

# **KIKER WEALTH MANAGEMENT, LLC**

788 West Church Street  
Jasper, Georgia 30143

(706) 253-7285

[www.KikerWealth.com](http://www.KikerWealth.com)

## **June 16, 2011 Brochure**

This brochure provides information about the qualifications and business practices of Kiker Wealth Management, LLC ("KWM"). If you have any questions about the contents of this brochure, please contact us at (706) 253-7285 or [paul@kikerwealth.com](mailto:paul@kikerwealth.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

Additional information about KWM also is available on the SEC's website at [www.AdviserInfo.sec.gov](http://www.AdviserInfo.sec.gov).

## **Summary of Material Changes**

As you may be aware, the format that registered investment advisers are required to use in order to inform clients of the nature of advisory services provided, types of clients served, fee charged, potential conflicts of interest and other information has changed. In the past, we were only required to offer you our updated brochure on an annual basis. Under the new rules, we are required to annually provide each client with these amended disclosures, rather than merely making the offer. The new format of the complete brochure includes a Summary of Material Changes (the "Summary") reflecting any changes to our policies, practices, or conflicts of interest made since our last filing, dated March 22, 2011.

To keep you informed of changes at KWM, we are providing you with the following Summary that addresses these changes only. If you have any questions about the contents of this Summary, please contact us. If you would like a copy of our complete brochure, which includes these changes, please let us know. We are happy to provide it to you at no charge.

Set forth below is the Summary of Material Changes for KWM:

Date of Change	Description of Item
June 2011	Fee disclosures were revised.
June 2011	Ryan Florence became an Investment Advisory Representative of Kiker Wealth Management, LLC in May 2011. Please see “ <b><i>Appendix A, Brochure Supplement</i></b> ” for more information on this change.

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## ***Advisory Business***

### **General Information**

Kiker Wealth Management, LLC was formed in 2010 and provides financial planning and portfolio management services to its clients. At the outset of each client relationship, KWM spends time with the client, asking questions, discussing the client's investment experience and financial circumstances, and broadly identifying major goals of the client.

Clients may elect to retain KWM to prepare a full financial plan. This written report is presented to the client for consideration. In most cases, clients subsequently retain KWM to manage the investment portfolio on an ongoing basis.

For those financial planning clients making this election, and for other clients who do not need financial planning but retain KWM for portfolio management services, based on all the information initially gathered, KWM generally develops with each client:

- a financial outline for the client based on the client's financial circumstances and goals, and the client's risk tolerance level (the "Financial Profile"); and
- the client's investment objectives and guidelines (the "Investment Plan").

The Financial Profile is a reflection of the client's current financial picture and a look to the future goals of the client. The Investment Plan outlines the types of investments KWM will make on behalf of the client in order to meet those goals. The Profile and the Plan are discussed regularly with each client, but are not necessarily written documents.

### **Financial Planning**

One of the services offered by KWM is Financial Planning, described below. This service may be provided as a stand-alone service, or may be coupled with ongoing portfolio management.

Financial Planning may include advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design and ongoing management. Depending on a client's particular situation, financial planning may include some or all of the following:

- Gathering factual information concerning the client's personal and financial situation;
- Assisting the client in establishing financial goals and objectives;
- Analyzing the client's present situation and anticipated future activities in light of the client's financial goals and objectives;
- Identifying problems foreseen in the accomplishment of these financial goals and objectives and offering alternative solutions to the problems;
- Making recommendations to help achieve retirement plan goals and objectives.
- Designing an investment portfolio to help meet the goals and objectives of the client;
- Providing estate planning;
- Assessing risk and reviewing basic health, life and disability insurance needs; or
- Reviewing goals and objectives and measuring progress toward these goals.

Once Financial Planning advice is given, the client may choose to have KWM implement the client's financial plan and manage the investment portfolio on an ongoing basis. However, the client is

under no obligation to act upon any of the recommendations made by KWM under a Financial Planning engagement and/or engage the services of any recommended professional.

#### Portfolio Management

At the beginning of a client relationship, KWM meets with the client, asks questions, gathers information and performs research and analysis as necessary to develop the client's Investment Plan. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by KWM based on updates to the client's financial or other circumstances.

