

# **L.M. Kohn & Company Advisory Brochure**

9810 Montgomery Rd.  
Cincinnati, OH 45242  
(513) 792-0301 or 800-478-0788

October 3, 2011  
**Part 2A of Form ADV**

This Brochure provides information about the qualifications and business practices of L.M. Kohn & Company [LMK]. If you have any questions about the contents of this Brochure, please contact us at 513-792-0301 or [comment@lmkohn.com](mailto:comment@lmkohn.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

LMK is a Registered Investment Adviser firm. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

The entire brochure is available on our website, [www.lmkohn.com](http://www.lmkohn.com), under Form ADV/Privacy Notice. If you do not have access to the internet and would like to receive a complete copy of the brochure, please contact Sandy Smith, Compliance Manager at 513-792-0301 or [sandysmith@lmkohn.com](mailto:sandysmith@lmkohn.com).

Additional information about LMK is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with LMK who are registered, or are required to be registered, as investment adviser representatives of LMK.

(Cover Page – Item 1)

## **Material Changes (Item 2)**

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### **Annual Update**

The Material Changes section of this brochure will be updated at least annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes Since the Last Update**

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization. As such, we have revised our ADV Part 2 form to reflect this new rule.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

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**Brochure Supplements (Part 2B of Form ADV).....**

Education and Business Standards of the Investment Advisor Representatives are listed separately for each branch office. Clients will receive the supplement for their Investment Advisor Representative.

The entire brochure is available on our website, [www.lmkohn.com](http://www.lmkohn.com), under Form ADV/Privacy Notice. If you do not have access to the internet and would like to receive a complete copy of the brochure, please contact Sandy Smith, Compliance Manager at 513-792-0301 or [sandysmith@lmkohn.com](mailto:sandysmith@lmkohn.com).

#001 ..... 9810 Montgomery Rd.  
 ..... Cincinnati, OH 45242  
 ..... Doing Business As: L.M. Kohn & Company

#005 ..... 2794 Mack Rd.  
 ..... Fairfield, OH 45014  
 ..... Doing Business As: Lighthouse Agency. Inc.

#009 ..... 11085 Montgomery Rd., Suite 250  
 ..... Cincinnati, OH 45249  
 ..... Doing Business As: Planning Works, LLC

#012 ..... 9930 Johnnycake Ridge Rd, Suite 2B  
 ..... Concord, OH 44060  
 ..... Doing Business As: Hickory Asset Management

#015 ..... 102 Union St.  
 ..... Norfolk, MA 02056  
 ..... Doing Business As: Retirement Educators

#016 ..... 7750 Montgomery Rd.  
 ..... Cincinnati, OH 45236  
 ..... Doing Business As: Mackey Financial Group, LLC

#022 ..... 5740 Gateway Blvd., #201  
 ..... Mason, OH 45040  
 ..... Doing Business As: Bollenbacher Financial Services

#023 ..... 1954 Evelyn Byrd Ave.  
 ..... Harrisonburg, VA 22801  
 ..... Doing Business As: Loomis Wealth Management, LLC

#024 ..... 11427 Reed Hartman Highway, #350.  
 ..... Cincinnati, OH 45241  
 ..... Doing Business As: Kohn Wealth Management Advisors, LLC

#001 ..... 9900 Corporate Campus Dr.  
..... Louisville, KY 40223  
..... Doing Business As: Aldyn Capital LLC

#001 ..... 6200 West 9<sup>th</sup> St.  
..... Greeley, CO 80634  
..... Doing Business As: L.M. Kohn & Company

#001 ..... 1147 Hancock St.  
..... Quincy, MA 02169  
..... Doing Business As: Butler Benefit Brokers, Inc.

#001 ..... 1400 Terradyne Dr.  
..... Andover, KS 67002  
..... Doing Business As: Preferred Pension Solutions

#001 ..... 612 N. Second St.  
..... St. Louis, MO 63102  
..... Doing Business As: Gateway Pension Services

#001 ..... 2000 West Dorothy Lane  
..... Dayton, OH 45439  
..... Doing Business As: Vision Financial Services LLC

#001 ..... 20325 Center Ridge Road  
..... Cleveland, OH 44116  
..... Doing Business As: National Associates, Inc.

#001 ..... 8700 Indian Creek Pkwy.  
..... Overland Park, KS 66210  
..... Doing Business As: DeMars Pension Consulting Services

#001 ..... 171 Londonderry Turnpike  
..... Hooksett, NH 03106  
..... Doing Business As: CGI Financial Services

#001 ..... 2970 Peachtree Road  
..... Atlanta, GA 30305  
..... Doing Business As: Retirement Plan Services Company

#001 ..... 275 Route 304  
..... Bardonia, NY 10954  
..... Doing Business As: Greenwich Financial Group

#001 ..... P.O. Box 374  
..... Lebanon, OH 45036  
..... Doing Business As: Nischwitz Insurance and Investment Planning

#001 ..... 965 Ross Rd.  
..... Columbus, OH 43213  
..... Doing Business As: Pooch Financial Services

#001 ..... 605 U.S. Route 1  
..... Scarborough, ME 04074  
..... Doing Business As: Progress Sharing Company

#001 ..... 433 New Karner Rd.  
..... Albany, NY 12205  
..... Doing Business As: Creative Pension Consultants

#001 ..... 9200 Montgomery Rd.  
..... Cincinnati, OH 45242  
..... Doing Business As: SureVest Financial, Inc.

#001 ..... 300 E. Bremer Ave.  
..... Waverly, IA 50677  
..... Doing Business As: Paradigm Benefits, LLC

#001 ..... 20770 US Hwy 281 North  
..... San Antonio, TX 78258-7500  
..... Doing Business As: Simpkins & Associates, Inc.

#001 ..... 34 North Fort Thomas Ave.  
..... Fort Thomas, KY 41075  
..... Doing Business As: Citizens Financial Services

#001 ..... 14806 Floyd  
..... Overland Park, KS 66223  
..... Doing Business As: A. Turner Financial

#001 ..... 521 Barret Ave.  
..... Louisville, KY 40204  
..... Doing Business As: Green & Halliburton, Inc.

## **Advisory Business (Item 4)**

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### **Firm Description**

L. M. Kohn & Company (LMK) was founded in 1990 by Larry M. Kohn. The firm is registered with the SEC (Securities and Exchange Commission) as a Broker/Dealer with 107 registered reps and as a Registered Investment Adviser with 43 Investment Adviser Representatives.

LMK provides personal financial planning and investment management to individuals, families and their related entities, trusts and estates, not for profit organizations, and family businesses. LMK works with clients to define financial objectives and to develop strategies for reaching those objectives, some of which may include: identification of financial problems, cash flow and budget management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable goals, special needs planning, family business succession issues, fringe benefits, and/or other issues specific to the client. LMK also offers services to small businesses relating to the design, structure, implementation and administration of employee benefit plans.

