

# **BROCHURE SUPPLEMENT**

**May 2012**

## **Item 1**

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

**John D. Porter  
Investment Advisory Representative  
KCPAG Financial Advisors LLC  
7200 Eagle Crest Blvd.  
Evansville, IN 47715  
(812 421-2291)**

## **Item 2 - Educational Background and Business Experience**

Date of Birth: 1967

Education:

University of Iowa: BS, Accounting, 1989

Professional Designations:

Chartered Financial Analyst (CFA<sup>®</sup>), 2006<sup>1</sup>

Business Affiliations:

KCPAG Financial Advisors LLC: Investment Advisor Representative, 02/2000 to Present

Kemper Capital Management LLC: Financial Services Professional, 02/2000 to Present; Board member, 5/2007 to present

KCPAG Insurance Services LLC: Agent, 05/2000 to Present

Securities America, Inc.: Registered Representative, 10/2005 to Present

## **Item 3 - Disciplinary Information**

John D. Porter has no disciplinary history with the U.S. Securities and Exchange Commission or state regulatory authorities.

## **Item 4 - Other Business Activities**

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

John D. Porter 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. Porter 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.

#### **Item 5 - Additional Compensation**

Certain product sponsors may provide John D. Porter 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 John D. Porter 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. Porter's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

#### **Item 6 - 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 John D. Porter. Mr. Moore can be contacted at (618) 544-4993.

#### **Item 7 - Requirements for State Registered Advisors**

Mr. Porter 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**

<sup>1</sup>The Chartered Financial Analyst (CFA®) designation is issued by the CFA Institute. A candidate for designation must have either: (1) an undergraduate degree and four years of professional experience involving investment decision-making or (2) four years of qualified work experience (full time but not necessarily investment related). There are 3 course exams that must be passed and each course level is a self-study program involving 250 hours of study time. There are no continuing education requirements.