

Form ADV Part 2B Brochure Supplement
Duane L. Miller

Item 1 – Cover Page

Duane L. Miller
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This brochure supplement provides information about Duane Miller (“Miller”) that supplements the KFG Wealth Management, LLC (“KFG”) brochure. You should have received a copy of that brochure. Please contact Matthew Hoke at 800-258-9574 or via email at mhoke@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 Duane Miller is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Duane Miller, Born 1955

Educational Background: No formal education after high school.

Business Background:

- KFG Wealth Management, LLC – Investment Advisor Representative – 10/2010 to Present;
- Securities America, Inc. – Registered Representative – 10/2010 to Present;
- Baldwin-Miller Financial – Partner – 03/1994 to 10/2010

Professional Designation:

Duane Miller holds the Chartered Financial Consultant (ChFC) designation.

Chartered Financial Consultant (ChFC)

The 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. To maintain the designation, individual designates must complete 30 hours of continuing education every 2 years.

Item 3 – Disciplinary Information

Duane Miller has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of Securities America, Inc.

Duane Miller 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, Duane Miller 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, Duane Miller 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 Duane Miller to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Duane Miller 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.

Duane Miller does not earn commissions in fee-based accounts.

Duane Miller 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 Duane Miller to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Duane Miller will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Duane Miller 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. Duane Miller 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 Duane Miller 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 Duane Miller's advice or decides not to establish an account through SAI or an SAI-approved custodian, Duane Miller may not be able to implement transactions for the client. Clients should understand that, due to certain regulatory constraints, Duane Miller, 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.

Item 5 – Additional Compensation

Other than the fees detailed in the KFG's Form ADV Part 2A Disclosure Brochure, Duane Miller 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, including Duane Miller. Matthew Hoke

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