As a securities broker-dealer, the firm sells products or services in addition to investment advisory services. These products and services include but are not limited to equity securities (exchange-listed securities, securities traded over-the-counter, foreign issues, etc.), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, mutual fund shares, etc.), United States governmental securities, and options contracts on securities. Investment advice is also provided in investments such as CMOs, Mortgage-backed securities, Government Territory (for example Guam and the Virgin Islands) investments, as well as interest rate and index options. No referral fees are paid or received for advisory accounts. No benefits are received from custodians/broker-dealers based on client securities transactions ("soft dollar benefits").

Assets under the direct management of LMK are held by independent custodians, including RBC Correspondent Services, a division of RBC Capital Markets, LLC, or others, in the client's name. LMK does not act as a custodian of client assets, although we may at times be considered by the SEC to technically have "custody" over certain types of accounts held at independent custodians.

We may recommend other professionals (e.g., lawyers, accountants, insurance agents, real estate agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by the Advisor. Conflicts of interest will be disclosed to the client and managed in the best interest of the client.

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### **Principal Owners**

Larry M. Kohn is a Director and President.

Carl R. Hollister is a Director, Executive Vice President, Chief Compliance Officer, and Chief Operating Officer.

Terrence Donnellon is a Director and Secretary. He is also separately employed as an attorney by Donnellon, Donnellon and Miller (DD&M), a law firm. Clients of LMK may be referred to DD&M and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

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### **Types of Advisory Services**

The primary type of advisory service offered by LMK is investment management and financial planning.

In performing its services, LMK is not required to verify any information received from the client or from the client's other professionals. Each client is advised that it remains his/her responsibility to promptly notify LMK when there is any change in his/her financial situation and/or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations and/or services.



The following are typical investment planning arrangements offered to clients:

### **Investment Management Services**

This service includes financial planning, implementation, and ongoing asset management/monitoring services. This service may include identification of financial problems, cash flow and budget management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable goals, small business planning issues, fringe benefits, special needs planning or other issues specific to the client. The engagement also includes implementation of recommendations accepted by client, unlimited telephone support, meetings as required, on-going financial planning services, reminders of the specific courses of action that need to be taken, and quarterly, semi-annual or annual written portfolio reviews as negotiated with each client. More frequent reviews may occur but are not necessarily communicated to the client unless significant changes are recommended.

### **FEE BASED PROGRAMS OFFERED THROUGH RBC CORRESPONDENT SERVICES:**

In a discretionary account, the customer gives the Portfolio Manager the authorization to make purchases and sales in the account without first obtaining the customer's permission. In a non-discretionary account, the portfolio manager must obtain the customer's permission to make purchases and sales. LMK advisory accounts are all non-discretionary.

### **ADVISOR:**

Customized, professional investment advice developing an asset allocation strategy suited to the client's needs. The Advisor Program allows the IAR to provide the client with customized, professional investment advice. The IAR develops an asset allocation strategy suited to the client's needs. This non-discretionary platform offers access to a wide variety of securities, automatic account rebalancing, no sales charges or transaction fees, complimentary Investment Account Access (Visa Gold Debit Card/Rewards Program) as well as free check writing.

### **UNBUNDLED MANAGED ACCOUNT SOLUTIONS (uMAS):**

An unbundled, non-discretionary managed account platform that offers an A La Carte offering list with quarterly performance reporting and flexible billing options as well as comprehensive portfolio management tools. These tools are chosen after the client and Financial Consultant review and execute the LMK RIA Agreement. Reports will include market commentary, summary reports, objective comparison statistics, asset allocation market values, cash flows, and portfolio evaluation. Outside Money Manager portfolios may also be included in the reporting. The uMAS program also allows the IAR to provide the client with customized, professional investment advice. The IAR develops an asset allocation strategy suited to the client's needs.

### **RESOURCE II**

This program provides participants discretionary investment management services. The portfolio management services feature a select group of independent investment advisors which RBC Correspondent Services has previously reviewed as subadvisors in the program through a due diligence screening process. LMK will review the client's advisory needs, as well as other objectives and risk tolerances, and assist the client in selecting an appropriate advisor(s) from the group.

On occasion, either RBC Correspondent Services or LMK may suggest to a client that he or she replace an existing independent investment advisor with another. However, any change in independent advisor must be approved by the client. LMK and RBC Correspondent Services do not have discretion to change an independent advisor.

### **TOTAL STRATEGY ACCOUNT (TSA):**

A customized investment management program that allows for multiple money managers, mutual funds and exchange traded fund (ETF's) all in one account. The TSA platform provides a disciplined automatic rebalancing process across all investment in the client's portfolio. For taxable accounts, tax efficiency is improved by monitoring "wash sales" and short term gain exposure. This account platform provides consolidated in-depth reporting.

## **MODEL PORTFOLIOS**

For qualified clients, a small number of IAR's may recommend a predetermined model portfolio. When recommending a model portfolio, the Advisor takes into consideration suitability issues such as risk tolerance, investment objective, etc., however, it is disclosed to the client that the actual investment transactions in the portfolio are strictly governed by the model and not chosen by the advisor. These transactions do not take into consideration client tax sensitivity, time horizon, or other suitability considerations. The IAR has no control over the realized capital gains or losses (short term or long term) produced by the portfolio which may affect the customer's tax liabilities.

Depending on the model type, the IAR receives the information regarding portfolio changes either from email alerts, newsletters, or quarterly updates, therefore, the trades performed by the IAR will not be priced the same as the trades performed by the model. Past performance of the model does not guarantee future results. The investment return and principal value of the investment when sold or redeemed may be worth more or less than the original cost.

Descriptions of the portfolio models offered by individual Advisors are located in the brochure supplement of that Advisor.

## **PORTFOLIO MANAGEMENT THROUGH SEI MANAGEMENT PROGRAM**

LMK manages client portfolios through the SEI Management Program (the "Program"). In this program, SEI provides advisory services to LMK (but not to the client) involving the structure and design of asset allocation portfolios comprised solely of mutual funds advised by SEI. SEI also advises LMK with respect to reallocation and rebalancing of investments within such asset allocation programs. The Program is designed as followed:

LMK will determine the client's current financial situation, financial goals and attitudes towards risk through various analyses and questionnaires. This process will help LMK review the client's situation and enable LMK to recommend an initial asset allocation based on the client's specific needs and goals.

In determining the initial allocation to be used, LMK will choose from several model portfolios of no-load mutual funds provided to LMK by SEI. LMK will, if appropriate, suggest modifications to these models to more adequately address the client's individual needs. The client may place reasonable restrictions on the nature of the funds held in the portfolio or the allocation among the various classes, and LMK will assist the client in understanding and evaluating the potential impact of these restrictions on the model portfolios.

Once the client's asset allocation has been established, the portfolio will be implemented using the mutual funds advised by SEI. SEI Investment Management Corporation selects the investment managers of the underlying mutual funds. SEI utilizes institutional investment management firms. The fund managers are monitored by SEI to ensure that their investment styles and performance remain consistent with the objectives of the mutual funds.

Accounts will be monitored quarterly and, when appropriate, LMK will suggest a reallocation of the portfolio based on changing economic conditions or changes in the client's individual circumstances. These suggested reallocations will be implemented without prior notice to discretionary clients.