To implement the client's Investment Plan, KWM will manage the client's investment portfolio on a discretionary basis. As a discretionary investment adviser, KWM will have the authority to supervise and direct the portfolio without prior consultation with the client

Notwithstanding the foregoing, clients may impose certain written restrictions on KWM in the management of their investment portfolios, such as prohibiting the inclusion of certain types of investments (e.g., "sin stocks") in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. Each client should note, however, that restrictions imposed by a client may adversely affect the composition and performance of the client's investment portfolios. Each client should also note that his or her investment portfolio is treated individually by giving consideration to each purchase or sale for the client's account. For these and other reasons, performance of client investment portfolios within the same investment objectives, goals and/or risk tolerance may differ and clients should not expect that the composition or performance of their investment portfolios would necessarily be consistent with similar clients of KWM.

#### Principal Owners

Paul K. Kiker, Jr. is the sole principal owner of KWM. Please see "**Brochure Supplement(s)**", Appendix A, for more information on Mr. Kiker.

#### Type and Value of Assets Currently Managed

As of February 4, 2011, KWM managed \$75,068,546 on a discretionary basis, and no assets on a non-discretionary basis.

#### ***Fees and Compensation***

##### General Fee Information

Fees paid to KWM are exclusive of all custodial and transaction costs paid to the client's custodian, brokers or other third party consultants. Fees paid to KWM are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). The client should review all fees charged by funds, brokers, KWM and others to fully understand the total amount of fees paid by the client for investment and financial-related services.

##### Financial Planning

As noted above, fees for services outside of portfolio management are negotiated separately at the time of the engagement, and are normally charged at the rate of \$150 per hour, based on the complexity and scope of the project.

### Portfolio Management Fees

The annual fee schedule is based on a percentage of assets under management. The maximum annual fee that will be assessed is 2%. KWM may impose a minimum portfolio value and/or a minimum annual fee. KWM may, at its discretion, make exceptions to the foregoing or negotiate special fee arrangements where KWM deems it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. Fees are normally debited directly from client account(s), unless other arrangements are made.

Either KWM or the client may terminate their Investment Management Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to the client, and any fees due to KWM from the client will be invoiced or deducted from the client's account prior to termination.

### Other Compensation

Paul Kiker of KWM is also registered representatives of Resource Horizons Group, LLC, a FINRA and SIPC member, and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, KWM's policy is to fully disclose all forms of compensation before any such transaction is executed. Normally, clients will not pay both a commission to Mr. Kiker and also pay an advisory fee to KWM on assets held in the same account. These fees are normally exclusive of each other.

### ***Performance-Based Fees and Side-By-Side Management***

KWM does not have any performance-based fee arrangements. "Side by Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because KWM has no performance-based fee accounts, it has no side-by-side management.

### ***Types of Clients***

KWM serves individuals, pension and profit-sharing plans, corporations, trusts, estates and charitable organizations. KWM may impose a minimum portfolio value and/or a minimum annual fee for conventional investment advisory services. Under certain circumstances and in its sole discretion, KWM may negotiate such minimums.

### ***Methods of Analysis, Investment Strategies and Risk of Loss***

#### Methods of Analysis

In accordance with the Investment Plan, KWM will primarily invest in mutual funds, ETF's, and some common stock.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

In making selections of individual stocks for client portfolios, KWM generally focuses on technical analysis, which involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

### Investment Strategies:

KWM's strategic approach is to invest each portfolio in accordance with the Plan that has been developed specifically for each client. This means that the following strategies may be used in varying combinations over time for a given client, depending upon the client's individual circumstances.

Long Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Short Sales – a securities transaction in which an investor sells securities he or she borrowed in anticipation of a price decline. The investor is then required to return an equal number of shares at some point in the future. A short seller will profit if the stock goes down in price.

Options Trading/Writing: a securities transaction that involves buying or selling (writing) an option. If you write an option, and the buyer exercises the option, you are obligated to purchase or deliver a specified number of shares at a specified price at the expiration of the option regardless of the market value of the security at expiration of the option. Buying an option gives you the right to purchase or sell a specified number of shares at a specified price until the date of expiration of the option regardless of the market value of the security at expiration of the option.

