

**Firm Brochure
Part 2A of Form ADV**

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This brochure provides information about the qualifications and business practices of Ken Marinace & Associates, Inc. If you have any questions about the contents of this brochure, please contact us at: 818-846-8092, or by email at: ken@@cfsburbank.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

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

03/15/2012

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Item2-Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

As of March 2012 the Adviser does not have any material changes to disclose,

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 818-846-8092 or by email at: ken@@cfsburbank.com.

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ADV PART 2A

Item 4-Advisory Business

Firm Description

Ken Marinace & Associates, Inc., doing business as Comprehensive Financial Services (referred to throughout this form as “CFS and/or the Adviser”), offers financial planning services based on a written evaluation and analysis of financial information provided by the Client. CFS provides written recommendations for a personalized financial program, including current resources, income planning, current and deferred employee benefits, investments, estate planning and insurance. Included in the financial plan may be non-security Client holdings, such as residential and commercial real estate, and life, health and other insurance matters. The Client’s portfolio recommendations will be based on consideration of risk, death, disability, estate planning, taxes, and short and long-term financial goals. Routinely, Ken Marinace, CLU, CFP, RFC and President of KM&AI meets with Clients three to four times per year, however more frequent meetings may be arranged.

CFS was founded in 1994 and is an SEC registered investment adviser.

The Adviser is a fee-only financial planning firm.

Principal Owners

Kenneth Marinace is a 100% stockholder.

Types of Advisory Services

The Adviser furnishes investment advice through consultations. On more than an occasional basis, the Adviser furnishes advice to clients on matters not involving securities.

As of February 28t 2011, the Adviser manages approximately \$135,000,000 in assets. Approximately \$72,000,000 in assets is managed on a discretionary basis and approximately \$62,000,000 is managed on a non-discretionary basis.

Assignment of Investment Management Agreements

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. The financial planning may be the only service provided to the client and does not require that the client use or purchase the investment advisory services offered by the Advisor or any of the insurance products or other products and services offered by the associated persons of the Advisor. There is an inherent conflict of interest for the Advisor whenever a financial plan recommends use of professional investment management services or the purchase of insurance products or other financial products or services. The Advisor or its associated persons may receive compensation for financial planning and the provision of investment management services and/or the sale of insurance and other products and services. The Advisor does not make any representation that these products and services are offered at the lowest available cost and the client may be able to obtain the same products or services at a lower cost from other providers. However, the client is under no obligation to accept any of the recommendations of the Advisor or use the services of the Advisor in particular.

Hourly Engagements

The Advisor provides hourly services for clients who need advice on a limited scope of work.

Asset Management

Investments recommendations may also include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

At times, CFS may be asked to provide investment advice regarding limited partnership interests invested in such industries as equipment leasing, cable television, fast food franchising, and leveraged buyouts.

Termination of Agreement

A Client may terminate the aforementioned agreement at any time by notifying the Adviser in writing. Clients shall be charged pro rata for services provided through to

the date of termination. If the client made an advance payment, the Adviser will refund any unearned portion of the advance payment.

The Adviser reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in the Adviser's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded.

Item 5-Fees and Compensation

Investment Management

The Adviser bases its fees on a percentage of assets under management, hourly charges, and fixed fees (not including subscription fees). Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion.

Third party Money Managers

The Adviser has entered into agreements with third-party advisers (Genworth and Currian Capital, LLC). Under these agreements, the Adviser offers clients various types of programs sponsored by these advisers. All third-party investment advisers to whom the Adviser will refer clients will be licensed as investment advisers by their resident state and any applicable jurisdictions or registered investment advisers with the Securities and Exchange Commission.

After gathering information about a client's financial situation and investment objectives, the Adviser may refer a planning client to Genworth and or Currian Capital, LLC.

The Adviser receives compensation pursuant to its agreements with Genworth and/or Currian Capital, LLC. The compensation is generally 1.0-1.5% of the assets under management but may vary depending on the range of services the Adviser provides such as specialized report and more frequent report. Fees are payable in accordance with the provisions of the third party adviser's Form ADV Part 2 or equivalent disclosure document.

