

BROCHURE SUPPLEMENT

February 2012

This brochure supplement provides information about Chris Frizzi that supplements the KCPAG Financial Advisors LLC brochure. You should have received a copy of that brochure. Please contact Chris Frizzi 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 Chris Frizzi is available on the SEC's website at www.adviserinfo.sec.gov.

**Chris Frizzi
Investment Advisory Representative
KCPAG Financial Advisors LLC
3031 West March Lane, #133 South
Stockton, CA 95219-6578
(209) 473-2001**

Educational Background and Business Experience

Date of Birth: February 1963

Education:

University of California, Davis: 1981-1986

Professional Designations:

Certified Financial Planner™ (CFP®), 2005¹

Professional Licenses:

Series 7, 26, 63, 65

California Insurance License – Accidental and Health, Life-Only, Variable Contracts

Business Affiliations:

KCPAG Financial Advisors LLC: Investment Advisor Representative, 10/2009 to Present

Kemper Capital Management LLC: Financial Services Professional, 10/2009 to Present

KCPAG Insurance Services LLC: Agent, 10/2009 to Present

Securities America, Inc.: Registered Representative, 10/2009 to Present

Disciplinary Information

Chris Frizzi has no disciplinary history with the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Frizzi 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. Frizzi 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. Frizzi 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. Frizzi only recommends mutual funds and other investment products to clients if they are suitable for the client and appropriate to fulfill client's objectives.

Chris Frizzi 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. Frizzi 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 Chris Frizzi 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 Chris Frizzi 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. Frizzi'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 Chris Frizzi. Mr. Moore can be contacted at (618) 544-4993.

Requirements for State Registered Advisors

Mr. Frizzi 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 The Certified Financial Planner[™] (CFP[®]) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included

financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.