

BROCHURE SUPPLEMENT

February 2012

This brochure supplement provides information about R. Justin Smith that supplements the KCPAG Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact R. Justin Smith if you did not receive the KCPAG Financial Advisors LLC brochure or if you have any questions about the contents of this supplement.

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

**R. Justin Smith
Investment Advisory Representative
KCPAG Financial Advisors LLC
332 East Main Street
Greenfield, IN 46140
(317) 462-3401**

Educational Background and Business Experience

Date of Birth: 1981

Education:

Butler University: 2000-2004 B.S. Business
Indiana University: 2007-2009

Professional designations:

Certified Public Accountant (CPA), 2011¹

Business Affiliations:

KCPAG Financial Advisors LLC: Investment Advisor Representative, 07/2011 to Present
Kemper Capital Management LLC: Financial Service Professional, 07/2010 to Present
KCPAG Insurance Services LLC: Agent, 11/2010 to Present
Kemper CPA Group LLP: Accountant, 01/2010 to Present
Securities America, Inc.: Registered Representative, 07/2010 to Present

Disciplinary Information

R. Justin Smith has no disciplinary history with the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Smith is a registered representative of Securities America, Inc. In this separate capacity, he may sell securities products to clients and may receive commissions. This is a potential conflict of interest since any commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. As a registered representative, Mr. Smith could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for

him to recommend funds with 12(b)-1 fees or with higher 12(b)-1 fees than funds with no fees or lower fees. This is a potential conflict of interest.

Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Smith to implement securities transactions, he is required to use Securities America, Inc. because of his affiliation as a registered representative. As a Securities America, Inc. registered representative, he is restricted to only offering those products and services that have been reviewed and approved for offering to the public by Securities America, Inc. and for which the broker/dealer has obtained a selling agreement. Mr. Smith only recommends mutual funds and other investment products to clients if they are suitable for the client and appropriate to fulfill client's objectives.

R. Justin Smith is also independently licensed as an insurance agent. As an insurance agent, he may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through KCPAG Insurance Services LLC or Mr. Smith and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Mr. Smith spends the majority of his work week on advisory, securities, and insurance matters, although during tax season a large amount of time is spent on tax matters.

Additional Compensation

Certain product sponsors may provide R. Justin Smith with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses and tools to assist him in providing various services to clients.

KCPAG Financial Advisors LLC and R. Justin Smith endeavor at all times to put the interest of clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Smith's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Thomas A. Moore is the Chief Compliance Officer of KCPAG Financial Advisors LLC. He is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including R. Justin Smith. Mr. Moore can be contacted at (618) 544-4993.

Requirements for State Registered Advisors

Mr. Smith has not been involved in an arbitration claim alleging damages in excess of \$2,500 resulting in an award or otherwise being found liable. Additionally, he has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. He has not been the subject of a bankruptcy petition.

Professional Designation Disclosure

¹ A Certified Public Accountant (CPA) primarily provides financial audit services, including attesting to the reasonableness of disclosures, freedom from material misstatements and adherence to applicable generally accepted accounting principles. To become a CPA, a candidate must pass the Uniform Certified

Public Accountant Examination set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. Typically, eligibility to sit for the examination requires a candidate to have a Bachelor's Degree that includes a minimum number of qualifying credit hours in accounting and business administration plus an additional one year study. Candidates are also required to have public accounting work experience, with minimum requirements varying from state to state. Applicants for CPA status must also complete a special examination on ethics, including a review of state specific rules for professional practice. All CPAs are required to take continuing education courses. The requirements vary by state but usually require 120 hours of continuing education every three years with at least 20 hours taken every year. Many states require CPAs to take an ethics course during every renewal period, with courses ranging from 2-8 hours.