



**R.V. Kuhns & Associates, Inc.
Form ADV Part 2B – Firm Brochure Supplement
July 2, 2012**

R.V. Kuhns & Associates, Inc.
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Portland, Oregon 97204
503-221-4200
www.rvkuhns.com

This firm brochure supplement provides information about the consulting professionals of R.V. Kuhns & Associates, Inc. that supplements the Firm brochure. You should have received a copy of that brochure. Please contact us at 503-221-4200 if you did not receive R.V. Kuhns & Associates' brochure or if you have any questions about the contents of this supplement. The information in this supplement has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

You can find more information about us at the SEC's website www.adviserinfo.sec.gov.

Overview

This brochure supplement contains information on the R.V. Kuhns & Associates, Inc. ("R.V. Kuhns") supervised persons who formulate investment advice for clients and have direct client contact, specifically our consultant and senior consultant professionals. As stated in Item 16 of our Firm Brochure, we do not have discretionary authority to manage any client assets.

In the information provided about each person:

- "Educational Background" refers to the supervised person's post-high school education.
- "Business Experience" refers to the supervised person's business experience for the last five years only.
- "Professional Designations" refers to any certifications or credentials the supervised person has earned which are relevant to our investment consulting. These designations are required to be explained in further detail, as follows:

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA designation. CFA certification requirements include having a bachelor's degree from an accredited institution or have equivalent education or work experience, successful completion of all three exam levels of the CFA Program, having four years of acceptable professional work experience in the investment decision-making process, fulfilling society membership requirements (which vary by society), and pledging to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct.

Certified Public Accountants (CPA): Certified Public Accountants are licensed by a State Board of Accountancy to use the CPA designation. CPA certification requirements vary by state/jurisdiction, but generally include completing 150 semester hours of education, successful completion of the uniform CPA exam, having two years of public accounting experience, passing an ethics course or exam, and pledging to comply with rules of professional conduct. There are also requirements for continuing professional education.

- "Disciplinary Information" refers to any legal or disciplinary events that would be material to your evaluation of the supervised person, such as civil lawsuits, criminal proceedings, or proceedings before a government or self-regulatory agency relating to investment activity.
- "Other Business Activities" refers to whether the supervised person is actively engaged in any investment-related business or occupation other than his or her employment by R.V. Kuhns.

- “Additional Compensation” refers to whether the supervised person receives an economic benefit for providing investment advice, other than his or her regular salary and regular bonus from R.V. Kuhns.
- “Supervision” refers to how the supervised person is monitored in terms of the investment advice he or she provides to clients.

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Rebecca A. Gratsinger, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1965

Educational Background:

- BS – Finance, Portland State University (1987)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 1994)
 - CEO (2008 – Present)
 - Senior Consultant (1994 – Present)
 - Director (2003 – Present)
 - Shareholder (1996 – Present)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the CFA Society of Portland

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Ms. Gratsinger is supervised by R.V. Kuhns' Board of Trustees. Other members of the Board of Trustees include James Voytko, Marcia Beard, Josh Kevan, and Robert Palmeri, all of whom can be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. The Board of Trustees supervises Ms. Gratsinger by performing periodic reviews of her activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

James M. Voytko

Item 2 – Educational Background and Business Experience

Year of Birth: 1950

Educational Background:

- BA – History and Social Sciences, Carnegie Mellon University (1973)
- MPA – Public Administration, University of Washington (1976)
- MPP – Public Policy, Harvard University (1978)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2004)
 - President and Chief Operating Officer (2006 – Present)
 - Director of Research (2004 – Present)
 - Senior Consultant (2004 – Present)
 - Chief Compliance Officer (2010)
 - Director (2006 – Present)
 - Shareholder (2006 – Present)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Voytko is supervised by R.V. Kuhns' Board of Trustees. Other members of the Board of Trustees include Rebecca Gratsinger, Marcia Beard, Josh Kevan, and Robert Palmeri, all of whom can be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. The Board of Trustees supervises Mr. Voytko by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Marcia P. Beard

Item 2 – Educational Background and Business Experience

Year of Birth: 1957

Educational Background:

- BS – Agriculture Economics, University of Illinois (1979)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 1996)
 - Senior Consultant (1997 – Present)
 - Director (2008 – Present)
 - Shareholder (1999 – Present)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Ms. Beard is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Ms. Beard by performing periodic reviews of her activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Beau J. Burggraff

Item 2 – Educational Background and Business Experience

Year of Birth: 1972

Educational Background:

- BS – Accounting, Linfield College (1995)
- MBA – Finance, Pamplin School of Business, University of Portland (2006)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2006, previously from 1998-2004)
 - Consultant (2010 – Present)
 - Associate Consultant (2006 – 2010)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Burggraff is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Burggraff by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Guy M. Cooper

Item 2 – Educational Background and Business Experience

Year of Birth: 1947

Educational Background:

- AB – Economics, Yale College (1969)
- MBA – Stanford Graduate School of Business, Stanford University (1972)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2011)
 - Senior Consultant (2011 – Present)
- Mercer Consulting
 - Lead Consultant (2007 – 2011)
- Ennis Knupp & Associates
 - Lead Consultant (2005 – 2007)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Cooper is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Cooper by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Ryan M. Cunningham

Item 2 – Educational Background and Business Experience

Year of Birth: 1974

Educational Background:

- BS – Commerce, Santa Clara University (1997)
- MBA – Finance and Accounting, McCombs School of Business, University of Texas (2004)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2007)
 - Consultant (2011 – Present)
 - Associate Consultant (2007 – 2011)
- Intel Corporation
 - Finance Specialist (2004 – 2007)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Cunningham is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Cunningham by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Sean C. Ealy, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1972

Educational Background:

- BS – Business Administration, University of Oregon (1994)
- MBA – Portland State University (1998)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 1995)
 - Director of Investment Manager Research (2002 – Present)
 - Consultant (2000 – Present)
 - Shareholder (2002 – Present)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the CFA Society of Portland

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Ealy is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Ealy by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Michael L. Ford, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1961

Educational Background:

- BBA – Business, Mississippi State University (1983)
- MBA – Else School of Management, Millsaps College (1991)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2010)
 - Senior Consultant (2010 – Present)
- Watson Wyatt Investment Consulting
 - Senior Consultant (2004 – 2009)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the CFA Society of Los Angeles

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Ford is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Ford by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Bruno G. Grimaldi

Item 2 – Educational Background and Business Experience

Year of Birth: 1965

Educational Background:

- BBA – International Marketing, Baruch College (1995)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2005)
 - Senior Consultant (2005 – Present)
 - Shareholder (2008 – Present)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Grimaldi is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Grimaldi by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Ryan W. Harvey

Item 2 – Educational Background and Business Experience

Year of Birth: 1979

Educational Background:

- BA – Economics, University of Virginia (2001)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2004)
 - Consultant (2007 – Present)
 - Associate Consultant (2004 – 2007)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Harvey is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Harvey by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Charlie J. Howell

Item 2 – Educational Background and Business Experience

Year of Birth: 1942

Educational Background:

- BS – Mathematics, Fordham University (1967)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 1989)
 - Senior Consultant (1989 – Present)
 - Shareholder (1996 – 2012)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Howell is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Howell by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Anthony K. Johnson

Item 2 – Educational Background and Business Experience

Year of Birth: 1969

Educational Background:

- BBA – Finance and Risk Management & Insurance, Temple University (1992)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2008)
 - Consultant (2008 – Present)
 - Shareholder (2008 – Present)
- Franklin Park Associates, LLC
 - Private Equity Consultant (2008)
- City of Philadelphia Public Employees Retirement System
 - Chief Investment Officer (1999 – 2005)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Johnson is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Johnson by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Joshua R. Kevan, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1976

Educational Background:

- BA – Business, University of Washington (1998)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2000)
 - Senior Consultant (2002 – Present)
 - Director (2008 – Present)
 - Shareholder (2002 – Present)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the CFA Society of Portland

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Kevan is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Kevan by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Ronald L. Klotter, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1960

Educational Background:

- BS – Finance, Miami University (1982)
- MBA – Kellogg Graduate School of Management, Northwestern University (1984)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2011)
 - Senior Consultant and Director of Midwest Consulting (2011 – Present)
- Hewitt EnnisKnupp
 - Consultant and Principal (2010 – 2011)
- Ellwood Associates
 - Consultant and Principal (2006 – 2010)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the Chicago Society of Financial Analysts

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Klotter is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Klotter by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Jonathan K. Kowolik

Item 2 – Educational Background and Business Experience

Year of Birth: 1979

Educational Background:

- BS – Economics: Finance and Management, Wharton School at the University of Pennsylvania (2001)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2001)
 - Senior Consultant (2002 – Present)
 - Shareholder (2002 – Present)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Kowolik is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Kowolik by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Dainius A. Krivinskas

Item 2 – Educational Background and Business Experience

Year of Birth: 1978

Educational Background:

- AB – Economics and Public Policy, Duke University (1999)
- JD – University of Michigan Law School (2003)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2008)
 - Consultant and Director of Real Estate Consulting (2008 – Present)
 - Shareholder (2008 – Present)
- Courtland Partners, Ltd.
 - General Counsel and Consultant (2006 – 2008)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Krivinskas is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Krivinskas by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Scott A. Krouse