### Risk of Loss

While KWM seeks to diversify clients' investment portfolios across various asset classes consistent with their Investment Plans in an effort to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that client investment portfolios will be able to fully meet their investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that client investment portfolios face.

*Management Risks.* While KWM manages client investment portfolios based on KWM's experience, research and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying mutual funds and other securities in which they are invested. Accordingly, client investment portfolios are subject to the risk that KWM allocates assets to asset classes that are adversely affected by unanticipated market movements, and the risk that KWM's specific investment choices could underperform their relevant indexes.

*Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.* As described above, KWM will invest client portfolios in mutual funds, ETFs and other investment pools ("pooled investment funds"). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds' success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory

restrictions applicable to registered investment companies under the Investment Company Act of 1940.

*Equity Market Risks.* KWM may invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects.

*Fixed Income Risks.* KWM may invest portions of client assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

*Foreign Securities Risks.* KWM may invest portions of client assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security's underlying foreign currency.

### ***Disciplinary Information***

KWM has no disciplinary events to report.

### ***Other Financial Industry Activities and Affiliations***

Paul Kiker of KWM maintains licenses with various life and disability insurance companies in order to offer such insurance products to clients as a convenience to those clients with insurance needs. As such, he may receive compensation based on insurance sales. Such compensation is disclosed to the client in advance. Appropriate state or other regulatory agency registrations and filings are properly maintained.

As noted in "***Fees and Compensation***", Paul Kiker of KWM is also registered representatives of Resource Horizons Group, LLC, a FINRA and SIPC member, and registered broker/dealer. Please see "***Fees and Compensation***" for more information.



## ***Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

### **Code of Ethics and Personal Trading**

KWM has adopted a Code of Ethics (“the Code”), the full text of which is available to you upon request. KWM’s Code has several goals. First, the Code is designed to assist KWM in complying with applicable laws and regulations governing its investment advisory business. Under the Investment Advisers Act of 1940, KWM owes fiduciary duties to its clients. Pursuant to these fiduciary duties, the Code requires KWM associated persons to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for KWM’s associated persons (managers, officers and employees). Under the Code’s Professional Standards, KWM expects its associated persons to put the interests of its clients first, ahead of personal interests. In this regard, KWM associated persons are not to take inappropriate advantage of their positions in relation to KWM clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time KWM’s associated persons may invest in the same securities recommended to clients. Under its Code, KWM has adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code’s personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

### **Participation or Interest in Client Transactions**

Because client accounts are invested almost exclusively in open-end mutual funds and ETF’s, there is little opportunity for a conflict of interest between personal trades by KWM associated persons and trades in client accounts, even when such accounts invest in the same securities. However, in the event of other identified potential trading conflicts of interest, KWM’s goal is to place client interests first.

Consistent with the foregoing, KWM maintains policies regarding participation in initial public offerings (IPOs) and private placements in order to comply with applicable laws and avoid conflicts with client transactions. If a KWM associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer. If associated persons trade with client accounts (e.g., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person’s shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with KWM’s written policy.

## ***Brokerage Practices***

### **Best Execution and Benefits of Brokerage Selection**

When given discretion to select the brokerage firm that will execute orders in client accounts, KWM seeks “best execution” for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, KWM may use or recommend the use of brokers who do not charge the lowest available commission in

the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third party research (or any combination), and may be used in servicing any or all of KWM's clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

KWM participates in Fidelity Investments' Institutional ("Fidelity") service program. While there is no direct link between the investment advice KWM provides and participation in the Fidelity program, KWM receives certain economic benefits from the Fidelity program. These benefits may include software and other technology that provides access to client account data (such as trade confirmations and account statements), facilitates trade execution (and allocation of aggregated orders for multiple client accounts), provides research, pricing information and other market data, facilitates the payment of KWM's fees from its clients' accounts, and assists with back-office functions, recordkeeping and client reporting. Many of these services may be used to service all or a substantial number of KWM's accounts, including accounts not held at Fidelity Investments. Fidelity Investments may also make available to KWM other services intended to help KWM manage and further develop its business. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Fidelity Investments may make available, arrange and/or pay for these types of services to be rendered to KWM by independent third parties. Fidelity Investments may discount or waive fees it would otherwise charge for some of these services, pay all or a part of the fees of a third-party providing these services to KWM, and/or Fidelity Investments may pay for travel expenses relating to participation in such training. Finally, participation in Fidelity provides KWM with access to mutual funds which normally require significantly higher minimum initial investments or are normally available only to institutional investors.

