

# KEMP Financial Management, LLC



## ADV II B - Update Dated March 1, 2017

Due to new amendments to the Securities Exchange Commission Brochure Rule 204-3, of the Investment Advisers Act of 1940 (“New Amendments”), investment advisers are required to update and then distribute to their existing clients certain disclosure documents.

This Brochure Supplement provides information about Robert Kemp that supplements the Kemp Financial ADV Part 2 Brochure. Please contact Lissa Clarke at 714-257-0800 or by e-mail at [Lclarke@kempfm.com](mailto:Lclarke@kempfm.com) if you did not receive Kemp Financial Management LLC’s Brochure or if you have any questions about the contents of this supplement. This document can also be located on our website at [www.kempfm.com](http://www.kempfm.com). Please keep this copy for your records.

**Additional information about Robert Kemp is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

2286 N. State College Blvd. Fullerton, CA 92831  
(714)257-0800 [www.kempfm.com](http://www.kempfm.com)

## **Item 2- Educational Background and Business Experience**

**Robert J. Kemp** born 1965

### **Post-Secondary Education:**

California State University at Fullerton, Fullerton, CA B.S. Political Science, 1987

### **Business Background:**

09/96 to Present Financial Adviser, Kemp Financial Management, LLC, Fullerton, CA  
11/98 to Present Branch Manager and Reg. Representative, SagePoint Financial Advisors, Inc.  
Phoenix, AZ  
02/93 to 11/98 Branch Manager and Reg. Representative, United Pacific Securities, Inc.  
Carlsbad, CA  
10/91 to 09/96 Financial Adviser, Kemp Cooke Redmond, Fullerton, CA  
09/88 to 02/93 Registered Representative, Titan Value Equities, Tustin, CA  
06/88 to 09/88 Registered Representative, Value Equities Corp, San Diego, CA  
08/85 to 10/91 Financial Adviser, Kemp Cooke, Inc. Anaheim, CA  
07/88 to Present Series 7 General Securities Representative  
05/91 to Present Series 24 General Securities Principal  
02/94 to Present Series 63 Uniform Securities Agent State Law Exam  
12/02 to Present Series 66 Uniform Combined State Law Exam

## **Item 3- Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any person providing investment advice. No information is applicable to this Item.

## **Item 4- Other Business Activities**

I participate in quarterly board meetings as a trustee and board member for the Marshall B. Ketchum University. This is a board made up of 21 entrepreneurs, reviewing the financial condition of the school and providing guidance to the President of the School. I also serve as a member of the Finance Committee providing guidance to the board relating to financial matters of the University. No compensation is received for being a trustee and board member for the Marshall B. Ketchum University.

I am a member of the Finance Committee for Hacienda Golf Club. The Committee provides guidance to the Controller and General Manager relating to financial matters for Hacienda Golf Club. Meetings are held once a month. No compensation is received for being a member of the Finance Committee.

I am licensed as a California Life and Casualty insurance agent. I review insurance needs for our clients as part of our advisory business.

I am currently licensed as a California Real Estate Broker known as Kemp Realty. I currently buy and sell Real Estate for my own personal benefit. All client real estate transactions are handled

by licensed real estate agents and brokers non-affiliated with Kemp Financial Management, LLC. No compensation is received or shared with any other real estate agents or brokers.

### **Item 5- Additional Compensation**

Robert J. Kemp does not receive any additional compensation from any outside business activities, mutual funds, publicly traded companies, custodians, banks, CPA's, Attorney's, referrals or professional organizations.

### **Item 6 – Supervision**

Robert J. Kemp is the Chief Compliance Officer at Kemp Financial Management, LLC and has the responsibility of supervision over all of the investment advisory activities within the firm.

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

Robert J. Kemp is registered in the State of California. Many of the firm's clients reside outside the State of California. Prior to working with clients in States outside of California, the firm reviews the registration policy of each State. Each State has its own requirements and when necessary, Mr. Kemp will register himself as an investment advisor in that State. As a general rule, most States have a "De Minimis" requirement, which allows for 5 or fewer clients to reside in that State and/or not having an office within that State to avoid registration. The rules and regulations of each State are reviewed regularly to ensure proper registration as needed.

### **Disclosures**

As discussed previously, I am a Registered Representative of SagePoint. SagePoint offers me educational, training and incentive programs to me upon reaching certain sales production goals.

