

Item 1 Cover Page
SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Lori Bush, CFP®, NSSA®

**Whitney-Kuhn, LLC dba
Retirement Financial Group**

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This brochure supplement provides information about Lori Bush and supplements the Whitney-Kuhn, LLC dba Kuhn Capital Partners brochure. You should have received a copy of that brochure. Please contact Lori Bush if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Lori Bush (CRD #5088506) is available on the SEC's website at www.adviserinfo.sec.gov.

OCTOBER 23, 2019

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Lori Bush, CFP®, NSSA®

- Year of birth: 1964
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Item 2 - Educational Background and Business Experience

Educational Background:

- University of Notre Dame; Master of Business Administration; 1987
- University of Notre Dame; Bachelor of Business Administration; 1986

Business Experience:

- Whitney-Kuhn, LLC; Investment Advisor Representative; 05/2018-Present
- Lori Bush, Sole Proprietor; Insurance Agent; 07/2017-Present
- Unemployed/Family Caregiver; 08/2011-04/2018
- West Michigan Community Bank; Financial Planner; 02/2006-08/2011
- Primevest Financial Services, Inc.; Registered Representative; 03/2006-07/2011
- Primevest Financial Services, Inc.; Investment Advisor Representative; 06/2010-07/2011

Professional Certifications

Lori Bush has earned certifications and credentials that are required to be explained in further detail.

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:

- 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.

National Social Security Advisor (NSSA®) certification: certification is awarded by National Social Security Association, LLC, candidates must:

- Complete an eight hour educational course from an authorized educational provider encompassing social security benefits and options.
- Pass an exam administered by The National Underwriter Company. Minimum test score 75%.
- Renew certification bi-annually. Sixteen hours of continuing education is required for renewal.

Item 3 - Disciplinary Information

- A. Ms. Bush has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which she:
1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.

- B. Ms. Bush never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which she:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority
(a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending her association with an investment-related business; (c) otherwise significantly limiting her investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Ms. Bush has never been the subject of a self-regulatory organization (SRO) proceeding in which she:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.

Item 4 - Other Business Activities Engaged In

Lori Bush has a financial affiliated business as an independent insurance agent. Less than 50% of her time is spent on this activity. She will offer Clients services from this activity. As an insurance agent, she may receive separate yet typical compensation.

This practice represents a conflict of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Item 5 - Additional Compensation

Lori Bush receives commissions on the insurance she sells.

Item 6 - Supervision

Andrew Kuhn is the Chief Compliance Officer of Whitney-Kuhn, LLC. Mr. Kuhn reviews Ms. Bush's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Mr. Kuhn can be reached at Andrew@kuhnpc.com or 972-591-6514.

Item 7 - Requirements for State-Registered Advisors

- A. Ms. Bush has not been involved in any of the following:
1. 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;
 - e) Dishonest, unfair or unethical practices.
2. been 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;
 - e) Dishonest, unfair or unethical practices.

Ms. Bush has never been the subject of a bankruptcy petition.