As economic or market changes occur, SEI will make a quarterly review of its model allocations and may recommend changes in these model allocations to LMK. SEI will automatically reallocate all client holding in model portfolios unless instructed to do otherwise by LMK. If LMK does not contact SEI prior to the first Friday of the month following the end of each calendar quarter, SEI will take LMK's silence as direction from LMK to make the recommended reallocations. SEI will not make any ongoing recommendations concerning portfolios that deviate from SEI's models ("custom portfolios"); LMK is responsible for all reviews and must instruct SEI to make any changes to such portfolios.

Clients may also instruct SEI to automatically rebalance the client's account if the allocation among the underlying mutual funds deviates from the prescribed quarterly allocation by greater than a 2% variance. For the tax-managed

models, the variance is 3%. Rebalancing occurs monthly, with no transaction fees.

Should the client's individual situation change, the client should notify LMK, who will assist the client in revising the current portfolio and/or reevaluate their financial situation to determine if a different model portfolio would be appropriate to the client's new situation.

### **Financial Planning**

This service includes financial planning only. No implementation services or ongoing asset management services are provided. Financial planning may include identification of financial problems, cash flow and budget management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable goals, small business planning issues, fringe benefits, special needs planning or other issues specific to the client. A written evaluation of the client's current situation and their goals is provided to the client.

At LMK, advisory services are tailored to the individual needs of clients. Client goals and objectives are clarified in meetings and via correspondence, and are used to determine the course of action for each individual client. The goals and objectives for each client are documented in our client relationship management system and in client files, either in hard copy or in electronic files.

Clients may impose restrictions on investing in certain securities or types of securities. This must be done in writing and be signed by the client, LMK and the separate account manager if applicable. Agreements may not be assigned without client consent.

In general, the financial plan will address any or all of the following areas of concern:

**PERSONAL:** Family records, budgeting, personal liability, estate information and financial goals.

**TAX & CASH FLOW:** Income tax and spending analysis and planning for the past, current and future years. LMK will illustrate the impact of various investments on a client's current income tax and future tax liability.

**DEATH AND DISABILITY:** Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.

**RETIREMENT:** Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.

**INVESTMENTS:** Analysis of investment alternatives and their effect on a client's portfolio.

LMK gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes toward risk. Related documents supplied by the client are carefully reviewed, including a questionnaire completed by the client, and a written report is prepared. Should a client choose to implement the recommendations contained in the plan, LMK suggests the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of the financial plan recommendations is entirely at the client's discretion.

Flat or hourly fees may be charged for LMK's Financial Planning services. Each Financial Plan will be unique and different for each client. Clients may choose to execute brokerage or insurance recommendations through the associated persons of LMK in their separate capacity as registered representatives of LMK, and independent insurance agents of various agencies.

Under these circumstances, these individuals will receive separate, yet customary commission compensation in this capacity. If LMK clients do not choose to implement recommendations through LMK, the firm may or may not be compensated for its Financial Planning service.

In addition, it is LMK's hope that these Financial Planning clients will opt to contract with LMK for money management services. However, Financial Planning clients are free to use any adviser they choose.

### **Money Manager Search and Monitoring**

LMK may perform management searches of various independent registered investment advisors, who pay solicitors fees to LMK, on behalf of the client. Based on a client's individual circumstances and needs, LMK will determine which independent adviser's portfolio management is appropriate for that client. Factors considered in making this determination include account size, risk tolerance, the opinion of each client, tax issues relevant to the client, and the investment philosophy of the independent advisor. Clients should refer to the independent adviser's document for a full description of the services offered. LMK will meet with the client on a regular basis, or as determined by the client, to review the account.

If LMK believes that a particular independent adviser is performing inadequately, or if LMK believes that a different manager is more suitable for a client's particular needs, then LMK may suggest that the client contract with a different adviser.

### **Special Projects**

Projects may be undertaken that are not described in other types of agreements, including implementation of Financial Planning recommendations, periodic investment portfolio review, assistance with tax planning, employee benefit plan administration or other services specifically requested by the client.

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### **Tailored Relationships**

At LMK, advisory services are tailored to the individual needs of clients. Client goals and objectives are clarified in meetings and via correspondence, and are used to determine the course of action for each individual client. The goals and objectives for each client are documented on the New Account form or the Customer Acknowledgment form and in client files, either in hard copy or in electronic files.

Agreements may not be assigned without client consent.

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### **Managed Assets**

As of September 30, 2010, LMK managed approximately \$192,867,798 in assets representing approximately 448 client households.

## **Fees and Compensation (Item 5)**

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### **Description**

The specific manner in which fees are charged by LMK is established in a client's written Advisory Services Agreement with LMK.

#### **PRIMARY FEE SCHEDULE FOR LMK ADVISORY SERVICES**

Asset Based Fee - Range: 0.25% - 2.5% annually based on assets/services rendered. Advisory fees are charged on a quarterly basis in arrears\* and will be invoiced to the client. Accounts on the program are subject to a \$500.00 minimum annual advisory fee.

\* RBC Based Platforms can be charged in advance.

## **FEE SCHEDULE FOR RESOURCE II ACCOUNT PLATFORM OFFERED THROUGH RBC CORRESPONDENT SERVICES**

Asset Based Fee - charged on a quarterly basis at the beginning of each quarter.

\$100,000 - \$1,000,000	1.60% to 3.0%
\$1,000,001 - \$10,000,000	1..45% to 2.40%
Above \$10,000,001	Negotiable

## **FEE SCHEDULE FOR ADVISOR AND TOTAL STRATEGY ACCOUNT PLATFORMS OFFERED THROUGH RBC CORRESPONDENT SERVICES**

Asset Based Fee - charged on a quarterly basis at the beginning of each quarter.

\$25,000 - \$250,000	0.55% to 2.75%
\$250,001 - \$1,000,000	0.55% to 2.75%
\$1,000,001 - \$3,000,000	0.45% to 2.00%
\$3,000,001 - \$5,000,000	0.30% to 2.00%
\$5,000,001 - \$10,000,000	0.20% to 2.00%
Above \$10,000,001	Negotiable

**\*Clients electing to utilize the Tax Management Services option, will be assessed an additional 10 basis point fee.**

## **FEE SCHEDULE FOR UNBUNDLED MANAGED ACCOUNT SOLUTIONS (uMAS) OFFERED THROUGH RBC CORRESPONDENT SERVICES**

Asset Based Fee - Range: 0.25% - 2.5% annually based on assets/services rendered. Advisory fees are charged in advanced on a quarterly basis and will be invoiced to the client. Accounts on the program are subject to a \$500.00 minimum annual advisory fee.

Clients will be invoiced in advance per calendar quarter based upon the month end values (market value and fair market value in the absence of market value, plus any credit balance or minus any debit balance on a time wieghted basis for all % asset based fees), of the client's account during the previous quarter. Fee adjustment transactions will be placed in the account the following quarter. For this service, LMK generally recommends a minimum initial investment of at least \$100,000. However, under certain circumstances, smaller accounts will be accepted.