Item 2 – Educational Background and Business Experience

Year of Birth: 1976

Educational Background:

- BS – Finance, Pennsylvania State University (1999)
- MBA – Weatherhead School of Management, Case Western Reserve University (2003)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2011)
 - Consultant (2011 – Present)
- RBC Capital Markets
 - Vice President of Investor Relations (2007 – 2011)
- Courtland Partners, Ltd.
 - Consultant (2005 – 2007)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Krouse is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Krouse by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Jeremy A. Miller

Item 2 – Educational Background and Business Experience

Year of Birth: 1976

Educational Background:

- BS – Economics, Brigham Young University (2001)
- MBA – Finance and Investment Management, Yale University (2006)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2006)
 - Consultant, Director of Capital Markets Research (2008 – Present)
 - Associate Consultant (2006 – 2008)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Miller is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Miller by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Ashlee D. Moehring

Item 2 – Educational Background and Business Experience

Year of Birth: 1980

Educational Background:

- BS – Finance and Mathematics, Linfield College (2002)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2002)
 - Consultant (2007 – Present)
 - Chief Compliance Officer (2010 – 2012)
 - Associate Consultant (2004 – 2007)
 - Shareholder (2008 – 2012)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Ms. Moehring is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Ms. Moehring by performing periodic reviews of her activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Roman E. Nemtsov

Item 2 – Educational Background and Business Experience

Year of Birth: 1981

Educational Background:

- BS – Business Administration/Finance, Wright State University (2005)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2008)
 - Consultant (2010 – Present)
 - Associate Consultant (2008 – 2010)
- Courtland Partners, Ltd.
 - Senior Analyst (2006 – 2008)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Nemtsov is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Nemtsov by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Corrie B. Oliva, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1974

Educational Background:

- BBA – Finance, University of San Diego (1996)
- MS – Financial Analysis, Portland State University (2003)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2006)
 - Consultant (2008 – Present)
 - Associate Consultant (2006 – 2008)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the CFA Society of Portland

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Ms. Oliva is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Ms. Oliva by performing periodic reviews of her activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Robert S. Palmeri, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1965

Educational Background:

- BS – Finance, Ithaca College (1987)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2005)
 - Senior Consultant and Director of East Coast Consulting Operations (2005 – Present)
 - Director (2008 – Present)
 - Shareholder (2006 – Present)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the New York Society of Security Analysts

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Palmeri is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Palmeri by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Kevin R. Raymond

Item 2 – Educational Background and Business Experience

Year of Birth: 1973

Educational Background:

- BA – Economics, Middlebury College (1995)
- MBA – Fuqua School of Business, Duke University (2000)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2004)
 - Consultant (2006 – Present)
 - Associate Consultant (2004 – 2006)
 - Shareholder (2008 – 2012)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Raymond is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Raymond by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Nathan A. Voris

Item 2 – Educational Background and Business Experience

Year of Birth: 1978

Educational Background:

- BS – Education, Ohio State University (2001)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2011)
 - Consultant and Defined Contribution Specialist (2011 – Present)
- Ibbotson Associates
 - Consultant (2010 – 2011)
- Walmart
 - Investment Manager (2006 – 2010)

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Voris is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Voris by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.

Charlie J. Waibel, CFA

Item 2 – Educational Background and Business Experience

Year of Birth: 1955

Educational Background:

- BA – Natural Science, Lewis and Clark College (1978)
- MD – Oregon Health Sciences University (1982)

Business Experience:

- R.V. Kuhns & Associates, Inc. (since 2005)
 - Senior Consultant (2005 – Present)
 - Director (2008 – 2011)
 - Shareholder (2006 – 2012)

Professional Designations:

- CFA Charterholder and member of the CFA Institute and the CFA Society of Portland

Item 3 – Disciplinary Information

No legal or disciplinary events to disclose.

Item 4 – Other Business Activities

No other business activities to disclose.

Item 5 – Additional Compensation

No additional compensation to disclose.

Item 6 – Supervision

Mr. Waibel is supervised by Rebecca Gratsinger and James Voytko, who can both be reached at 503-221-4200. As detailed in Item 4 of our Firm Brochure, all of R.V. Kuhns' investment advice is individually tailored to each client to suit their financial situation, investment experience, investment objectives, risk tolerance and other circumstances that we consider relevant. Ms. Gratsinger and Mr. Voytko supervise Mr. Waibel by performing periodic reviews of his activity to ensure appropriateness and consistency with R.V. Kuhns' policies.