

This brochure supplement provides information about Kevin Neil Walda that supplements the Factor Technologies Inc. brochure. You should have received a copy of that brochure. Please contact Kevin Neil Walda if you did not receive Factor Technologies Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Neil Walda is also available on the SEC's website at www.adviserinfo.sec.gov.

Factor Technologies Inc.

d/b/a HummingBird

Form ADV Part 2B – Individual Disclosure Brochure

for

Kevin Neil Walda

Personal CRD Number: 5836586

Investment Adviser Representative

Factor Technologies Inc.
4370 La Jolla Village Dr. Suite 400
San Diego, CA 92122
(858) 775-7774
walda@factorindexing.com

UPDATED: 09/02/2015

Item 2: Educational Background and Business Experience

Name: Kevin Neil Walda

Born: 1959

Educational Background and Professional Designations:

Education:

Juris Doctor Law, California Western School of Law - 2005
Doctor of Philosophy Chemistry, University of California - 1992
Masters of Science Chemistry, University of California - 1989
Bachelors of Science Chemistry, Purdue - 1987

Business Background:

| | |
|-------------------|--|
| 03/2015 - Present | IAR & CCO Factor Technologies Inc. |
| 08/2010 - Present | VP of Wealth Management Graham Investment Management Inc. |
| 08/2013 - Present | Attorney Law Office of Kevin Walda |
| 12/2007 - 08/2010 | Unemployed |
| 04/2006 - 11/2007 | Associate Attorney Keithly & Keithly |
| 01/2006 - 03/2006 | Unemployed |
| 08/2004 - 12/2005 | Student Representative Westlaw |
| 05/2005 - 08/2005 | Intern Pfizer |

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Kevin Neil Walda is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. Factor Technologies Inc. always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Factor Technologies Inc. in such individual's outside capacity.

Kevin Neil Walda is a lawyer and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Factor Technologies Inc. always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of Factor Technologies Inc. in connection with such individual's activities outside of Factor Technologies Inc.

Kevin Neil Walda is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Factor Technologies Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Factor Technologies Inc. in connection with such individual's activities outside of Factor Technologies Inc.

Item 5: Additional Compensation

Kevin Neil Walda does not receive any economic benefit from any person, company, or organization, other than Factor Technologies Inc. in exchange for providing clients advisory services through Factor Technologies Inc..

Item 6: Supervision

As a representative of Factor Technologies Inc., Kevin Neil Walda works closely with supervisor Christopher J Mendoza, and all advice provided to clients is reviewed by this supervisor prior to implementation. Christopher Mendoza can be reached at (858) 880-0217. Kevin Neil Walda adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

This disclosure is required by California state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Kevin Neil Walda has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Kevin Neil Walda has NOT been the subject of a bankruptcy petition in the past ten years.