## **FEE SCHEDULE FOR HIGHLY COMPENSATED PLAN MANAGED BY PLANNING WORKS+**

\$0 - \$9,999.99 = \$100 Flat Fee billed in arrears each calendar quarter
\$10,000.00- \$74,999.99 = RBC Advisor program 1.5% annual asset based*

\$75,000.00 and Above = RBC Advisor program 1.25% annual asset based\*

+ Fee schedule is not tiered

\* Switch over to RBC Advisor program requires additional RBC Advisor Account paperwork to be submitted prior to asset based fees being charged to the account.

#### **FEE SCHEDULE FOR HICKORY ASSET MANAGEMENT**

First \$100,000 (\$0-100,000) = 1.0%
Next \$150,000 (\$100,001-250,000) = 0.80%
Next \$250,000 (\$250,001 - 500,000) = 0.70%
Next \$500,000 (\$500,001 - 1,000,000) = 0.5%
Next \$1,500,000 (\$1,000,001 - \$2,500,000) = 0.35%
\$2,500,001 and above = 0.20%

#### **ALTERNATIVES**

**Flat Fee** - As an alternative, clients may also elect to receive advisory services for an annual flat fee which will be billed quarterly in arrears ranging from \$200 to \$6000 per year depending on the nature of the advisory services provided and the client's financial circumstances.

**Financial Plan** - The fee amount for a written financial plan may be based on an hourly rate not to exceed \$250.00 per hour, or based on a negotiated set fee amount stated in the Advisory Agreement. Whichever method is chosen, the total fee for a written financial plan may not exceed \$3,500.00 within a 12 month period.

**PORTFOLIO MANAGEMENT THROUGH SEI MANAGEMENT PROGRAM** - The annual fee for LMK's portfolio management services offered through the SEI Management Program will be charged by a percentage of assets under management, according to the schedule below:

- Asset Value Individual Account / Annual Fee (%)
- \$150,000-\$500,000 / 1.00%
- \$500,000-\$1,000,000 / 0.75%
- Over \$1,000,000 / Negotiable

There is no minimum account size required for this service. Clients will be invoiced in arrears at the end of each calendar quarter based upon the quarter end values (market value or fair market value in the absence of market value, plus any credit balance minus any debit balance), of the client's account during the previous quarter.

If authorized by the client, SEI will directly debit LMK's advisory fee from the client's custodial account. SEI will forward the fee to LMK. SEI will receive certain fees and administrative/custodial fees for servicing the account.

LMK's clients authorize the custodian, SEI Trust Company, to deduct from their account and pay to LMK, on the submission of a bill, the management fee for each calendar year quarter. SEI will send clients a quarterly statement showing the amount of the management fee due, the account value on which the fee is based, and how the fee was calculated. Clients are responsible for verifying fee computations, since custodians are not typically asked to

perform this task. The custodian will send clients a monthly statement showing all amounts paid from the account, including all management fees paid by the custodian to LMK.

**WRAP FEES** - LMK may be retained by clients under so called 'wrap fee' arrangements offered by RBC Correspondent Services, a FINRA registered broker dealer, wherein the broker or dealer may recommend retention of LMK or retention of another investment adviser, pay LMK's and/or another adviser's investment advisory fee on behalf of the client, monitor and evaluate LMK's and/or another adviser's performance, execute the client's portfolio transactions without commission charge, and provide custodial services for the client's assets, or provide any combination of these or other services, all for a single fee paid by the client to the broker dealer. In evaluating such an arrangement, a client should recognize that a brokerage commissions for the execution of transactions in the client's account are not negotiated by LMK and/or another investment adviser. Transactions are effected 'net' i.e., without commission, and a portion of the wrap fee is generally considered as being in the lieu of commissions.

Trades are generally expected to be executed only with the broker dealer with whom the client has entered into the wrap fee arrangement, so that the advisory firm may not be free to seek best price and execution by placing transactions with other broker dealers. Our experience indicates that certain broker dealers under clients' wrap fee agreements generally can offer best price for transactions in listed equity securities. But no assurance can be given that such will continue to be the case with those or other broker dealers which offer wrap fee arrangements, nor with respect to transactions in other types of securities. Accordingly, the client may wish to satisfy himself that the broker dealer offering the 'wrap fee' arrangement can provide adequate price and execution of most or all transactions. The client should also consider that depending upon the level of the wrap fee charged by the broker dealer, the amount of the portfolio activity in the client's account, the value of custodial and other services which are provided under the arrangement and other factors, the wrap fee may or may not exceed the aggregate cost of such services if they were to be provided separately; particularly if LMK and/or another investment adviser were free to negotiate commissions and seek best price and execution of transactions for the client's account. Fees are paid quarterly, in advance. The wrap fee paid to LMK is listed below. LMK will quote an exact percentage to each client based on both the nature (whether equity, balanced, or fixed income) and total dollar value of that account. Clients will be invoiced in advance at the beginning of each calendar quarter based upon the month end values (market value or fair market value in the absence of market value, plus any credit balance or minus any debit balance on a time weighted basis), of the client's account during the previous quarter. All "wrapped" fees are negotiable between LMK and the participating client.

Wrap-fee program participants should reference RBC Correspondent Services Schedule H wrap-fee disclosure document for further information regarding fees for each separate program.

**MONEY MANAGER SEARCH AND MONITORING** - Contractually, LMK may be paid by the independent adviser for whom it solicits, based on a percentage of the client's managed assets (ranging from 0.3% to 1.0%), which is in addition to the independent investment adviser's annual management fee, depending on the size of the account. Contractually, LMK may also, at its discretion, charge management fees ranging from 1% to 3%, from which LMK is responsible for payment to the underlying manager.

The management fee is disclosed in the independent investment adviser's disclosure document (Part II of Form ADV or other disclosure document in lieu of part II).

The money managers considered by LMK are limited to those who agree to pay LMK a referral fee.

**COMMISSIONS AND FEES OFFSET BY COMMISSIONS** - Some RBC Platforms or the standard LMK Advisory Services Agreement allow for the charging of commissions in addition to advisory fees, based on client preference. Generally, it is LMK's policy to not charge commissions in addition to advisory fees, however, in a limited amount of cases, we do allow a small number of IAR's to charge commissions in addition to fees. These commissions may include a specified amount to cover ticket charges, a specified amount per transaction or a percentage. LMK has a specific Advisory Services Agreement for commissions plus fees that is only available to advisors that have been approved by the CCO to use it. This agreement has clear disclosures that commissions will be charged in addition to fees. The client must initial next to these disclosures to verify that they are aware that

commissions will be charged. LMK urges clients to have a clear understanding of the estimated number of transactions that the advisor intends to recommend for the client on an annual basis and how the commissions will impact the expenses of these transactions before initialing and signing this agreement.

If an advisory client executes recommended securities transactions through associated persons of LMK in their separate capacities as registered representatives of a broker dealer, these individuals will earn commissions that are separate and distinct from fees charged for advisory services. In some instances, depending on the size of the transaction, advisory fees will be discounted, at LMK's discretion, for commissions earned. Commission will not be credited against future advisory fees.

**GENERAL INFORMATION ON FEES** - In certain circumstances, all fees and/or account minimums may be negotiable. However, clients participating in any of the RBC Correspondent Services wrap-fee programs should refer to the Schedule H of the particular program for further information.

The fee charged is calculated as described above and is not charged on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of funds of an advisory client (SEC Rule 205(a)(1)).