The benefits received through participation in the Fidelity program do not necessarily depend upon the proportion of transactions directed to Fidelity Investments. The benefits are received by KWM, in part because of commission revenue generated for Fidelity Investments by KWM's clients. This means that the investment activity in client accounts is beneficial to KWM, because Fidelity Investments does not assess a fee to KWM for these services. This creates an incentive for KWM to continue to recommend Fidelity Investments to its clients. While it may be possible to obtain similar custodial, execution and other services elsewhere at a lower cost, KWM believes that Fidelity Investments provides an excellent combination of these services.

#### Directed Brokerage

Clients may direct KWM to use a particular broker for custodial or transaction services on behalf of the client's portfolio. In directed brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to the client.

The arrangement that KWM has with Fidelity Investments is designed to maximize efficiency and to be cost effective. By directing brokerage arrangements, the client acknowledges that these economies of scale and levels of efficiency are generally compromised when alternative brokers are used. While every effort is made to treat clients fairly over time, the fact that a client chooses to use the brokerage and/or custodial services of these alternative service providers may in fact result in a certain degree of delay in executing trades for their account(s) and otherwise adversely affect management of their account(s).

By directing KWM to use a specific broker or dealer, clients who are subject to ERISA confirm and agree with KWM that they have the authority to make the direction, that there are no provisions in any client or plan document which are inconsistent with the direction, that the brokerage and other goods and services provided by the broker or dealer through the brokerage transactions are provided solely to and for the benefit of the client's plan, plan participants and their beneficiaries, that the amount paid for the brokerage and other services have been determined by the client and the plan to be reasonable, that any expenses paid by the broker on behalf of the plan are expenses that the plan would otherwise be obligated to pay, and that the specific broker or dealer is not a party in interest of the client or the plan as defined under applicable ERISA regulations.

#### Aggregated Trade Policy

KWM may block trades where possible and when advantageous to clients whose accounts have a need to buy or sell shares of the same security. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rata basis between all accounts included in any such block. Block trading allows KWM to execute equity trades in a timelier, equitable manner, and may reduce overall costs to clients.

KWM will only aggregate transactions when it believes that aggregation is consistent with its duty to seek best execution (which includes the duty to seek best price) for its clients, and is consistent with the terms of KWM's investment advisory agreement with each client for which trades are being aggregated. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all KWM's transactions in a given security on a given business day, with transaction costs generally shared pro-rata based on each client's participation in the transaction. On occasion, owing to the size of a particular account's pro rata share of an order or other factors, the commission or transaction fee charged could be above or below a breakpoint in a pre-determined commission or fee schedule set by the executing broker, and therefore transaction charges may vary slightly among accounts. Accounts may be excluded from a block due to tax considerations, client direction or other factors making the account's participation ineligible or impractical.

KWM will prepare, before entering an aggregated order, a written statement ("Allocation Statement") specifying the participating client accounts and how it intends to allocate the order among those clients. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the Allocation Statement. If the order is partially filled, it will generally be allocated pro-rata, based on the Allocation Statement, or randomly in certain circumstances. Notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment, and the reason for different allocation is explained in writing and is approved by an appropriate individual/officer of KWM. KWM's books and records will separately reflect, for each client account, the orders of which are aggregated, the securities held by and bought and sold for that account. Funds and securities of clients whose orders are aggregated will be deposited with one or more banks or broker-dealers, and neither the clients' cash nor their securities will be held collectively any longer than is necessary to settle the transaction on a delivery versus payment basis; cash or securities held collectively for clients will be delivered out to the custodian bank or broker-dealer as soon as practicable following the settlement, and KWM will receive no additional compensation or remuneration of any kind as a result of the proposed aggregation.

### ***Review of Accounts***

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if requested by the client, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable by KWM. Also, portfolios are reviewed upon client request or upon receipt of information material to the management of a client portfolio, such as a change in a client's individual situation. Paul K. Kiker, Jr., KWM's Managing Member, reviews all accounts.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, KWM provides at least an annual report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at the request of the client.

