

Form ADV Part 2B Brochure Supplement
Kevin Korhorn

Item 1 – Cover Page

Kevin Korhorn
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This brochure supplement provides information about Kevin Korhorn (“Korhorn”) that supplements the KFG Wealth Management, LLC (“KFG”) brochure. You should have received a copy of that brochure. Please contact Shawn Persing at 800-258-9574 or via email at spersing@korhorn.com if you did not receive the KFG brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Korhorn is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Kevin Korhorn, Born 1968

Educational Background:

- Bachelor’s of Science in Business Administration, Central Michigan University, Mount Pleasant, MI

Business Experience:

- KFG Wealth Management, LLC – President, Treasurer & Secretary – 12/2006 to Present; Chief Compliance Officer – 1/2007 to Present; Investment Advisor Representative - 1/2007 to Present;
- KFG Insurance Agency, LLC – Insurance Agent – 1/2007 to Present;
- Korhorn Financial Group, Inc. – Owner, President, Treasurer & Secretary – 9/2002 to Present; Insurance Agent – 9/2002 to 12/2006; Investment Advisor Representative – 3/2004 to 1/2007; Chief Compliance Officer – 9/2002 to 12/2006;
- Securities America, Inc. – Registered Representative – 2/2002 to Present;
- IDS Life Insurance Company – Agent – 2/1994 to 12/2005;
- American Express Financial Advisors, Inc. – Representative – 2/1994 to 12/2005;
- Securities America Advisors, Inc. – Investment Advisor Representative – 2/2002 to 5/2004

Professional Designations:

Kevin Korhorn holds the following professional designations:

¹Certified Financial Planner (CFP®),

²Chartered Financial Consultant (ChFC)

Certified Financial Planner (CFP®)

¹The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CFP® Acknowledgment Kevin Korhorn acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP® Board’s Standards of Professional Conduct. If you become aware that Korhorn’s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP® Board at www.CFP.net/complaint.

Chartered Financial Consultant (ChFC)

²The Chartered Financial Consultant (ChFC) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 6 core and 2 elective courses and pass a proctored final exam for each course. Designates must complete 30 hours of continuing education every 2 years.

Item 3 – Disciplinary Information

Kevin Korhorn has not been involved in an arbitration award or otherwise found liable in an arbitration claim, civil, self-regulatory organization, or administrative proceeding.

Item 4 – Other Business Activities

Registered Representative of Securities America, Inc.

Kevin Korhorn is separately licensed as a registered representative with Securities America, Inc. ("SAI"), a full service broker/dealer, member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). When acting in his separate capacity as a registered representative of SAI, Kevin Korhorn may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Kevin Korhorn may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based SAI account in addition to a KFG advisory account.

The receipt of commissions creates an incentive for Kevin Korhorn to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Kevin Korhorn controls for this potential conflict of interest by discussing with clients the advantages and disadvantages of establishing a fee-based account through KFG versus establishing a commission-based account through SAI. KFG does not require its advisor representatives to encourage clients to implement investment advice through SAI.

Kevin Korhorn does not earn commissions in fee-based accounts.

Kevin Korhorn will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for Kevin Korhorn to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Kevin Korhorn will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Kevin Korhorn if 12b-1 fee paying mutual funds are held in the managed account. For ERISA accounts, there is an offset for any amount of 12b-1 fees. Kevin Korhorn discusses with clients the selection of a 12b-1 paying mutual fund or other trail paying mutual funds. KFG maintains records of all 12b-1 fee payments to Kevin Korhorn which may be viewed by clients upon request.

Clients are never obligated or required to establish accounts through KFG or SAI. However, if a client does not choose to accept Kevin Korhorn's advice or decides not to establish an account through SAI or an SAI-approved custodian, Kevin Korhorn may not be able to implement transactions for the client. Clients should understand that, due to certain regulatory constraints, Kevin Korhorn, in his capacity as a SAI registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through SAI or its other approved institutions.

Insurance Agent

KFG Wealth Management, LLC is affiliated with KFG Insurance Agency, LLC ("KFG Insurance"). Both entities are wholly owned by Korhorn Financial Group, Inc. Kevin Korhorn is the sole owner of Korhorn Financial Group, Inc. Additionally, Kevin Korhorn is independently licensed to sell life insurance and annuity products through various insurance companies as well as through KFG Insurance as a licensed insurance entity. When acting in this capacity, Kevin Korhorn can receive commissions for selling insurance products.

Kevin Korhorn may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Kevin Korhorn when recommending products to clients. While Kevin Korhorn endeavors at all times to put the interest of his clients first as a part of Kevin Korhorn's and KFG's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest, and may affect Kevin Korhorn's decision making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Kevin Korhorn and may choose 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.

Tax Preparation and/or Bookkeeping

KFG Wealth Management is affiliated with KFG Tax Business Services, LLC ("KFG Tax"). Both KFG Wealth Management, LLC and KFG Tax are wholly owned by Korhorn Financial Group, Inc. Kevin Korhorn is the sole owner of Korhorn Financial Group, Inc. Clients needing assistance with tax preparation and/or bookkeeping services will be referred to KFG Tax. Clients are not obligated to use KFG Tax or its services. Clients utilizing the services of KFG Tax will be charged separate fees from the fees charged by KFG Wealth Management, LLC for advisory services. There is no fee sharing arrangement between KFG Wealth Management, LLC and KFG Tax for client referrals; however, Korhorn, when acting in this capacity, may benefit from client referrals as a result of his ownership of Korhorn Financial Group, Inc.

Item 5 – Additional Compensation

Other than the fees detailed in the KFG's Form ADV Part 2A Disclosure Brochure, Kevin Korhorn receives no other compensation related to advisory services provided to clients.

Item 6 – Supervision

Kevin Korhorn is the Chief Compliance Officer of KFG. 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. Shawn Persing serves as the Compliance Manager of KFG and is responsible for administering many of KFG's compliance functions. Korhorn and Persing can be contacted at 574-247-5898.

Item 7 – Requirements for State-Registered Advisers – Legal and Financial Disclosure

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