A client agreement may be cancelled at any time, by either party, for any reason upon receipt of 30 days written notice. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

All fees paid to LMK for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described on each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without the services of LMK. In that case, the client would not receive the services provided by LMK which are designed, among other things, to assist the client in determining which mutual funds or funds are most appropriate to each client's financial condition and objectives.

Accordingly, the client should review both the fees charged by the funds and the fees charged by LMK to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

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## **Fee Billing**

LMK will generally bill its fees on a quarterly basis in arrears\*. Clients may elect to be billed directly for fees or to authorize LMK to directly debit fees from client accounts. Since advisory fees deducted from a tax-sheltered retirement account are not tax deductible, clients should consult their accountant to determine whether paying fees from non-qualified funds will result in beneficial tax deductions. It is LMK's policy that performance reporting be calculated net of fees, however, when fees are paid from outside funds, this is not possible. In other words, when fees are not debited directly from the account, the reported performance will be higher than when fees are debited directly from the account.

Management fees shall be calculated based on the market value at the end of the period, adjusted for in quarter deposits. Accounts initiated or terminated during a quarterly billing period will be charged a prorated fee. Clients are entitled to immediately terminate their Advisory Services Agreement with LMK upon written notice to LMK of such termination. Upon termination of any account, unpaid fees will be due and payable. LMK does not require payment of fees in advance. Special Projects services are billed for services rendered.

\* RBC Based Platforms can be charged in advance.

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## **Other Fees**

LMK's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot



differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to LMK's fee, and LMK shall not receive any portion of these commissions, fees, and costs.

Please see the section entitled "Brokerage Practices" on page 19 for more information.

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### **Past Due Accounts and Termination of Agreement**

LMK reserves the right to stop work on any account that is more than 60 days overdue. In addition, LMK reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate to providing proper financial advice, per the judgment of LMK. Clients may terminate their agreement at any time by providing written notice. Terminating clients will receive an itemized bill for work completed.

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### **Compensation for Sales of Investment Products**

Unless specifically disclosed on the Advisory Agreement, LMK does not normally sell securities that pay a commission. No load mutual funds or mutual fund A shares are purchased for advisory clients without fees, however LMK representatives may be credited with 12b-1 fees. Clients have the option of purchasing investment products that are recommended by LMK through other brokers or agents not affiliated with LMK.

The payment of 12b-1 fees may represent a conflict of interest by providing an incentive to the firm to purchase mutual funds that pay these fees. LMK representatives will discuss with the client the rationale for purchasing a mutual fund with 12b-1 fees prior to the purchase and the final decision remains with the client.

## **Performance-Based Fees (Item 6)**

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### **Sharing of Capital Gains**

LMK does not use a performance-based fee structure. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. However, the nature of asset-based fees allows LMK to participate in the growth of the client's wealth. This also means that our fees can decline when the client's portfolio declines in value.

## **Types of Clients (Item 7)**

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### **Description**

LMK generally provides investment advice to individuals, families, trusts, qualified retirement plans, not for profit organizations and estates. Advice may extend to entities related to the client such as small businesses and charitable organizations, including foundations and endowments. Client relationships vary in scope and length of service.

LMK does not impose a minimum dollar value of assets or other condition for opening or maintaining an account, however, as described in Item 5 ( Fees and Compensation) accounts on the program are subject to a \$500.00 minimum annual advisory fee which may result in a fee higher than the stated fee schedule.

## Methods of Analysis, Investment Strategies and Risk of Loss (Item 8)

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### Methods of Analysis

Security analysis methods at LMK include fundamental analysis. The main sources of information include Morningstar reports, fund prospectuses, S&P reports, Thompson Reuters Stock Reports, financial newspapers and magazines, research materials prepared by others, filings with the Securities and Exchange Commission, and annual reports. Employees of LMK also attend on- and off-site visits with fund and portfolio managers, conference calls, and industry conferences.

### Investment Strategies

We may use passively-managed index and exchange-traded funds when appropriate for the client and actively-managed funds, stocks, options, certificate of deposits and individual government, corporate, or municipal bonds where there are opportunities to make a difference by security selection.

The investment strategy for a specific client is based upon the objectives, income needs, and tax situation stated by the client during consultations. The client may change these objectives at any time. Each client portfolio is constructed solely for that client.

### Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the risk of loss in mind. However, as with all investments, clients face investment risks including the following: Loss of Principal Risk, Interest-rate Risk, Market Risk, Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk, and Financial Risk.

## Disciplinary Information (Item 9)

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### Legal and Disciplinary

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of LMK or the integrity of LMK's management. There have been no legal or disciplinary events involving LMK or its management.

## Other Financial Industry Activities and Affiliations (Item 10)

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### Affiliations

LMK is registered as a securities broker-dealer and recommends to its advisory clients clearing through RBC Correspondent Services (RBC), a division of RBC Capital Markets, LLC. LMK currently recommends RBC based on the electronic linkage available, the competitive commission structure and the services available. However, clients may elect to use the custodial and brokerage services of any licensed broker or trust company provided a satisfactory computer link can be established. LMK intends to continually review other custodial and transactional service providers to insure that its clients receive competitive commission rates and high quality execution. This relationship does not constitute a conflict of interest. LMK receives no benefit from trades processed. LMK does not have any relationships with futures or commodity entities. LMK IAR's do currently recommend outside investment advisors to some clients. LMK has associations with other investment advisers, accounting firms, law firms, pension consultants and insurance companies and agencies.

### Activities

In addition to LMK, IAR's are associated with other activities. These activities are described in the Brochure Supplement, (Part 2b).

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading (Item 11)**

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### **Code of Ethics**

LMK has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedure, among other things. All supervised persons at LMK must acknowledge the terms of the Code of Ethics annually, or as amended. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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

LMK and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades, however, block trades may contain client and employee trades in the same block. Employees comply with the provisions of the LMK Code of Ethics. These procedures are designed to ensure that the personal securities transactions, activities and interests of the employees of LMK will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

The Chief Compliance Officer of LMK is Carl R. Hollister. He is assisted in this role by Sandy Smith. All employee trades are reviewed by either Carl R. Hollister or Sandy Smith. Carl Hollister's personal trades are reviewed by Sandy Smith and vice versa. The personal trading reviews ensure that the personal trading of employees are not based on inside information and that clients of the firm receive preferential treatment. The trades are not of a significant enough value to affect the securities markets.

## **Brokerage Practices (Item 12)**

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### **Selecting Brokerage Firms**

LMK recommends to its advisory clients the brokerage services of L.M. Kohn & Company, clearing through RBC Correspondent Services (RBC), a division of RBC Capital Markets, LLC, member NYSE/FINRA/SIPC. All LMK investment advisory representatives (IARs) are Registered Representatives of L.M. Kohn & Company. LMK currently recommends RBC based on the electronic linkage available, the competitive commission structure, and the services available. However, clients may elect to use the custodial and brokerage services of any licensed broker or trust company provided a satisfactory computer link can be established. LMK intends to continually review other custodial and transactional service providers to insure that its clients receive competitive commission rates and high quality execution. This relationship does not constitute a conflict of interest. The commission structure is so minimal that LMK receives no benefit from trades processed.