### ***Client Referrals and Other Compensation***

As noted above, KWM may receive some benefits from Fidelity Investments based on the amount of client assets held at Fidelity Investments. Please see ***"Brokerage Practices"*** for more information. However, neither Fidelity Investments nor any other party is paid to refer clients to KWM.

### ***Custody***

Fidelity Investments is the custodian of nearly all client accounts at KWM. From time to time however, clients may select an alternate broker to hold accounts in custody. In any case, it is the custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and to notify KWM of any questions or concerns. Clients are also asked to promptly notify KWM if the custodian fails to provide statements on each account held.

From time to time and in accordance with KWM's agreement with clients, KWM will provide additional reports. The account balances reflected on these reports should be compared to the balances shown on the brokerage statements to ensure accuracy. At times, there may be small differences due to the timing of dividend reporting, pending trades and other such issues.

### ***Investment Discretion***

As described above under ***"Advisory Business"***, KWM manages portfolios on a discretionary basis. This means that after an Investment Plan is developed for the client's investment portfolio, KWM will execute that plan without specific consent from the client for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by the client, giving KWM the authority to carry out various activities in the account, generally including the following: trade execution; the ability to request checks on behalf of the client; and, the withdrawal of advisory fees directly from the account. KWM then directs investment of the client's portfolio using its discretionary authority. The client may limit the terms of the LPOA to the extent consistent with the client's investment advisory agreement with KWM and the requirements of the client's custodian. The discretionary relationship is further described in the agreement between KWM and the client.

***Voting Client Securities***

As a policy and in accordance with KWM's agreement, KWM does not vote proxies related to securities held in client accounts.

***Financial Information***

KWM does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure required for this item.

**Brochure Supplement for**  
**Paul Kiker, Jr.**  
**of**  
**Kiker Wealth Management, LLC**

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June 14, 2011

This brochure supplement provides information about Paul Kiker, and supplements the Kiker Wealth Management, LLC ("KWM") brochure. You should have received a copy of that brochure. Please contact KWM at (706) 253-7285 if you did not receive KWM's brochure, or if you have any questions about the contents of this supplement.

Additional information about Paul Kiker is available on the SEC's website at  
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***Educational Background and Business Experience***

Paul Kiker, Jr. (year of birth 1974) is a Managing Member and Chief Compliance Officer of Kiker Wealth Management, LLC. Paul currently resides in Ellijay, Georgia. He earned his Bachelor of Business Administration from Georgia College and State University in 1997.

Paul's investment career began with Northwestern Mutual life in 1998 while he was living in Middle Georgia with his wife Hollie. In 1999, their oldest child, Kell, was born, and soon thereafter they decided to relocate to Paul's hometown of Ellijay. They now have three children Kell, Katie, and Will.

In the summer of 2000, Paul joined Edward Jones Investments and began building the branch in Jasper, Georgia. In January of 2004, Paul left Edward Jones to gain the freedom he so carefully protects and formed Kiker Investment Services, which is now named Kiker Wealth Management.

Paul has a passion for this business and his clients. His central focus is helping his clients navigate the financial markets and his favorite quote is “if I can help those I serve find the right path, then everything else will take care of itself”.

When not in the office, Paul enjoys anything that includes his family and it is a bonus if it also involves being outside. Paul and his wife, Hollie, met on their college water ski team. During that time, Paul became the World and National Collegiate Slalom Champion. He also won the Men’s 1 National Slalom title in 1996. Paul still holds the Georgia state slalom record that he set back in 1996.

### ***Disciplinary Information***

There is no disciplinary information to report regarding Paul.

### ***Other Business Activities***

Paul, is also a registered representative of Resource Horizons Group, LLC, a FINRA and SIPC member and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, KWM’s policy is to fully disclose all forms of compensation before any such transaction is executed. Normally, clients will not pay both a commission to Paul and also pay an advisory fee to KWM on assets held in the same account. These fees are normally exclusive of each other.

Paul also maintains licenses with various life and disability insurance companies in order to offer such insurance products to clients as a convenience to those clients with insurance needs. As such, they may receive compensation based on insurance sales. Such compensation is disclosed to the client in advance. Appropriate state or other regulatory agency registrations and filings are properly maintained.

