

**Form ADV Part 2B - Brochure Supplement**  
**Item 1: Cover Page**  
**January 2014**

**Gregory J. Bunger, EA, CFP®**  
**CRD# 5248132**

**Kennedy Wealth and Tax Management, Inc.**  
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**Southbury, CT 06488**  
**[www.kennedywealth.com](http://www.kennedywealth.com)**

This brochure supplement provides information about Gregory J. Bunger, EA, CFP that supplements our brochure. You should have received a copy of that brochure. Please contact Gregory J. Bunger, Chief Compliance Officer if you did not receive Kennedy Wealth and Tax Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

## Item 2: Educational Background & Business Experience

**Gregory J. Bunger, EA, CFP®**

**Year of Birth:** 1956

### **Educational Background:**

- 1978; Hamilton College; B.A. Psychology

### **Business Background:**

- 09/2014 – Present Kennedy Wealth and Tax Management, Inc.;  
Chief Compliance Officer and Investment Adviser Representative
- 01/2005 – Present Kennedy & Company, PC, CPA's; Tax Preparer
- 01/2007 – 09/2014 Cambridge Investment Research, Inc.;  
Registered Representative
- 01/2007 – 09/2014 Cambridge Investment Research Advisors, Inc.;  
Investment Adviser Representative
- 12/1997 – 01/2005 Personal Tax Systems, Inc.; Tax Preparer and Financial Planner

### **Exams, Licenses & Other Professional Designations:**

- 12/2006 – Series 7
- 12/2006 – Series 63
- 01/2007 – Connecticut Life, Accident, and Health Insurance License
- 04/2005 – Enrolled Agent
- 09/1997 – Certified Financial Planner™

### **CFP® - CERTIFIED FINANCIAL PLANNER™:**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered 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 high standard of professional education, stringent code of conduct and standards of practice and 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: 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, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP Board's *Standards of Professional Conduct*.

Individuals who become certified must 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 industry and 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.

### **Enrolled Agent (EA):**

An Enrolled Agent is a federally authorized tax practitioner empowered by the United States Department of the Treasury to represent taxpayers before the IRS. To become an EA, applicant must pass the Special Enrollment Examination or have worked for the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. A background check, including a review of the applicant's tax compliance, is also conducted. The IRS requires EAs to complete 72 hours of continuing professional education every three years.

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to the evaluation of Mr. Bunger.

### **Item 4: Other Business Activities**

Mr. Bunger is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn.

Mr. Bunger is also a tax preparer for Kennedy & Company, PC, CPA's, a tax preparation company. Such services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement. Clients are under no obligation to utilize such services. He spends approximately 80 hours per month in this capacity.

Mr. Bunger is also an independent contractor of EverBank. Mr. Bunger may recommend their services to clients and earn a fee for making such recommendations. In order to mitigate this conflict of interest, Mr. Bunger will only recommend their services to clients if it is in the best interest of the client.

### **Item 5: Additional Compensation**

Mr. Bunger does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### **Item 6: Supervision**

Kevin Kennedy is a principal of Kennedy Wealth and Tax Management, Inc. and as such supervises and monitors Mr. Bunger's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Kennedy if you have any questions about Mr. Bunger's brochure supplement.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Bunker has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.