Securities traded through RBC for investment advisory clients are not charged fees per trade unless the advisory contract between the IAR and the client clearly states that commissions will be charged. Sometimes trades are bunched so that multiple clients are making a purchase or sale of the same security. These shares are purchased/sold at the average cost per trade executed that day. In the event the total number of shares in the original order is not executed that day, the actual number of shares purchased/sold is pro-rated on an equitable basis, reserving the right to use round lots for practical purposes.

For clients that are invested in mutual funds, in addition to the fees that LMK charges for investment advisory services, there are additional advisory charges levied by the mutual fund group. No load mutual funds or mutual fund A shares are purchased for clients without fees, however LMK representatives may be credited with 12b-1 fees.

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## **Research and Other Soft Dollar Benefits**

LMK does not receive soft dollar benefits from the custodians to whom we recommend clients.

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## **Brokerage for Client Referrals**

Dorfman Abrams Music LLC, refers clients to RBC Wealth Management and LMK receives referral fees for those referrals.

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## **Directed Brokerage**

For convenience and cost, LMK recommends to its advisory clients the brokerage services of L.M. Kohn & Company, clearing through RBC Correspondent Services (RBC), a division of RBC Capital Markets, LLC, member NYSE/FINRA/SIPC. Although RBC and L.M. Kohn & Company are the recommended service providers, clients are not required to use either firm. Other alternatives may result in a lower cost to the client.

Trades in mutual funds do not garner any client benefit. However, when more than one account is trading a particular stock or ETF on the same day, block trading may be used to get identical pricing on the trades. If a client elects to use their own broker dealer for trades, it may result in a higher cost because the trades will not be aggregated to achieve best price.

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## **Review of Accounts (Item 13)**

### **Periodic Reviews**

LMK conducts regular, periodic (but not less than quarterly) formal reviews of its clients' portfolios. Additional reviews may be triggered by prevailing market conditions and changes in client circumstances. LMK also conducts regular, periodic (but not less than quarterly) reviews of its asset allocation policy. Reviews may also be triggered by market conditions.

All reviews are conducted by IARs, using client risk profiles, suitability and diversification as a guide.

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### **Review Triggers**

Account reviews for clients are performed more frequently when market conditions dictate, or when a client's objectives change. A review may be triggered by client request, changes in market condition, new information about an investment, changes in tax laws, or other important changes.

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### **Regular Reports**

LMK IAR's provide Investment Advisory clients periodic (but not less than quarterly) reports. In addition, all clients also receive monthly or quarterly brokerage account statements from their custodian. They have the option of receiving these reports in a printed or on-line format. We encourage clients to compare the two reports for accuracy.

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## **Client Referrals and Other Compensation (Item 14)**

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### **Incoming Referrals**

LMK has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. The firm does not pay for referrals.

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### **Referrals to Other Professionals**

LMK does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Custody (Item 15)**

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### **Account Statements**

All assets are held at banks, broker dealers or other qualified custodians, who provide account statements directly to clients at their address of record at least quarterly. LMK urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

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### **Statements Provided by LMK**

LMK IAR's provide Investment Advisory clients periodic (but not less than quarterly) reports. In addition, all clients also receive monthly or quarterly brokerage account statements from their custodian. They have the option of receiving these reports in a printed or on-line format. We encourage clients to compare the two reports for accuracy..

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### **SEC "Custody"**

According to a recent ruling by the SEC, investment advisers are deemed to have "custody" of client funds if certain conditions are met. From time to time, LMK may be technically considered to have "custody" of certain types of accounts, such as when a staff member acts as a trustee of an unrelated trust and LMK acts as the investment adviser to that trust. In this case, the SEC requires an annual surprise audit of those "custodied" accounts by an independent CPA firm.

## **Investment Discretion (Item 16)**

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### **Discretionary Authority for Trading**

In a discretionary account, the customer gives the Portfolio Manager the authorization to make purchases and sales in the account without first obtaining the customer's permission. In a non-discretionary account, the portfolio manager must obtain the customer's permission to make purchases and sales.

LMK does not accept discretionary authority to manage securities accounts on behalf of clients.

When selecting securities and determining investment amounts, LMK observes the investment policies, limitations, and restrictions of the clients for which it advises.

## **Voting Client Securities (Item 17)**

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### **Proxy Votes**

As a matter of firm policy and practice, LMK does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. LMK may provide advice to clients regarding the clients' voting of proxies. If you want advice in voting proxies please contact Carl R. Hollister at 513-792-0301 or [comment@lmkohn.com](mailto:comment@lmkohn.com).

## **Financial Information (Item 18)**

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### **Financial Condition**

LMK does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because LMK does not serve as a custodian for client funds or securities, other than as described above, and does not require prepayment of fees of more than \$1,200 per client, six months or more in advance.

## **Business Continuity Plan (19)**

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### **General**

LMK has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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### **Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, fire, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

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### **Alternate Offices**

Alternate work locations are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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### **Loss of Key Personnel**

LMK has provisions in place for loss of key personnel as part of the Business Continuity Plan.

## **Information Security Program (20)**

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### **Information Security**

LMK maintains an information security program to reduce the risk that personal and confidential information may be breached.

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### **Privacy Notice**

We are an independent registered investment advisor, committed to safeguarding the confidential information of our clients. Respect for our clients' privacy is critical to the way we do business. Our privacy promise derives from basic principles of trust, ethics and integrity.

The full version of our Privacy Notice is sent to clients within 30 days of signing a New Account form or Customer Acknowledgement form and annually thereafter. Clients may request a copy in advance to signing if they wish. Additionally, the full version of our Privacy Notice is available on our website, [www.lmkohn.com](http://www.lmkohn.com), under Form ADV/Privacy Notice.

## **Brochure Supplement (Part 2B of Form ADV)**

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### **Education and Business Standards**

#### Financial Planning and Investment Advisor Qualifications

LMK requires that any employee whose function involves determining or giving investment advice to clients must:

1. Hold the Series 6 or Series 7 Securities License. As of 1/1/2006, any registered representative interested in becoming an IAR must first pass the Series 65 or equivalent (it is possible that an IAR that has joined L.M. Kohn & Company prior to that date may have a grandfathered exception to this rule).
2. Subscribe to the Code of Ethics of LMK.
3. Be properly licensed for all advisory activities in which they are engaged.
4. Any material changes, i.e. address changes, disciplinary actions or customer complaints; that occur after an IAR has been registered must be submitted to Larry Kohn or Carl Hollister so that the information may be updated accordingly. Any IAR who is contemplating servicing a client in a state other than the state(s) they are approved in must contact LMK PRIOR TO entering into any kind of agreement.

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### **Professional Certifications**

Investment Advisor Representatives have earned certifications and credentials that are required to be explained in further detail.

#### **CERTIFIED FINANCIAL PLANNER**

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.

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.

