

Daniel Saur
D.R. Saur Financial, Inc.

***12900 Preston Road
Suite 400
Dallas, Texas
75230
214.559.3944***

www.drsaur.com

Brochure Supplement

14 March 2012

This brochure supplement provides information about Daniel Saur that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Stephanie Holbrook, Director of First Impressions, if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Educational Background and Business Experience

Daniel Saur

Year of birth: 1963

Formal education:

- Stephen F. Austin State University – 1985 - BAAS
- Dallas Theological Seminary – 1992 - ThM

Business background:

- D.R. Saur Financial, Inc. (10/93 to present) – Financial Advisor, Chief Executive Officer, Chairman of the Board

Professional Designations:

- Uniform Securities Agent Law Examination, Series 63, November 1993 and July 2008
- General Securities Exam, Series 2, February 1994
- Registered Investment Advisor Representative since 1994
- General Lines Agent. Life, Accident, Health, HMO, July 1997
- General Securities Representative Exam, Series 7, March 2008

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events

that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s advisors. Daniel Saur has no information applicable to this section.

Other Business Activities

In addition to his association with D.R. Saur Financial, Inc. Registered Investment Advisor, Mr. Saur is:

- a registered representative of Kalos Capital, Inc. (a registered broker/dealer)
- a licensed insurance agent

As a registered representative of a broker-dealer, Mr. Saur may receive commissions or other compensation from the sale of mutual funds or other products. (For example, Mr. Saur may receive "12b-1 fees," which are fees paid by mutual fund companies for the on-going marketing of their investment products).

Mr. Saur is also licensed with Kalos Financial, a state licensed insurance agency. Commissions may be earned by financial advisors if insurance products are purchased through insurance companies.

While many people would view the wide variety of products and services available to the client as a great advantage, others may see a conflict of interest. Since there are various ways the advisor could receive compensation, there could be a

conflict of interest if the advisor was intentionally trying to create one particular type of income rather than another as his recommendation could be based on the type of income he wanted to receive rather than what is in the best interest of the client.

Clients are not required to do business with Mr. Saur in any of these capacities.

Additional Compensation

Mr. Saur may receive compensation for his activities as an insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Daniel Saur is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Mr. Saur by requiring that he adhere to processes and procedures as described in the firm’s Code of Ethics. Compliance officers will monitor the advice that Mr. Saur gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Mr. Saur aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence

Michael Welch
D.R. Saur Financial, Inc.

***12900 Preston Road
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www.drstur.com

Brochure Supplement

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This brochure supplement provides information about Michael Welch that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Stephanie Holbrook, Director of First Impressions, if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Educational Background and Business Experience

Michael Welch

Year of birth: 1968

Formal education:

- Baylor University – 1991 - BA
- University of North Texas – 1999 - MBA

Business background:

- Fujitsu (06/99 to 4/06)- Senior Product Planner
- D.R. Saur Financial, Inc. (05/06 to present) – Financial Advisor, Vice President

Professional Designations:

- General Lines Agent. Life, Accident, Health, HMO, May 2006
- Registered Investment Advisor Representative since 2006
- Uniform Investment Advisor Law Exam, Series 65, April 2006
- General Securities Representative Exam, Series 7, April 2008
- Uniform Securities Agent Law Examination, Series 63, February 2008

Disciplinary Information

Registered investment advisors are required to disclose all material facts

regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s advisors. Michael Welch has no information applicable to this section.

Other Business Activities

In addition to his association with D.R. Saur Financial, Inc. Registered Investment Advisor, Mr. Welch is:

- a registered representative of Kalos Capital, Inc. (a registered broker/dealer)
- a licensed insurance agent

As a registered representative of a broker-dealer, Mr. Welch may receive commissions or other compensation from the sale of mutual funds or other products. (For example, Mr. Welch may receive "12b-1 fees," which are fees paid by mutual fund companies for the on-going marketing of their investment products).

Mr. Welch is also licensed with Kalos Financial, a state licensed insurance agency. Commissions may be earned by financial advisors if insurance products are purchased through insurance companies.

While many people would view the wide variety of products and services available to the client as a great advantage, others may see a conflict of interest. Since there are various ways the advisor could

receive compensation, there could be a conflict of interest if the advisor was intentionally trying to create one particular type of income rather than another as his recommendation could be based on the type of income he wanted to receive rather than what is in the best interest of the client.

Clients are not required to do business with Mr. Welch in any of these capacities.

