

This brochure supplement provides information about Kristopher Flammang that supplements the LPF Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kristopher Flammang if you did not receive LPF Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kristopher Flammang is also available on the SEC's website at www.adviserinfo.sec.gov.

LPF Advisors, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Kristopher Flammang

Personal CRD Number: 3189194

Investment Adviser Representative

LPF Advisors, LLC
2601 Cattlemen Road, Suite 302
Sarasota, FL 34232
www.lpfadvisors.com
kflammang@lpfadvisors.com
941-907-0101

UPDATED: 08/05/2019

Item 2: Educational Background and Business Experience

Name: Kristopher Flammang **Born:** 1974

Educational Background and Professional Designations:

Education:

Your financial advisor has attended but did not graduate from the following institution(s):

McCook Community College, BA - 1993-1995

University of Nebraska - Lincoln, BA Psychology - 1995-1997

Professional Designations:

AIF® - Accredited Investment Fiduciary®

- The AIF designation, awarded by the Center for Fiduciary Studies, an fi360 company, demonstrates the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence.
- AIF designees must complete 6 steps to earn the designation: 1. submit registration and fee; 2. successfully complete a specialized program on investment fiduciary standards of care; 3. pass a comprehensive examination; 4. upon passing, submit the accreditation application and fee; 5. complete annual continuing educational requirements; 6. pledge to abide by the designation's code of ethics.

CRPC® - Chartered Retirement Planning CounselorSM

- Successfully complete the program;
- Pass the final examination; and
- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
- Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.
- Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:
 - completing 16 hours of continuing education;
 - reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; andpaying a biennial renewal fee

Business Background:

04/2019 - Present

Investment Adviser Representative
LPF Advisors, LLC

01/2005 - Present

Investment Adviser Representative
Securities America Advisors, Inc.

12/2004 - Present

Registered Representative
Securities America, Inc.

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

Your financial advisor may recommend the purchase and sale of securities products in their separate capacity as a registered representative with Securities America, Inc., a full service broker/dealer, member FINRA/SIPC, Securities America, Inc and LPF Advisors, LLC, are not affiliated entities. A portion of the financial advisor's time each week is dedicated to securities and securities sales. Your financial advisor may receive commissions when offering securities products to clients.

In addition to his work with Securities America, Inc., the financial advisor is engaged in offering insurance and insurance products as an insurance agent. A portion of his time each week is dedicated to insurance and insurance sales, and he can earn commissions when acting in this separate capacity. Compensation based on being a registered representative/insurance agent: In addition to the advisory fees disclosed in your advisory agreement, your financial advisor may receive compensation, including bonuses and non-cash compensation, for selling certain securities or other investment products. As a result, certain incentives and conflicts of interest may exist for your financial advisor if you buy certain products or services recommended by your financial advisor.

Conflicts of interest may arise in the course of providing investment management services to you and the financial advisor's other financial industry activities. These potential conflicts of interest are described in this brochure. To the extent we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and at a minimum, disclose them to you.

Item 5: Additional Compensation

The financial advisor may have an incentive to join or remain with Securities America, Inc. through compensation arrangements over and above the compensation that may be received for selling products and services through Securities America, Inc. These arrangements may include bonuses, enhanced pay-outs, forgivable loans, business transition loans, and other forms of cash/non-cash compensation for meeting certain production levels.

The financial advisor may receive bonuses or non-cash compensation relating to the promotion or sale of a program sponsor's products or services. These program sponsors may pay for training, education, or prospecting events such as seminars, for due diligence and travel expenses to these events, and occasionally they may provide business entertainment or gifts of nominal value to financial advisors.

The financial advisor may receive referral fees for referring a client or prospect to a third party investment advisor. Incentive programs and cash/noncash compensation are strictly regulated by the SEC, FINRA, and Securities America compliance policies.

Item 6: Supervision

As the Chief Compliance Officer of LPF Advisors, LLC, Kristopher Flammang supervises all duties and activities of the firm. Kristopher Flammang's contact information is on the cover page of this disclosure document. Kristopher Flammang adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.