

# **BROCHURE SUPPLEMENT**

**February 2012**

**This brochure supplement provides information about Jamie L. Stone that supplements the KCPAG Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact Jamie L. Stone 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 Jamie L. Stone is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Jamie L. Stone  
Investment Advisory Representative  
KCPAG Financial Advisors LLC  
7200 Eagle Crest Blvd  
Evansville, IN 47715  
(812) 421-2291**

## **Educational Background and Business Experience**

Date of Birth: 1982

### **Education:**

Indiana University: BS, Public Affairs, 2000-2004

University of Southern Indiana: Master of Business Administration, 2005-2007

### **Business Affiliations:**

KCPAG Financial Advisors LLC: Investment Advisor Representative, 07/2008 to Present

Kemper Capital Management LLC: 12/2007 to Present

KCPAG Insurance Services LLC: Agent, 09/2008 to Present

Securities America, Inc.: Registered Representative, 07/2008 to Present

## **Disciplinary Information**

Jamie L. Stone has no disciplinary history with the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

Ms. Stone is a registered representative of Securities America, Inc. In this separate capacity, she 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 her capacity as an investment advisor representative. As a registered representative, Ms. Stone could receive 12(b)-1 fees (annual marketing or distribution fees) paid by mutual funds. Receiving 12(b)-1 fees represents an incentive for her 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 Ms. Stone to implement securities transactions, she is required to use Securities America, Inc. because of his affiliation as a registered representative. As a Securities America, Inc. registered representative, she 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. Ms. Stone only recommends mutual funds and other investment products to clients if they are suitable for the client and appropriate to fulfill client's objectives.

Jamie L. Stone is also independently licensed as an insurance agent. As an insurance agent, she 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 Ms. Stone 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.

### **Additional Compensation**

Certain product sponsors may provide Jamie L. Stone with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits she 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 her in providing various services to clients.

KCPAG Financial Advisors LLC and Jamie L. Stone 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 Ms. Stone'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. Mr. Moore can be contacted at (618) 544-4993.

### **Requirements for State Registered Advisors**

Ms. Stone 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, she has not been involved in a civil, self-regulatory organization or administrative proceeding resulting in an award or otherwise being found liable. She has not been the subject of a bankruptcy petition.