#### **OTHER BUSINESS ACTIVITIES:**

LMK is also a registered Broker Dealer, and the officers and other employees of LMK are registered as representatives of the firm. LMK clears all securities transactions through RBC CS on a fully disclosed basis and has engaged RBC CS as its carrying Broker Dealer. Additionally, these persons are insurance agents or brokers for one or more insurance companies. In their separate capacity as registered representatives of LMK or as insurance agents, these individuals will be able to implement recommended securities or insurance transactions for advisory clients for separate and typical compensation. Clients are not obligated to use these individuals in their separate capacity as independent insurance agents for the implementation of any recommendations.



#001 ..... 9810 Montgomery Rd.  
..... Cincinnati, OH 45242  
..... Doing Business As: L.M. Kohn & Company

**LARRY M. KOHN, born 1953.**

**Education:**

- Graduated from Miami University of Ohio in 1976, with a B.A. in Marketing.

**Employment:**

- President and Director of L.M. Kohn & Company from 1/91 to Present.

FINRA Series 6,7,22,24,28,63 & 65 exams.

**Disciplinary Information:** 10/23/2006 – Customer allegation – Complaint was contested and complainant never responded. – Discharged 10/23/2006 – Complaint closed with no action.  
7/13/1988 – Customer allegation – Discharged 3/15/1990 – Award to Customer

**Other Business Activities:**

Larry Kohn, an associated person of LMK that determines general client advice, engages in insurance sales and services. Clients of LMK may be referred to Larry Kohn and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**CARL R. HOLLISTER, born 1966.**

**Education:**

- Graduated from Grove City College in 1988 with a B.A. in Economics/Finance.
- Graduated from Webster College in 1993 with a M.A. in Finance.

**Employment:**

- Executive Vice President of L.M. Kohn & Company from 7/94 to Present.

FINRA Series 4, 7, 24, 53, 55, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Carl Hollister, an associated person of LMK that determines general client advice, has affiliations with the AHEPA #113 HUD, Inc, AHEPA HUD Board of Dayton and Chairman Cyprus Hellenic Affairs Committee.

**TIMOTHY SCHWIEBERT, born 1973**

**Education:**

- Graduated from The Ohio State University in 1996 with a BS in Finance

**Employment:**

- Vice President of Trading for L.M. Kohn & Company from 1/98 to Present
- Registered Advisory Representative for L.M. Kohn & Company from 4/06 to Present

FINRA Series 4, 7, 24, 55, 63 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Tim Schwiebert, an associated person of LMK that determines general client advice, engages in insurance sales and services. Clients of LMK may be referred to Tim Schwiebert and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Tim Schwiebert, an associated person of LMK that determines general client advice, receives income from rental property. Clients of LMK may be referred to Tim Schwiebert and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**GAIL DOLLIN, born 1957****Education:**

- Graduated from the University of Missouri-Columbia in 1980 with a BSBA in Accounting.

**Employment:**

- Registered Representative with Franklin Financial 5/00 to 9/05
- Investment Advisor with Valhalla Investment Advisory Inc. from 9/05 to 11/06
- Registered Representative with Invest Financial Corp 12/06 to 10/10
- Sales Associate with Macy's Inc.. from 10/10 to Present
- Registered Representative for L.M. Kohn & Company from 4/09 to present and Advisory Representative for L.M. Kohn & Company from 6/10 to Present

FINRA Series 6, 7, and 63 exams

**Disciplinary Information:** None

**Other Business Activities:**

Gail Dollin, an associated person of LMK that determines general client advice, engages in insurance sales and services. Clients of LMK may be referred to Gail Dollin and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Gail Dollin, an associated person of LMK that determines general client advice, also engages in bookkeeping services for Impact Player Partners, which provides emergency funds for Veterans. Clients of LMK may be referred to Gail Dollin and vice versa. However no referral fees of any kind will be paid by either party for said referrals.

#005 .....2794 Mack Rd.  
.....Fairfield, OH 45014  
..... Doing Business As: Lighthouse Agency. Inc.

**GREGORY B. BURCH, born 1962**

**Education:**

- Graduated from the University of Cincinnati in 1984 with an A.B. in Business Management.

**Employment:**

- Sales Representative for Lighthouse Agency from 4/94 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 4/96 to Present.

FINRA Series 6, 26, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Gregory Burch, an associated person of LMK that determines general client advice, is an agent of Lighthouse Agency (LA), an insurance agency. Clients of LMK may be referred to LA and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**JANET BOOTH, born 1953**

**Education:**

- Graduated from St. Ambrose University in 1981 with a BA.
- Graduated from Ohio State University in 1995 with an MBA.

**Employment:**

- Financial Advisor - Edward Jones 2002 - 2008
- Registered Representative for L.M. Kohn & Company from 4/09 to present and Advisory Representative for L.M. Kohn & Company from 6/10 to Present.

FINRA Series 7, 63, 65 exams.

**Disciplinary Information:** 7/7/2008 Customer allegation – Discharged 9/22/2008 – Complaint denied with no action.

**Other Business Activities:**

Janet Booth, an associated person of LMK that determines general client advice, also is an agent of Lighthouse Agency (LA), an insurance agency. Clients of LMK may be referred to LA and vice versa. However no referral fees of any kind will be paid by either party for said referrals.

#009 ..... 11085 Montgomery Rd., Suite 250  
..... Cincinnati, OH 45249  
..... Doing Business As: Planning Works, LLC

**IRWIN B. SCHEINESON, born 1955**

**Education:**

- Graduated from the University of Cincinnati in 1978 with a B.A. in Finance/Marketing.

**Employment:**

- President of Planning Works, LTD. from 9/97 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 3/98 to Present.

FINRA Series 6, 7, 22, 24, 63 & 65 exams. Chartered Financial Consultant (1984).

**Disciplinary Information:** None

**Other Business Activities:**

Irwin Scheineson, an associated person of LMK that determines general client advice, is also President of Planning Works, LLC., (PW) an insurance broker. Clients of LMK may be referred to (PW) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#012 ..... 9930 Johnnycake Ridge Rd, Suite 2B  
.....Concord, OH 44060  
.....Doing Business As: Hickory Asset Management

**DANIEL S. LESCOEZEC, born 1966**

**Education:**

- Graduated from Bowling Green State University in 1988 with a degree in Finance

**Employment:**

- Registered Representative for ValMark Securities, Inc. from 1999 to 2005
- Registered Representative for Daniel G. LeScoezec, Inc. from 1999 to 2008
- Registered Representative for Hickory Asset Management from 2008 to present
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 4/05 to Present

FINRA Series 6, 7, & 63 exams.

**Disciplinary Information:** 4/20/2004 – Customer allegation – Discharged 4/28/2004 with no action.

**Other Business Activities:**

Daniel LeScoezec, an associated person of LMK that determines general client advice, is also a Registered Representative with Hickory Asset Management. (HAM), an insurance and investment planning agency. Clients of LMK may be referred to HAM and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Daniel LeScoezec, an associated person of LMK that determines general client advice, is also a Principal with Karen's Real Estate, LLC. Clients of LMK may be referred to HAM and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Daniel LeScoezec, an associated person of LMK that determines general client advice, is also a Principal with Pacific West Land, LLC. Clients of LMK may be referred to HAM and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**JOHN CRANE, born 1976**

**Education:**

- Graduated from Mercyhurst College in 1998 with a B.A. in Business/Finance.

