



Encompass More, LLC

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FORM ADV PART 2B

Disclosure Brochure for:

Brock M. McKinley

Daniel L. Krause

Gregory Komsky

September 21, 2018

This brochure supplement provides information about investment adviser representatives of Encompass More LLC and supplements its Form ADV Part 2A Disclosure Brochure. You should have received a copy of that brochure. Please contact the Chief Compliance Officer by telephone at (800) 474-1440 or by email at compliance@encompassmore.com if you did not receive the Disclosure Brochure, or if you have any questions about the contents of this supplement. The information in this brochure has not been approved or verified by the U.S. Securities and Exchange Commission or by any state securities authority. The description of Encompass More, LLC in this brochure as an investment adviser does not imply a certain level of skill or training.

Additional information about Encompass More, LLC and its investment adviser representatives is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 288260. Registration as an Investment Adviser does not imply any level of skill or training. The oral and written communication of an adviser provides information about which a prospective client might determine to hire or retain an adviser.

Item 2 – Educational Background and Business ExperienceFormal Education after High School

Brigham Young University – Bachelor of Science, Nursing
Dixie State University – Bachelor of Science, Nursing

Business Experience

2017 – Present Encompass More LLC – Chief Executive Officer
2017 – Present Verity Asset Management Inc. – Investment Advisor
2012 – Present Teacher's Pension & Insurance Services – Insurance Agent
2011 – 2012 Vivint – Salesman
2010 – 2011 Verizon Wireless/mybullfrog.com – Area Manager
2008 – 2010 Vivint – Salesman

Item 3 – Disciplinary Information

Mr. McKinley has no legal or disciplinary events to disclose. There may be other items that are contained on brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

Item 4 – Other Business Activities

Mr. Krause is a licensed insurance agent with Teacher's Pension & Insurance Services where he is engaged in the sale of life insurance products. In addition to providing investment advisory service through Encompass More LLC on a fee basis, he may recommend and sell insurance products on a commission basis through Teacher's Pension & Insurance Services. Clients should be aware that the opportunity for such additional compensation may give individuals like Mr. Krause an incentive to recommend products based on the compensation received, rather than on the client's needs. This creates a conflict of interest that could impair the objectivity of these individuals when making recommendations. Encompass More endeavors at all times to put the interest of our clients first as par of our fiduciary duty as a registered investment adviser.

Mr. Krause is a registered investment adviser representative with Verity Asset Management (CRD#158667), a registered investment advisory firm, where he is engaged in the provision of investment advisory services. He is engaged on a fee basis and will recommend the same advisory services which he provides under Encompass More. Specifically, Verity Asset Management will provide sub-advisory and back office operational services to the clients of Encompass More. There is no difference in the services provided or the fee charged by McKinley for his services under Encompass More and Verity Asset Management.

Item 5 – Additional Compensation

Mr. McKinley does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 – Supervision

As Mr. McKinley is the Chief Executive Officer and Chief Compliance Officer, he self-supervises. Mr. Daniel Krause as Chief Operation Officer will assist him by performing surveillance on his client activities. Mr. McKinley and Mr. Krause can be reached at (800) 474-1440.

Encompass More's manner of supervision is a multi-tiered process. Encompass More maintains a Code of Ethics to which all employees must subscribe. The Code of Ethics provides for employees to exercise a fiduciary duty to its clients by acting in the best interest of the client and always placing the client's interest's first and foremost. The Firm takes seriously its compliance and regulator obligations and requires all staff and employees to comply with all federal and state regulations as well as its policies and procedures. Employees are required, no less than annually, to attest to their compliance with the firm's compliance policies and to their understanding of Encompass More's Code of Ethics as well as attend compliance training.

Item 7 – Requirements for State-Registered Advisers

Mr. McKinley has not been involved in any award or otherwise been found liable in (1) any arbitration claim alleging damages in excess of \$2,500, or (2) any civil, self-regulatory organization or administrative proceeding which involved (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. Nor has he been the subject of a bankruptcy petition.

