

Brochure Supplement

Kirk D. Michel

DOB: 07/11/1979



WesBanco Securities, Inc.

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PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Kirk D. Michel that supplements the WesBanco Securities, Inc. *FIRMBROCHURE* document. You should have received a copy of the *FIRMBROCHURE*. Please contact Kirk D. Michel if you did not receive WesBanco Securities, Inc. *FIRMBROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Kirk D. Michel is available on the SEC's website at www.adviserinfo.sec.gov (Kirk D. Michel) CRD # is **4565920**).

NOTE:

While WesBanco Securities, Inc. may refer to itself as a "registered investment advisor" or "registered", clients should be aware that registration itself does not imply any level of skill or training.

Educational & Business Experience

Education

- B.A., Economics, University of Maryland College Park, 1997-2002.

Business Background

- Morgan Stanley, 2017-2023, Relationship Manager
- TIAA, 2016-2017, Wealth Management Advisor
- PNC, 2005-2016, Relationship Manager

Disciplinary Information

Kirk D. Michel has not had any legal or disciplinary events in the past. Clients and prospective clients can view the CRD records (registration records) for Mr. Michel through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD number for Kirk D. Michel is **#4565920**.

Other Business Activities

In addition to being an Investment Advisor Representative (hereafter "IA Rep") of WesBanco Securities, Inc. (Hereafter "WSI Advisor"), Mr. Michel is licensed as an insurance agent.

Mr. Michel may make recommendations on insurance products and may sell those recommended insurance products to advisory clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Michel may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. WSI Advisor requires that Mr. Michel disclose this conflict of interest when such recommendations are made. Also, WSI Advisor requires Mr. Michel to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with WSI Advisor. Mr. Michel is also the owner of Seventh State Advisors LLC, non-investment related, for the purpose of buying, selling and leasing Real Estate.

Additional Compensation

Aside from the sales commissions paid by insurance companies to Mr. Michel (see the "Other Business Activities" section above), Mr. Michel does not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

Supervision

All activities of Mr. Michel as an IA Rep are reviewed by the Principals of the firm. Financial plan recommendations are reviewed by the Principal(s) before the plan is completed. For portfolio management recommendations, the Principal(s) review all recommended transactions at the end of each day. The Principal(s) review account documentation and activity periodically in addition to the quarterly calculation of advisory fees. Advisory clients may contact WSI Principals directly:

Rose L. Wilson

304 905 7215

Requirements for State-Registered Advisors

WSI Advisor would be required to disclose additional information for Mr. Michel if either had ever been the subject of a bankruptcy petition or even been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply, WSI Advisor has no information to disclose in this regard.