### ***Additional Compensation***

As stated above, Paul has no other income or compensation to disclose.

### ***Supervision***

As the sole owner of Kiker Wealth Management, LLC, Paul supervises all duties and activities of the firm, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**Brochure Supplement for**  
**Ryan James Florence**

**of**

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***Educational Background and Business Experience***

Ryan Florence (Year of Birth 1976) is an independent wealth advisor with Kiker Wealth Management. He earned his bachelor degree from the University of Georgia in 1999. He holds his Series 7, General Securities Representative Exam, and 66, Uniform Combined State Law Exam, licenses with Resource Horizons as well as Life, Health and Annuities licenses.

Ryan's business career began in the Real Estate industry. He founded Florence Inspections, Inc. in 1999 and Operated under Pillar to Post Professional Home Inspections. During his 7 year tenure, he built one of the Top Home Inspection Franchises in the State. Anticipating the Real Estate bubble, he sold the business in the summer of 2006 and joined his brother as an independent wealth advisor. Soon after, they merged with Atlanta Capital Group located in Buckhead. They were responsible for monitoring the asset allocation and risk management of over 500 million dollars in client assets and trust accounts.

Ryan comes from a large family with deep Georgia roots that date back into the 1800's. He and his wife Sarah, have a daughter, Stella, and are expecting a son. The family attends Buckhead Church. Ryan enjoys spending time with his family and just about anything that involves the great outdoors.



One of Ryan's favorite quotes represents a defining belief of his:

"A life isn't significant except for its impact on other lives".  
*Jackie Robinson*

***Disciplinary Information***

There is no disciplinary information to report regarding Ryan.

***Other Business Activities***

Ryan, is also a registered representative of Resource Horizons Group, LLC, a FINRA and SIPC member and registered broker/dealer. As such, he is entitled to receive commissions or other remuneration on the sale of insurance and other products. In order to protect client interests, KWM's policy is to fully disclose all forms of compensation before any such transaction is executed. Normally, clients will not pay both a commission to Ryan and also pay an advisory fee to KWM on assets held in the same account. These fees are normally exclusive of each other.

Ryan also maintains licenses with various life and disability insurance companies in order to offer such insurance products to clients as a convenience to those clients with insurance needs. As such, they may receive compensation based on insurance sales. Such compensation is disclosed to the client in advance. Appropriate state or other regulatory agency registrations and filings are properly maintained.

***Additional Compensation***

As stated above, Ryan has no other income or compensation to disclose.

***Supervision***

As the sole owner of Kiker Wealth Management, LLC, Paul Kiker supervises all duties and activities of Ryan Florence, and is responsible for all advice provided to clients. His contact information is on the cover page of this disclosure document.

**NOTICE OF WRITTEN INFORMATION SECURITY PROGRAM  
(PRIVACY NOTICE) of**

***Kiker Wealth Management, LLC***

*This is for your information only. No action is required on your part.*

At Kiker Wealth Management, LLC protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use “nonpublic private information” in order to provide our clients with a broad range of financial services as effectively and conveniently as possible. We treat nonpublic personal information in accordance with our privacy policy.

“Nonpublic personal information” is nonpublic information about you that we obtain in connection with providing a financial service or product to you.

**What Information Do We Collect?**

In order to fulfill our obligations to you, we need certain information. Generally, this includes your name, address, social security number, date of birth, account numbers, and information about your income. We may also have access to other sensitive information, such as credit scores, income tax information and so forth.

**Where Do We Get This Information?**

We may collect nonpublic personal information about you from a variety sources, such as:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others, such as the custodian(s) of your account(s); and
- Information we receive from non-affiliated third parties, including consumer reporting agencies.

**What Information Do We Disclose and To Whom Do We Disclose It?**

We do not disclose any nonpublic information about you without your express consent, except as permitted by law and as needed to provide the services you have requested. This applies to current as well as former clients. We restrict access to your nonpublic personal information to those who need to know that information in order to provide products or services to you.

Our “affiliates” are companies with which we share common ownership. We do not currently have any affiliated companies.

**Our Security Procedures**

We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. This includes measures to protect your information in the course of its disposal.