Fees paid by clients to independent third-parties are established and payable in accordance with the Form ADV Part 2 or other equivalent disclosure document of each independent third-party adviser to whom the Adviser refers its clients, and may or may not be negotiable, as disclosed in the disclosure documents of the third-party adviser.

In addition, if the investment program recommended to a client is a wrap fee program such as the program offered by Curian Capital, LLC the client will also receive the Schedule H or equivalent wrap fee brochure provided by the sponsor of the program. The Adviser will provide to each client all appropriate disclosure statements, including disclosure of solicitation fees to the Adviser and its advisory associates.

Financial Planning

The minimum fee for this financial planning service is \$750 per year, plus a onetime set up fee of at minimum \$500.00. In some cases, due to the complexity of the Client's financial situation, higher fees may be warranted, and are negotiable. Fees for financial Planning services are due and payable as follows: Half at the time of engagement; balance due upon completion and presentation of CFS's written recommendations. At no time will an amount greater than \$500 be due in advance. Clients are permitted a five-day review period following the signing of the financial planning agreement, during which term cancellation of the service arrangement may be requested at no cost or penalty to the Client. In the event significant financial planning services have been provided, however, CFS reserves the right to assess a fee of \$250 per hour for services rendered. Travel costs may be billed and clients may elect to pay an hourly rate of \$250 versus a fixed fee.

Item 6-Performance Fees

Performance Fees

Fees are not based on a share of the capital gains or capital appreciation of managed securities. The Adviser does not use a performance-based fee structure.

Fee Billing

The minimum annual fee is \$750, plus a one-time start-up fee of \$500 or more, depending upon the complexity of the planning and/or services provided. One half of the fee shall be due and payable upon acceptance of this Agreement by CFS. However, in no event will the first payment exceed \$500.00. The balance shall be due upon presentation of CFS's recommendations.

Item 7-Types of Clients

Description

The Adviser generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, and corporations or business entities. Client relationships vary in scope and length of service.

Account Minimums

CFS has established a payment of \$750, plus a one-time start-up fee of a minimum \$500, as its minimum financial planning fee. This fee may be waived at any time at CFS' sole discretion.

Item 8-Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis.

CFS consults with specialists in mutual funds, financial planning, variable annuities, and due diligence, primarily through its relationship with principals and staff at NPC.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Investment Strategies

Strategies may include long-term purchases and short-term purchases.

CFS takes Clients' short-term cash needs into consideration, before implementing an investment strategy. CFS takes into consideration the contingent emergency and insurance needs of each Client.

Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Market, Security and Regulatory Risks

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the risk of loss in mind.

Certain market risks may include but are not limited to: competition, market volatility, accuracy of public information, volatility of currency prices, loss of principal risk, interest-rate risk, and inflation risks.

Depending on the nature of the investment management service selected by a client and the securities used to implement the investment strategy, clients will be exposed to risks that are specific to the securities in their particular investment portfolio.

In addition, regulatory risks may include but are not limited to: strategy restrictions, trading limitations, tax risks and conflicts of interest.

CFS's Investment Activities. The Adviser's investment activities involve a significant degree of risk. The performance of any investment is subject to numerous factors which are neither within the control of nor predictable by the Adviser. Such factors include a wide range of economic, political, competitive, technological and other conditions (including acts of terrorism and war) that may affect investments in general or specific industries or companies. The securities markets may be volatile, which may adversely affect the ability of the Adviser to realize profits. Additionally, specific investments under the Adviser's strategy may require significant time to realize the expected return and may experience a pricing correction in a faster-than-expected time, subjecting the Adviser to reinvestment risk. Likewise, the investment strategy of the Adviser is partially dependent on its ability to correctly identify and assess technology's impact on a company's business. As a result of the nature of the Adviser's investing activities, it is possible that its financial performance may fluctuate substantially over time and from period to period.

