Item 5 – Additional Compensation

Ms. Carrico is compensated by Searcy for the services provided to Clients. Ms. Carrico does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Searcy.

Item 6 – Supervision

Ms. Carrico is under the supervision of the Principals, the Vice-President and the Chief Compliance Officer of Searcy. Ms. Carrico's contact information is included on the cover of this Brochure Supplement.

Searcy has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Searcy. Further, Searcy is subject to regulatory oversight by various agencies. These agencies require registration by Searcy and its employees. As a registered entity, Searcy is subject to examinations by regulators, which may be announced or unannounced. Searcy is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.



Form ADV Part 2B – Individual Disclosure Brochure

for

John C. Fales, AIF®
Financial Planning Associate

Effective: January 18, 2015

This Brochure Supplement provides information about the background and qualifications of John C. Fales (CRD# 6056370) in addition to the information contained in the Searcy Financial Services, Inc. ("Searcy") Brochure. If you have not received a copy of this Brochure Supplement, or if you have any questions about the contents of the Searcy Disclosure Brochure or this Brochure Supplement, please contact us at 913.814.3800.

Additional information about John C. Fales is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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SEC File No: 801-16377
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Overland Park, KS 66213
Phone: 913.814.3800 ♦ Fax: 877.808.6353
www.searcyfinancial.com

Item 2 – Educational Background and Business Experience

JOHN CHRISTOPHER FALES, AIF®

Born: April 1987

Education:

University of Pittsburgh
The Center for Fiduciary Studies
Sewickley, PA
November 2013
Accredited Investment Fiduciary (“AIF®”)

The University of Kansas
Lawrence, KS
2006 through 2010
Bachelor of Arts in Communication Studies with a Minor in Business Administration

Business Background:

Financial Planning Associate Searcy Financial Services, Inc.	05/2011 to Present
Financial Planning Associate Allos Investment Advisors, LLC	05/2011 to Present
Social Media Specialist VinSolutions	01/2011 to 05/2011

AIF® Professional Designation

The AIF mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company.

The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Accredited Investment Fiduciary (“AIF®”)

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards. AIF designees must complete six hours of continuing professional education annually and attest to their commitment to uphold professional and ethical standards of conduct to their clients and their community, whether defined by work, family or friends.

Item 3 – Disciplinary Information

Searcy and its advisory personnel value the trust you place in us. As we advise all clients, we encourage you to perform the requisite due diligence on anyone providing services to you.

There are no legal or disciplinary events to disclose regarding John C. Fales.

However, we do encourage you to independently view the background of John C. Fales on the Investment Adviser Public Disclosure website at <http://adviserinfo.sec.gov>. Select the option for Investment Adviser Representative and enter **6056370** in the field labeled "Individual CRD Number:".

Item 4 – Other Business Activities

Mr. Fales dedicates 100% of his business time serving the needs of advisory Clients.

Item 5 – Additional Compensation

Mr. Fales is compensated by Searcy for the services provided to Clients. Mr. Fales does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to Clients of Searcy.

Item 6 – Supervision

Mr. Fales is under the supervision of the Principals, the Vice-President and the Chief Compliance Officer of Searcy. Mr. Fales' contact information is included on the cover of this Brochure Supplement.

Searcy has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Searcy. Further, Searcy is subject to regulatory oversight by various agencies. These agencies require registration by Searcy and its employees. As a registered entity, Searcy is subject to examinations by regulators, which may be announced or unannounced. Searcy is required to periodically update the information provided to these agencies and to provide various reports regarding firm business and assets.