

FORM ADV PART 2B BROCHURE SUPPLEMENT

Kenneth R. Prevett, Jr.

Item 1 – Cover Page

Kenneth R. Prevett, Jr.
LF Wealth Advisors, LLC
3800 S. Fremont Avenue
Springfield, MO 65804

Supervised From:
10700 Nall Avenue, Suite 103
Overland Park, KS 66211
913-530-0116

Located at:
357 Langdon Street
Somerset, KY 42503
606-146-5553

Date of Supplement: August 2018

This brochure supplement provides information about Kenneth R. Prevett, Jr. that supplements the LF Wealth Advisors, LLC (“LF Wealth Advisors”) disclosure brochure. You should have received a copy of that brochure. Please contact Andrew F. Stafford at 913-530-0116 if you did not receive LF Wealth Advisors’ brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth R. Prevett, Jr. is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Kenneth R. Prevett, Jr.

Born: 1963
CRD # 2756256

Post Secondary Educational Background:

Elizabethtown Community College, Attended 1981-1982

Business Background:

LF Wealth Advisors, Investment Adviser Representative 07/2018 to Present
Prevail Innovative Wealth Strategies, LLC, Insurance Agent, 05/2018 to Present
Future Assurance, Inc., President/Insurance Agent, 01/2006 to Present
Visionary Horizons, LLC, Investment Adviser Representative, 06/2017 to 12/2017
Merit National Fund Advisors, LLC, Investment Adviser Representative, 01/2008 to 12/2013
Quantum Securities, Inc., Chief Compliance Officer, 04/2009 to 11/2009

Next Financial Group, Inc., Registered Representative, 12/2006 to 07/2008; Investment Adviser Representative, 02/2007 to 07/2008.

Professional Designations

Certified Financial Planner (CFP)

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “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 (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – 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). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered on one day during two 3-hour testing sessions, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – 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 planning field; and
- Ethics – 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.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP Acknowledgment: Kenneth R. Prevett, Jr. acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If you become aware that Kenneth R. Prevett, Jr.’s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Item 3 – Disciplinary Information

On October 1, 2008, Kenneth R. Prevett paid a \$1,250 fine to the Kentucky Division of Securities for allegedly selling Indexed Annuities away from the firm which violated firm policy. Mr. Prevett maintains that he sold all insurance products through Future Assurance, Inc which was an approved Outside Business Activity, “OBA”. His original contract with Next Financial Group, Inc allowed for this OBA arrangement.

On February 19, 2010, Kenneth R. Prevett signed an Acceptance, Waiver and Consent Form with FINRA without admitting or denying allegations that he violated NASD Rules 2110 and 3030. Mr. Prevett engaged in an outside business activity by selling Equity Indexed Annuities to customers without giving prompt written notice of the sales to his member firm, Next Financial Group, Inc. Mr. Prevett consented to the imposition of a three-month suspension from association with any member of FINRA in any capacity from February 16, 2010 through May 15, 2010. Mr. Prevett also consented to a \$5,000 fine, payable either immediately upon reassociation with a FINRA member firm following the three-month suspension or prior to any application or request for relief from any statutory disqualification resulting from this or any other event or proceeding. Mr. Prevett has not paid the fine.

Item 4 – Other Business Activities

Insurance Agent

Kenneth R. Prevett, Jr is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Kenneth R. Prevett, Jr will receive commissions for selling insurance and annuity products.

Kenneth R. Prevett, Jr may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Kenneth R. Prevett, Jr when recommending products to its clients. While Kenneth R. Prevett, Jr endeavors at all times to put the interest of his clients first as a part of LF Wealth Advisors' overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Kenneth R. Prevett, Jr's decision-making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Kenneth R. Prevett, Jr and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Future Assurance, Inc.

Kenneth R. Prevett, Jr is President and Insurance Agent with Future Assurance, Inc. Mr. Prevett is not soliciting any new insurance business through Future Assurance, Inc., but the entity will remain open only to receive subsequent trails from existing insurance business.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, Kenneth R. Prevett, Jr can receive additional benefits.

Certain product sponsors may provide Kenneth R. Prevett, Jr with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Kenneth R. Prevett, Jr from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Kenneth R. Prevett, Jr in providing various services to clients.

Although LF Wealth Advisors and Kenneth R. Prevett, Jr endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Kenneth R. Prevett, Jr when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Kenneth R. Prevett, Jr.

Item 6 – Supervision

Andrew F. Stafford is the Chief Compliance Officer of LF Wealth Advisors. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Kenneth R. Prevett, Jr. Andrew F. Stafford can be contact at 913-530-0116.