Item 9-Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10-Other Financial Industry Activities and Affiliations

Affiliations

CFS is not, but principals and associated persons of CFS may be licensed in Life, Health and Variable Annuities, and may be licensed as general securities salespersons (Series 7, Series 63, other). The activities of these individuals in general securities sales and as life and health insurance agents generate up to 70% of the total revenue of CFS. If these individuals buy or sell insurance products or securities including mutual funds for clients, they will receive normal commissions and/or 12b.1 fees.

Associated persons of CFS may be registered representatives of National Planning Corporation (“NPC”), a registered broker/dealer, member of the FINRA, and a registered investment advisor. NPC is a diversified financial services company engaged in the sale of specialized investment products. Associated persons of CFS may recommend securities or insurance products offered by NPC, and receive normal commissions if products are purchased through them. Thus, a conflict of interest exists between the interests of the associated persons and those of the advisory clients. The clients are under no obligation to purchase products recommended by these associated persons or to purchase products through these persons or NPC. Associate persons may also be insurance agents/brokers of various insurance companies, and as such may receive normal commissions/other compensation.

Under the rules and regulations of the FINRA, NPC has obligations to maintain records and perform other functions regarding certain aspects of investment advisory activities of its registered representatives in relation to certain advisory accounts for which its registered representatives provide investment advice. These obligations require NPC to coordinate with, and have the cooperation of the account custodian.

In order to fulfill its obligation, NPC has established a list of custodian and brokerage firms which it has arranged to obtain the required cooperation, and which therefore may be utilized for custody of accounts directly advised either by registered representatives of NPC who are investment advisors, or other investment advisory entities which are affiliated with registered representatives of NPC. In certain instances, NPC will collect, as paying agent for CFS, Inc. the advisory fee remitted to CFS by the account custodian. NPC may retain a portion as a charge to the investment advisor (not the client) for the functions NPC is required to carry out by the FINRA.

This fee will not increase execution or brokerage charges to the client or the fee the client has agreed to pay to CFS pursuant to the client’s advisory agreement. A portion of the fee retained by NPC may be re-allowed to other registered representatives of NPC who, as registered representatives of NPC are responsible for the supervision of other

representatives and assist NPC with the functions described above. CFS or its affiliated persons are registered representatives of NPC.

Item 11-Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The Adviser has adopted a Code of Ethics which establishes standards of conduct for its supervised persons. The Code of Ethics includes general requirements that such supervised persons comply with their fiduciary obligations to clients and applicable securities laws, and specific requirements relating to, among other things, personal trading, insider trading, conflicts of interest and confidentiality of client information. It requires supervised persons to report their personal securities transactions and holdings quarterly to the Adviser's Compliance Officer, and requires the Compliance Officer to review those reports. It also requires supervised persons to report any violations of the Code of Ethics promptly to the Adviser's Compliance Officer. Each supervised person of the Adviser receives a copy of the Code of Ethics and any amendments to it and must acknowledge in writing having received the materials. Annually, each supervised person must certify that he or she complied with the Code of Ethics during that year. Clients and prospective clients may obtain a copy of the Adviser's Code of Ethics by contacting the Compliance Officer of the Adviser.

Participation or Interest in Client Transactions

In their capacity as registered representatives, or as agents appointed with various life, disability or other insurance companies, receive commissions, 12(b)-1 fees, trails, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for clients representing a separate financial interest. Except for ERISA accounts CFS is not obligated to reduce its fee proportionate to the amount of the commission or fee earned by the CFS or its Investment Adviser Representatives. As such, a conflict of interest may exist with respect to recommendations to buy or sell securities or other products.

In all cases, transactions are effected in the best interests of the client. The Adviser does not permit insider trading and has implemented procedures to ensure that its policy regarding insider trading is being observed by associated persons.

Associated persons may own an interest in or buy or sell for their accounts the same securities, which may be purchased or sold in the accounts of advisory clients. Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to clients and their personal transactions are regularly monitored. Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell specific securities for their accounts based on personal investment considerations, which the Adviser does not deem appropriate to buy or sell for clients.

