

**Form ADV Part 2B Brochure Supplement  
Daniel Lee Holden**

**Item 1 – Cover Page**

Daniel Lee Holden  
KFG Wealth Management, LLC  
6910 N. Main St., Bldg 16, Unit 41  
Granger, IN 46530  
Ph: 574-247-5898

Date of Supplement: January 2012

**This brochure supplement provides information about Daniel Lee Holden 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](mailto: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 Daniel Holden is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 – Educational Background and Business Experience**

**Daniel Holden, Born 1979**

*Educational Background:*

- Indiana University South Bend, 2006-2007 – studied Music – no degree conferred
- Purdue University, 1998-2001 – studied Computer Technology; Organizational Leadership & Supervision – no degree conferred

*Business Experience:*

- KFG Wealth Management, LLC – Investment Advisor Representative – 10/2011 to Present;
- Korhorn Financial Group, Inc. – Assistant – 10/2011 to Present;
- Securities America, Inc. – Registered Representative – 02/2011 to Present;
- Riley Road Productions – Owners – 06/2005 to Present;
- Green Boomerang Returnables Inc. – Sales – 03/2010 to 10/2010;
- Unemployed – 04/2009 to 03/2010;
- L6 Systems, LLC – Sales Manager – 01/2009 to 04/2009;
- Unemployed – 07/2008 to 01/2009;
- Supreme Corporation – Quality Assurance Engineer – 08/2007 to 07/2008;
- Unemployed – 05/2007 to 08/2007;
- Indiana University South Bend – Student – 09/2006 to 05/2007.

**Item 3 – Disciplinary Information**

Daniel Holden has no legal or disciplinary events to report.

#### **Item 4 – Other Business Activities**

##### **Registered Representative of Securities America, Inc.**

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

Daniel Holden does not earn commissions in fee-based accounts.

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

Daniel Holden 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 Daniel Holden when recommending products to clients. While Daniel Holden endeavors at all times to put the interest of his clients first as a part of Daniel Holden'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 Daniel Holden's decision making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Daniel Holden 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.

### **Riley Road Productions**

Daniel Holden is the owner of Riley Road Production, a Wedding DJ company servicing the greater Michiana Area. Mr. Holden spends approximately 5% of his time on this business activity.

### **Item 5 – Additional Compensation**

Other than the fees detailed in the KFG's Form ADV Part 2A Disclosure Brochure, Daniel Holden 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 Daniel Holden. 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**

Daniel Holden 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.