

# **BROCHURE SUPPLEMENT**

**February 2012**

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

**Gregory P. Meador  
Investment Advisory Representative  
KCPAG Financial Advisors LLC  
11584 N 1150<sup>th</sup> St, P O Box 734  
Robinson, IL 62454  
(618) 544-5151**

## **Educational Background and Business Experience**

Date of Birth: September 1950

### **Education:**

Eastern Illinois University: 1974  
Kaskaskia College: 1970

### **Professional Education:**

Graduate School of Banking, University of Colorado: 1991  
The National Graduate Trust School, Northwestern University: 1978

### **Business Affiliations:**

KCPAG Financial Advisors LLC: Investment Advisor Representative, 11/2002 to Present  
Kemper Capital Management LLC: Partner, 05/2007 to Present  
KCPAG Insurance Services LLC: Agent, 11/2002 to Present  
Securities America, Inc.: Registered Representative, 10/2005 to Present  
Heath Investment Capital, Inc.: President, 01/1991 to Present

## **Disciplinary Information**

Gregory P. Meador has no disciplinary history with the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Other Business Activities**

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

Gregory P. Meador 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. Meador 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. Meador spends the majority of his work week providing consultation and services to clients. He spends a few hours per month on his other affiliations. These activities are conducted during normal securities trading hours.

### **Additional Compensation**

Certain product sponsors may provide Gregory P. Meador 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 Gregory P. Meador 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. Meador'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 Gregory P. Meador. Mr. Moore can be contacted at (618) 544-4993.

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

Mr. Meador 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.