Certain Third Party Advisory Service Programs ("Advisory Service Programs") that I may offer you, provide me with the opportunity to attend training or education conferences. Such conferences include the payment or reimbursement of travel, meals and lodging expenses for attendees. Further, if I highlight the products or services of certain Advisory Service Programs during seminars or presentations that I compose, I may be entitled to advertising or marketing expense reimbursement.

My custodian may offer me software and technology that assist in the management and administration of your account and a mix of services to manage and further develop my business.

SagePoint has provided me with funding in the form of loans as incentive to establish, maintain or expand my broker-dealer relationships with SagePoint. Such loans are typically used to assist in the transition and expansion of my practice.

As outlined above, the benefits that I receive may provide me with an incentive to put my interests before your best interests. While my security sales are reviewed for suitability by an

appointed supervisor, you should be aware of the incentives I have to sell certain securities and provide certain advisory services and are encouraged to ask me about any conflict presented.

## **Item 2- Educational Background and Business Experience**

**Melissa L. Clarke** born 1964

### **Business Background:**

04/11 to Present	Financial Adviser, Kemp Financial Management, LLC, Fullerton, CA
05/11 to Present	Registered Representative, SagePoint Financial Advisors, Inc. Phoenix, AZ
02/10 to 01/11	Office Manager, Trinity Financial Partners, Ontario, CA
10/10 to 01/11	Registered Representative, Financial Network, El Segundo, CA
01/98 to 02/10	Client Services Officer and Chief Compliance Officer, Strategic Capital Management Inc., Rancho Cucamonga, CA
04/09 to 03/10	Registered Representative, Titan Securities, Dallas, TX
03/06 to 04/09	Branch Manager & Registered Representative, Private Consulting Group, Inc., Portland, OR
02/03 to 02/06	Branch Manager & Registered Representative, NFP Securities, Inc., Claremont, CA
08/00 to 01/03	Registered Representative, M Holdings Securities, Inc., Portland, OR
06/99 to 07/00	Non-Registered Personnel, Mutual Service Corp, Claremont, CA
08/02 to Present	Series 7 General Securities Representative
04/04 to Present	Series 24 General Securities Principal
11/00 to Present	Series 63 Uniform Securities Agent State Law Exam

## **Item 3- Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any person providing investment advice. No information is applicable to this Item.

## **Item 4- Other Business Activities**

Licensed as a California Life and Casualty insurance agent. I review insurance needs for our clients as part of our advisory business.

I am a California Notary Public. I perform notarial acts for clients during business hours at no charge.

## **Item 5- Additional Compensation**

Melissa L. Clarke does not receive any additional compensation from any outside business activities, mutual funds, publicly traded companies, custodians, banks, CPA's, Attorney's, referrals or professional organizations.

## **Item 6 – Supervision**

Melissa L. Clarke is supervised by the Chief Compliance Officer, Robert J. Kemp, at Kemp Financial Management, LLC and can be reached at 714-257-0800. Mr. Kemp has the responsibility of supervision over all of the investment advisory activities within the firm. Supervision is conducted through the monitoring of e-mail and other correspondence, pre-review of marketing or sales material, frequent meetings, and other management-level discussions.

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

Kemp Financial Management, LLC (KFM) is registered in the State of California and Texas. Many of KFM's clients reside outside the States of California and Texas. Prior to working with clients in States outside of California and Texas, the firm reviews the registration policy of each State. Each State has its own requirements and when necessary, KFM will register the company as an investment advisor in that State. As a general rule, most States have a "De Minimis" requirement, which allows for 5 or fewer clients to reside in that State and/or not having an office within that State to avoid registration. The rules and regulations of each State are reviewed regularly to ensure proper registration as needed.

## **Disclosures**

As discussed previously, I am a Registered Representative of SagePoint. SagePoint offers me educational, training and incentive programs to me upon reaching certain sales production goals.

Certain Third Party Advisory Service Programs ("Advisory Service Programs") that I may offer you, provide me with the opportunity to attend training or education conferences. Such conferences include the payment or reimbursement of travel, meals and lodging expenses for attendees. Further, if I highlight the products or services of certain Advisory Service Programs during seminars or presentations that I compose, I may be entitled to advertising or marketing expense reimbursement.

My custodian may offer me software and technology that assist in the management and administration of your account and a mix of services to manage and further develop my business.

SagePoint has provided me with funding in the form of loans as incentive to establish, maintain or expand my broker-dealer relationships with SagePoint. Such loans are typically used to assist in the transition and expansion of my practice.

As outlined above, the benefits that I receive may provide me with an incentive to put my interests before your best interests. While my security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives I have to sell certain securities and provide certain advisory services and are encouraged to ask me about any conflict presented.