Item 2 – Educational Background and Business ExperienceFormal Education after High School

California State University – Bachelor of Science, Business & Finance

Business Experience

2017 – Present	Encompass More LLC – Chief Distribution Officer/Investment Advisor
2017 – Present	Verity Asset Management Inc. – Investment Advisor
2017 – Present	Verity Investments Inc. – Registered Representative
2011 – Present	Teacher's Pension & Insurance Services – Regional Vice President/Insurance Agent
2015 – 2017	PlanMember Securities Corporation – Registered Representative
2015 – 2017	EBS Financial – Investment Advisor
2009 – 2011	San Juan Unified School District - Custodian

Item 3 – Disciplinary Information

Mr. Komsky has no legal or disciplinary events to disclose. There may be other items that are contained on brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

Item 4 – Other Business Activities

Mr. Komsky is a licensed insurance agent with Teacher's Pension & Insurance Services where he is engaged in the sale of life insurance products. In addition to providing investment advisory service through Encompass More LLC on a fee basis, he may recommend and sell insurance products on a commission basis through Teacher's Pension & Insurance Services. Mr. Komsky is a registered representative with Verity Investments Inc. Mr. Komsky will maintain his securities registration through Verity and may conduct commission-based sales activities in mutual funds, variable annuities and other approved securities. Verity Investments is an affiliate to Verity Asset Management. Clients should be aware that the opportunity for such additional compensation may give individuals like Mr. Komsky an incentive to recommend products based on the compensation received, rather than on the client's needs. This creates a conflict of interest that could impair the objectivity of these individuals when making recommendations. Encompass More endeavors at all times to put the interest of our clients first as par of our fiduciary duty as a registered investment adviser.

Mr. Komsky is a registered investment adviser representative with Verity Asset Management (CRD#158667), a registered investment advisory firm, where he is engaged in the provision of investment advisory services. He is engaged on a fee basis and will recommend the same advisory services which he provides under Encompass More. Specifically, Verity Asset Management will provide sub-advisory and back office operational services to the clients of Encompass More. There is no difference in the services provided or the fee charged by Komsky for his services under Encompass More and Verity Asset Management.

Item 5 – Additional Compensation

Mr. Komsky does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 – Supervision

Mr. McKinley, Chief Executive Officer and Chief Compliance Officer, supervises the activities of Mr. Komsky. Mr. McKinley can be reached at (800) 474-1440.

Encompass More's manner of supervision is a multi-tiered process. Encompass More maintains a Code of Ethics to which all employees must subscribe. The Code of Ethics provides for employees to exercise a fiduciary duty to its clients by acting in the best interest of the client and always placing the client's interest's first and foremost. The Firm takes seriously its compliance and regulator obligations and requires all staff and employees to comply with all federal and state regulations as well as its policies and procedures. Employees are required, no less than annually, to attest to their compliance with the firm's compliance policies and to their understanding of Encompass More's Code of Ethics as well as attend compliance training.

Item 7 – Requirements for State-Registered Advisers

Mr. McKinley has not been involved in any award or otherwise been found liable in (1) any arbitration claim alleging damages in excess of \$2,500, or (2) any civil, self-regulatory organization or administrative proceeding which involved (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. Nor has he been the subject of a bankruptcy petition.

Item 2 – Educational Background and Business ExperienceFormal Education after High School

N/A

Business Experience

2018 – Present Verity Asset Management Inc. – Investment Advisor
2017 – Present Encompass More LLC – Chief Operating Officer/Investment Advisor
2008 – Present Teacher's Pension & Insurance Services – Vice President of Sales & Operations/Insurance Agent
2007 – 2008 Dan Gamel RV – Finance Manager

Item 3 – Disciplinary Information

Mr. Krause has no legal or disciplinary events to disclose. There may be other items that are contained on brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

Item 4 – Other Business Activities

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Item 5 – Additional Compensation

Mr. Krause does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 – Supervision

Supervisor: Mr. McKinley, Chief Executive Officer and Chief Compliance Officer, supervises the activities of Mr. Krause. Mr. McKinley can be reached at (800) 474-1440.

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