Additional Compensation

Mr. Welch may receive compensation for his activities as an insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Michael Welch is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Mr. Welch by requiring that he adhere to processes and procedures as described in the firm’s Code of Ethics. Compliance officers will monitor the advice that Mr. Welch gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Mr. Welch aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence

Kelly Kunst
D.R. Saur Financial, Inc.

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Brochure Supplement

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This brochure supplement provides information about Kelly Kunst that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Stephanie Holbrook, Director of First Impressions, if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Educational Background and Business Experience

Kelly Kunst

Year of birth: 1968

Formal education:

- University of Wisconsin – 1991 - BA

Business background:

- Alpha Mortgage (01/08-01/09) Mortgage Consultant
- Mass Mutual (05/2009-10/2010) Financial Services Representative
- D.R. Saur Financial, Inc. (01/11 to present) – Financial Advisor, Vice President

Professional Designations:

- General Lines Agent. Life, Accident, Health, HMO, May 2009
- Investment Company Products/Variable Contracts Limited Representative Exam, Series 6, November 2009
- Uniform Securities Agent Law Examination, Series 63, February 2010
- Uniform Investment Advisor Law Exam, Series 65, November 2010
- Direct Participation Programs Limited Representative, Series 22, February 2011

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s advisors. Kelly Kunst has no information applicable to this section.

Other Business Activities

In addition to her association with D.R. Saur Financial, Inc. Registered Investment Advisor, Ms. Kunst is:

- a registered representative of Kalos Capital, Inc. (a registered broker/dealer)
- a licensed insurance agent
- founder of YES, an educational business forum

➤ Cieaura health products representative

As a registered representative of a broker-dealer, Ms. Kunst may receive commissions or other compensation from the sale of mutual funds or other products. (For example, Ms. Kunst may receive “12b-1 fees,” which are fees paid by mutual fund companies for the on-going marketing of their investment products).

Ms. Kunst is also licensed with Kalos Financial, a state licensed insurance agency. Commissions may be earned by financial advisors if insurance products are purchased through insurance companies.

While many people would view the wide variety of products and services available to the client as a great advantage, others may see a conflict of interest. Since there are various ways the advisor could receive compensation, there could be a conflict of interest if the advisor was intentionally trying to create one particular type of income rather than another as his recommendation could be based on the type of income he wanted to receive rather than what is in the best interest of the client.

Clients are not required to do business with Ms. Kunst in any of these capacities.

Additional Compensation

Ms. Kunst may receive compensation for her activities as an insurance agent. This compensation is described under “Other Business Activities” above.

Supervision

Kelly Kunst is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Ms. Kunst by requiring that she adhere to processes and procedures as described in the firm’s Code of Ethics. Compliance officers will monitor the advice that Ms. Kunst gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity

- Perform annual oversight so that clients have the opportunity to make Ms. Kunst aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence

Amy Walley
D.R. Saur Financial, Inc.

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Brochure Supplement

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This brochure supplement provides information about Amy Walley that supplements the D.R. Saur Financial, Inc. brochure. You should have received a copy of that brochure. Please contact Stephanie Holbrook, Director of First Impressions, if you did not receive D.R. Saur Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Educational Background and Business Experience

Amy Walley

Year of birth: 1986

Formal education:

- Stephen F. Austin State University
– 2009 - BBA, Finance

Business background:

- FCA Corp. (05/08-11/11)
Senior Financial Planning
Associate
- D.R. Saur Financial, Inc. (12/11 to present) – Director of Financial Planning

Professional Designations:

- Uniform Investment Advisor Law
Exam, Series 65, October 2009

Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of D.R. Saur Financial, Inc. or the integrity of D.R. Saur Financial, Inc.'s advisors. Amy Walley has no information applicable to this section.

Other Business Activities

Ms. Walley has no other business activities outside D.R. Saur Financial, Inc.

Supervision

Amy Walley is supervised by the compliance officers of D.R. Saur Financial, Inc. D.R. Saur Financial, Inc. compliance officers can be reached at 214.559.3944.

D.R. Saur Financial, Inc. compliance officers supervise Ms. Walley by requiring that she adhere to processes and procedures as described in the firm's Code of Ethics. Compliance officers will monitor the advice that Ms. Walley gives by performing these reviews:

- A review of relevant account opening documentation when relationships are established
- Review of custodial information on a quarterly basis to assess account activity
- Perform annual oversight so that clients have the opportunity to make Ms. Walley aware of their current financial situation, objectives, and individual investment needs
- A periodic review of client correspondence.