Personal Trading

The Chief Compliance Officer of the Adviser is Kenneth Marinace, CCO. He reviews all employee trades each quarter (except for his own trading activity that is reviewed by Anna Luke. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Item 12-Brokerage Practices

Brokerage Selection and Soft Dollars

The Adviser does not have the authority over the selection of the broker to be used and the commission rates to be paid without obtaining specific client consent. However, the Adviser may recommend brokerage firms as qualified custodians and for trade execution.

In selecting brokers or dealers to execute transactions, Advisor will seek to achieve the best execution possible but this does not require it to solicit competitive bids and does not have an obligation to seek the lowest available commission cost. Advisor is not required to negotiate "execution only" commission rates, thus the client may be deemed to be paying for research and related services (i.e., "soft dollars") provided by the broker which are included in the commission rate. Research and related services furnished by brokers may include, but are not limited to, written information and analyses concerning specific securities, companies or sectors; market, financial and economic studies and forecasts; financial publications; statistical and pricing services, as well as discussions with research personnel, along with hardware, software, data bases and other technical and telecommunication services and equipment utilized in the investment management process. It is the policy and practice of the Adviser to strive for the best price and execution for costs and discounts which are competitive in relation to the value of the transaction and which comply with Section 28(e) of the Securities Exchange Act of 1934, as amended. Nevertheless, it is understood that the

Adviser may pay compensation on a transaction in excess of the amount of compensation that another broker or dealer may charge so long as it is in compliance with Section 28(e), and the Adviser makes no warranty or representation regarding compensation paid on transactions. In negotiating mark-ups or mark-downs, the Adviser will take into account the financial stability and reputation of brokerage firms and the brokerage and research services provided by such brokers, although the client may not, in any particular instance, be the sole direct or indirect beneficiary of the research services provided. The Adviser has no obligation to deal with any broker or group of brokers in executing transactions in portfolio securities.

Order Aggregation

The nature of the clients and/or trading activity on behalf of client accounts are such that trade aggregation does not garner any client benefit.

Item 13-Review of Accounts

Periodic Reviews

Client Portfolios are reviewed by principals or related persons, whose experience and background qualify them appropriately for this task. The individual reviewers utilize technology, among other means, to review the accounts. Financial Planning client accounts are reviewed at least 3 times per year. Currently, the firm has up to four individuals responsible for such duties. Each is available to conduct a client review as the review becomes due. Kenneth Marinace is Certified Financial Planners. Such reviews are triggered by pre-arranged client meetings, annual client meetings, or by specific client or market related situations which may arise from time to time. KMA provides guidance and instruction for the review process.

Copies of the initial client data sheets, which are used to determine the client's investment strategy, are provided to the client. In addition, on an ongoing basis, other reports are provided to apprise the client of the portfolio's current status. These reports include statements of account from the account custodian which may be a mutual fund company (no less than quarterly), and portfolio summary statements, and other reports, from KMA. Upon the execution of a transaction, the client will receive timely notice of the nature of the transaction, the amount of shares transacted, the price of the security transacted and the cost, if any, of the purchase or sale from the account's custodian.

Item 14-Client Referrals and Other Compensation

Client Referrals

The Adviser receives client referrals which may come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Item 15-Custody

Custody Policy

The Adviser does not accept or permit the Firm or its associated persons from obtaining custody of client assets including cash, securities, acting as trustee, provide bill paying service, have password access to control account activity or any other form of controlling client assets.

Account Statements

All assets are held at qualified custodians and the custodians provide account statements not less than quarterly to clients at their address of record. Clients should carefully review such statements for any discrepancies or inaccuracies.

Performance Reports

Pursuant to recent amendments to Rule 206(4) under the Investment Advisers Act of 1940, the Securities and Exchange Commission now requires advisers to urge clients to compare the information set forth in their statement from the Adviser with the statements received directly from the custodian to ensure accuracy of all account transactions.

