

**Brochure Supplement**

Part 2B of Form ADV

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**Brant T. Kairies**

**ACCESS FINANCIAL SERVICES, INC.**

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**This brochure supplement provides information about Brant T. Kairies that supplements the Access Financial Services, Inc. ("AFS") brochure. You should have received a copy of that brochure. Please contact Mr. Kairies if you did not receive AFS' brochure or if you have any questions about the contents of this supplement.**

**Additional information about Brant T. Kairies is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

January 30, 2015

Access Financial Services, Inc.

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### Item 2 Education and Business Standards

#### Brant T. Kairies

##### Educational Background:

- Year of birth: 1971
- University of Minnesota, Carlson School of Management, 1993 to 1997

##### Business Experience:

- Access Financial Services, Inc.
  - President, Chief Investment Officer and Chief Compliance Officer; 11/2010 to Present
  - Vice President-Investments; 08/2001 to 11/2010
  - Investment Manager; 06/1994 to 08/2001
- FSC Securities Corporation; Registered Representative; 11/1997 to 01/2015

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### Item 3 Disciplinary Information

Mr. Kairies does not have any disciplinary history to disclose.

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### Item 4 Other Business Activities

Brant T. Kairies is separately licensed as a an insurance agent for various insurance companies. As an insurance agent, he is able to sell insurance and insurance-related investment products to clients, for which he will receive separate and additional compensation (e.g., commissions). AFS clients are not under any obligation to engage Mr. Kairies when considering implementation of investment and/or insurance recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

Clients should be aware that the receipt of additional compensation by Mr. Kairies creates a conflict of interest and gives him an incentive to recommend insurance products based on the compensation received, rather than on a client's needs. AFS and Mr. Kairies endeavor at all times to put the interest of our clients first as part of AFS' fiduciary duty as a registered investment adviser and we take the following steps to address this conflict:

- AFS prohibits Mr. Kairies and its other employees from earning commissions for transactions placed in its portfolio management client accounts;
- AFS discloses to clients the existence of all material conflicts of interest, including the potential for its employees to earn compensation from advisory clients in addition to AFS' advisory fees;

- AFS discloses to clients that they are not obligated to purchase recommended investment products from AFS' employees;
- AFS collects, maintains and documents accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance;
- AFS' management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances;
- AFS requires that its employees seek prior approval of any outside employment activity so that AFS may ensure that any conflicts of interests in such activities are properly addressed;
- AFS periodically monitors these outside employment activities to verify that any conflicts of interest continue to be properly addressed by AFS; and
- AFS educates its employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

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**Item 5 Additional Compensation**

As an insurance agent, Mr. Kairies is eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products. While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of Mr. Kairies when making recommendations.

We address these conflicts by reviewing recommendations made to our clients to determine that all recommendations are consistent with the best interests of our clients. Please see the applicable disclosure at Item 4 of this Brochure Supplement for additional information about how we manage this conflict of interest.

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**Item 6 Supervision**

Stephen E. Kairies, Founder and Chief Financial Officer, and Brant T. Kairies, President, Chief Investment Officer and Chief Compliance Officer, are responsible for the supervision, formulation and monitoring of investment advice offered to the firm's clients. Stephen E. Kairies and Brant T. Kairies review and oversee all material investment policy changes and conduct periodic testing to ensure that client objectives and mandates are being met. They can be contacted at (952) 885-2732.