

This brochure supplement provides information about Bradley Kirk Maples, Sr. that supplements the ELE Advisory Services, INC. brochure. You should have received a copy of that brochure. Please contact Ellis N. Liddell, Managing Member, if you did not receive ELE Advisory Services, INC.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Bradley Kirk Maples, Sr. is also available on the SEC's website at www.adviserinfo.sec.gov.

ELE Advisory Services, INC.

Form ADV Part 2B – Individual Disclosure Brochure

for

Bradley Kirk Maples, Sr.

Personal CRD Number: 2395705

Investment Adviser Representative

ELE Advisory Services, INC.
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Washington Terrace, UT 84405
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Home Office: 18700 W. 10 Mile Rd., Ste 100
Southfield, MI 48075
www.rrgroupinc.net
bmaples@eleadvisors.com

UPDATED: 10/04/2019

Registration does not imply a certain level of skill or training

Item 2: Educational Background and Business Experience

Name: Bradley Kirk Maples, Sr.

Born: 1959

Educational Background and Professional Designations:

Education:

Master of Science in Management and Leadership, Western Governors University- 2019

Master of Business Administration, Western Governors University - 2019

Bachelor of Science Business Finance & International Business, Brigham Young University - 1995

Designations:

CFP® - Certified Financial Planner

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.

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 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:

- i. 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
- ii. 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.

RFC - Registered Financial Consultant

MINIMUM QUALIFICATIONS:

- Experience. Applicant must have a minimum of four years' experience as a full-time practitioner or educator in the field of financial planning or financial services.
- Education. Applicant must have earned a baccalaureate or graduate degree in financial planning services with strong emphasis in subjects relating to economic, accounting, business, statistics, finance, and similar studies; or have earned one of the following professional degrees or designation: AAMS, CFA, CFP®, ChFC, CLU, CPA, EA, JD, or completed a CFP® equivalent or IARFC approved curriculum at an accredited college or university. The new Financial Planning Process™ course curriculum qualifies.
- Examination. The educational curriculum must have included a written examination process. If not, an experienced candidate must pass an RFC challenge examination.
- Licensing. Applicant must have met local licensing requirements for all products offered, such as securities, life and health insurance; or an applicant who is a fee-only planner or trust officer and is not licensed must submit information on the applicant's RIA or ARIA affiliation or business conduct procedures.
- Integrity. Applicant must have a clean record of personal and business integrity with no suspensions or revocation of any professional licenses.
- Ethics. Applicant must subscribe and continually adhere to the RFC Code of Ethics.
- Continuing Education. All members must conduct a minimum of 40 hours per year of Professional Continuing Education in the field of personal finance and professional practice management.
- Ethics CE. Must complete an IARFC approved CE course or curriculum on operational ethics and standards of conduct consisting of two units every two years. (First 2-year period commences 2009)
- Compliance. Annually the RFC® must provide assurance of continued compliance and operation.
- Plan Writing Capacity. Must provide evidence that the member can produce a high-quality personal financial plan. (Effective 2009) The Financial Planning Process™ includes this component, but the applicant may use any planning structure or software.

RICP® - Retirement Income Certified Professional

An RICP® designee is trained to understand how to structure effective retirement income plans, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years.

- Educational Requirements: Requires three college-level courses with anticipated total study and preparation time of 150 hours. The three courses are: Retirement Income Process, Strategies & Solutions; Sources of Retirement Income; and Managing the Retirement Income Plan.
- Ethics: Designees must adhere to The American College's Code of Ethics, which includes the following professional pledge: "I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."
- Accreditation: The American College has the highest level of academic accreditation – regional accreditation – through the Middle States Commission on Higher Education.
- Issuing Institution: The American College, an accredited non-profit educational institution since 1927, confers the RICP®. The College has a full-time faculty of industry experts and is the leading educator of financial professionals in the United States.

MRFC – Master Registered Financial Consultant

The Master Registered Financial Consultant, MRFC is an ethical, financial professional who continues to educate themselves and work toward the financial freedom of their clients. The IARFC received NCCA accreditation of its MRFC program by submitting an application demonstrating the program's compliance with the NCCA's Standards for the Accreditation of Certification Programs. National Commission for Certifying Agencies (NCCA) is the accrediting body of the Institute for Credentialing Excellence (formerly the National Organization for Competency Assurance).

To attain the right to use the MRFC title, an individual must satisfactorily fulfill the following requirements:

- Experience – Complete at least four (4) years of professional experience as a fulltime practitioner in the field of financial services. Financial services can include investment planning/securities, insurance planning, retirement planning, tax preparation, and estate planning.
- Education – Assert and document achievement in any one of the following areas below:
 - Hold one of the following professional designation: AAMS, CFA, CFP, ChFC, CLU, LUTCF, CPA, EA, RFC.
 - Assert and document a Series 65 securities license or one of the following combinations: Series 6 and 63, Series 7 and 63, Series 6 and 66, Series 7 and 66.
 - Life Insurance License.
 - A baccalaureate or graduate degree in the areas of Accounting, Economics, Finance, Financial Planning/Services, and with specific concentration in the areas of Taxation and/or Estate Planning.

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

- Continuing Education - Each MRFC credential holder must complete 40 units of professional Continuing Education every year.
- Ethics - Four (4) hours every two (2) years must be related to ethics and the ethical practices of a professional financial consultant.

Business Background:

11/2016 - Present	Investment Advisor Representative ELE Advisory Services, INC.
05/2016 - Present	Registered Representative ELE Wealth Advisors, Inc.
02/2016 - Present	Insurance Agent R&R Group LLC
08/2015 - 11/2016	Registered Representative/Investment Advisor Rep The Leaders Group Inc
03/2015 - 02/2016	Investment Advisor Representative Lee Miles LLC
04/2014 - 01/2015	Sales Associate Farm Bureau Insurance
08/2012 - 04/2014	Registered Representative NY Life Securities LLC
04/2012 - 03/2014	Insurance Agent New York Life Insurance
01/2003 - 01/2012	Insurance Agent New York Life Insurance

Item 3: Disciplinary Information

There are no legal or disciplinary events, criminal, regulatory, or disciplinary history that is material to a client's or prospective client's evaluation of Bradley Kirk Maples, Sr.

Item 4: Other Business Activities

Bradley Kirk Maples, Sr. is a licensed insurance agent, a real estate broker or dealer and a registered representative of ELE Wealth Advisors, Inc. From time to time, he will offer clients advice or products from these activities. Clients should be aware that some of these services pay a commission that may be deemed a conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. ELE Advisory Services, 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 implement the plan through any representative of ELE Advisory Services, INC. in such individual's outside capacities.

Item 5: Additional Compensation

Bradley Kirk Maples, Sr. does not receive any economic benefit from any person, company, or organization, other than ELE Advisory Services, INC. in exchange for providing clients advisory services through ELE Advisory Services, INC..

Item 6: Supervision

As a representative of ELE Advisory Services, INC., Bradley Kirk Maples, Sr. is supervised by Marcelle Gordon, Chief Compliance Officer. This supervisor, or Principal Designee, reviews and approves applicable client business submissions. Marcelle Gordon can be reached at (248) 356-6555. Bradley Kirk Maples, Sr. 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. Bradley Kirk Maples, Sr. is registered in the following states: CA and UT. His contact information is on the cover page of this disclosure document.

Item 7: Requirements for State Registered Advisers

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

- A. Bradley Kirk Maples, Sr. 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. Bradley Kirk Maples, Sr has NOT been the subject of a bankruptcy petition at any time.