Item 16-Investment Discretion

Discretionary Authority for Trading

The Adviser will have discretion over the selection and amount of securities to be bought or sold without obtaining specific client consent.

Associated persons in their capacity as registered representatives may suggest that clients implement recommendations through NPC. If the client so elects, associated persons would receive normal and customary commissions as sales agents resulting from any securities transactions, presenting associated persons with a conflict of interest. Furthermore, in implementing a plan through relationships maintained by associated persons, clients may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services. Clients are advised that they are under no obligation to implement the plan or its recommendations through the associated persons in their capacities as registered representatives.

Item 17-Voting Client Securities

Proxy Votes

The Adviser will not vote nor advise clients how to vote proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. The Adviser does not give any advice or take any action with respect to the voting of these proxies. For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 (“ERISA”), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. The Adviser promptly passes along any proxy voting information to the clients or their representatives.

Item 18-Financial Information

Financial condition

The Adviser does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. The Adviser meets all net capital requirements that it is subject to and the Adviser has never been the subject of a bankruptcy petition.

The Adviser is not required to provide a balance sheet as it does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

The Adviser has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Summary of Business Continuity Plan

A summary of the business continuity plan is available upon request to CFS' Chief Compliance Officer.

Information Security Program

Information Security Privacy Practices

Privacy Policy

Below is a summary of the Adviser's Privacy Policy regarding client personal information. A complete version of the Privacy Policy is contained in your client advisory agreement and may be obtained by contacting the Compliance Officer of the Adviser.

The Adviser:

Collects non-public personal information about its clients from the following sources:

Information received from clients on applications or other forms;

Information about clients' transactions with the Adviser, its affiliates and others;

Information received from our correspondent clearing broker with respect to client accounts;

Medical information submitted as part of an insurance application for a traditional life or variable life policy; and

Information received from service bureaus or other third parties.

The Adviser will not share such information with any affiliated or nonaffiliated third party except:

When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;

When required to maintain or service a customer account;

To resolve customer disputes or inquiries;

With persons acting in a fiduciary or representative capacity on behalf of the customer;

With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;

In connection with a sale or merger of The Adviser's business;

To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;

To comply with federal, state or local laws, rules and other applicable legal requirements;

In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;

In any circumstances with the customer's instruction or consent.

Restricts access to confidential client information to individuals who are authorized to have access to confidential client information and need to know that information to provide services to clients.

Maintains physical, electronic and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information.

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This brochure provides information about principals and adviser representatives of Comprehensive Financial Services and this brochure supplements the Comprehensive Financial Services brochure. You should have received a copy of that brochure. Please contact Ken Marinace at (818) 846-8092, or by email at: ken@@cfsburbank.com. if you did not receive Comprehensive Financial Services brochure or if you have any questions about the contents of this supplement. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about principals and adviser representatives of Comprehensive Financial Services is available on the SEC's website at www.adviserinfo.sec.gov.

03/15/2012

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

Comprehensive Financial Services requires that advisors have further coursework demonstrating knowledge of financial planning and tax planning.

Examples of acceptable coursework may include: an MBA, a CFP, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Kenneth A. Marinace, CFP

Registered Financial Consultant since 1996

Series 7 (Securities Sales), Series 24 (Securities Principal), Series 65 and 63 (Investment Adviser Representative), life and disability insurance licenses.

Educational Background:

Date of birth: 1944

American Institute of Finance 1962-1965

Queens College 1965-1966

Business Experience:

1981 to present – Owner and Chief Executive Officer of Comprehensive Financial Services

02/09 to Present – Registered Representative of National Planning Corporation

11/89 to 02/09 – Registered Representative of NPC Alliance Associates

Other Business Activities: None

Additional Compensation: None

Supervision:

Kenneth Marinace is self-supervised. However from time to time by Anna Luke, General Manager will review Mr. Marinace's work through frequent office interactions. .

Anna Luke's contact information:

Phone: 818-846-8092 Email: anna@cfsburbank.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None