**Employment:**

- Registered Representative for Royal Alliance Associates, Inc. from 2/99 to 8/01.
- Registered Representative for Cap Pro Brokerage Services, Inc. from 8/01 to 6/02.
- Investment Advisor Representative for HBK Advisory Services LLC from 5/01 to 6/02.
- Registered Representative for New England Securities from 7/02 to 7/04.
- Compliance Department Assistant for NEBS Financial Services, Inc. from 7/04 to 12/04.
- Registered Representative for Hickory Asset Management from 2009 to present
- Registered Representative and Investment Advisory Representative for L.M. Kohn & Company from 1/05 to Present.

FINRA Series 7, 24, 63 & 65 exams.

**Disciplinary Information:** None

## **Other Business Activities:**

John Crane, an associated person of LMK that determines general client advice, is an employee of Hickory Asset Management, a financial consulting and accounting firm. Clients of LMK may be referred to (HAM) and vice versa. However, no referral fees of any kind will be paid by either party.

## **Hickory Asset Management Model Portfolios**

For qualified clients, Hickory Asset Management may recommend a predetermined model portfolio. When recommending a model portfolio, the Advisor takes into consideration suitability issues such as risk tolerance, investment objective, etc., however, it is disclosed to the client that the actual investment transactions in the portfolio are strictly governed by the model and not chosen by the advisor. These transactions do not take into consideration client tax sensitivity, time horizon, or other suitability considerations. The Advisor has no control over the realized capital gains or losses (short term or long term) produced by the portfolio which may affect the customer's tax liabilities.

Depending on the model type, the Advisor receives the information regarding portfolio changes either from email alerts, newsletters, or quarterly updates, therefore, the trades performed by the Advisor will not be priced the same as the trades performed by the model. Past performance of the model does not guarantee future results. The investment return and principal value of the investment when sold or redeemed may be worth more or less than the original cost.

## **MODEL PORTFOLIO DESCRIPTIONS:**

### **Standard & Poor's Total Return-**

To enter the Total Return Portfolio, which is designed for long-term total return, a stock must have a current yield at least equal to or greater than that of the S&P 500. The company must not have cut its regular dividend in the last five years at the time of entry into the portfolio, and that dividend must be secure in the opinion of the S&P analyst who follows the stock. There is no S&P Quality Ranking requirement for this portfolio. S&P's Senior Portfolio Group may replace any stock in the portfolio with another stock at any time for reasons that can include a downgrade in the S&P STARS, a dividend reduction, or other fundamental factors.

### **Standard & Poor's Small/Mid Cap Growth-**

To enter the Small/Mid-Cap Growth Portfolio, a stock must have a market capitalization of \$4 billion or less, be ranked 4- or 5-STARS and have good long-term prospects in the opinion of the S&P analyst who follows it. S&P's Senior Portfolio Group may replace any stock in the portfolio with another stock at any time for reasons that can include a downgrade in the S&P STARS of the constituents or other fundamental factors, though a stock will not necessarily be removed for its market capitalization.

### **Standard & Poor's Platinum-**

MarketScope's Platinum Portfolio combines the top ranked stocks from Standard & Poor's Fair Value quantitative ranking system and its Stock Appreciation Ranking System (STARS), a qualitative stock selection methodology. For a stock to be eligible for the Platinum Portfolio, it must carry a 5-STARS ranking and a Fair Value Ranking of 5. Stocks remain in the Platinum Portfolio as long as they carry a 5 ranking in either system. Stocks are removed from the Platinum Portfolio upon losing the top rating in both systems.

Standard & Poor's STARS is a qualitative ranking system based on fundamental research conducted by S&P's own analysts. Standard & Poor's currently ranks more than 1,200 issues. Fair Value is S&P's proprietary quantitative stock ranking system. The Fair Value model calculates a stock's weekly Fair Value -- the price at which a stock should trade at current market levels -- based on fundamental data such as corporate earnings and growth potential, price-to-book value, return on equity, and current yield relative to the S&P 500.

In both models, stocks are ranked in five tiers. A 5 STARS (strong buy) ranking indicates the total return for this issue is expected to outperform the total return of the S&P 500 Index by a wide margin over the coming 12 months, with shares rising in price on an absolute basis. A 4 STARS indicates the total return is expected to outperform the total return of the S&P 500 Index over the coming 12 months, with shares rising in price on an absolute basis. A 3 STARS (hold) ranking indicates our view of a fairly valued security. A 2 STARS (sell) ranking indicates our belief that the total return is expected to underperform the total return of the S&P 500 Index over the coming 12 months, and share price is not anticipated to show a gain. A 1 STARS (strong sell) indicates our belief that the total return for the issue is expected to underperform the total return of the S&P 500 Index by a wide margin over the coming 12 months, with shares falling in price on an absolute basis.

A Fair Value ranking of "5" indicates the stock is significantly undervalued vs. the Fair Value universe. "4" indicates stocks that are moderately undervalued vs. the Fair Value universe. "3" indicates fairly valued stocks. "2" indicates a stock is modestly overvalued vs. the universe, while "1" indicates the stock is substantially overvalued. There are currently approximately 2,300 issues in the Fair Value universe.

**Morningstar Tortoise & Morningstar Hare-**

What is the goal of the Tortoise Portfolio? The Tortoise Portfolio has two goals: to outperform the S&P 500 index and to generate positive returns regardless of the broad market environment. Companies in this portfolio tend to be large, moderate to low risk, and slow growing. We aim for all the companies here to have an economic moat.

What is the goal of the Hare Portfolio? The Hare Portfolio has two goals: to outperform the S&P 500 Index and to generate positive returns regardless of the broad market environment. Companies in this portfolio tend to be small or fast growing, or have a high risk/return proposition. All companies here have an economic moat.

#015 ..... 102 Union St.  
..... Norfolk, MA 02056  
..... Doing Business As: Retirement Educators

**ROBERT M. KELLEY, born 1969.**

**Education:**

- Graduated from the University of Rhode Island in 1992 with a BA.

**Employment:**

- President/Enroller with Retirement Educators from 3/96 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 1/03 to Present.

FINRA Series 7, 24, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Robert Kelley, an associated person of LMK that determines general client advice is a director of Retirement Educators, Inc. (REI), which a company that specializes in retirement education meetings for clients. Clients of LMK may be referred to (REI) and vice versa. However, no referral fees of any kind will be paid by either party.

**THOMAS P. KELLEY, born 1966.**

**Education:**

- Graduated from Emerson College in 1989 with a BS.
- Graduated from Boston University in 1991 with an MS.

**Employment:**

- Vice President with Retirement Educators from 3/96 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 12/03 to Present.

FINRA Series 6, 26, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Kelley, an associated person of LMK that determines general client advice is a director of Retirement Educators, Inc. (REI), which a company that specializes in retirement education meetings for clients. Clients of LMK may be referred to (REI) and vice versa. However, no referral fees of any kind will be paid by either party.

**THOMAS J. NAGY, born 1966**

**Education:**

- Graduated from St. John's University in 1988 with a BS in Marketing



**Employment:**

- Buck Kwasha Securities LLC from 8/05 to 5/08.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 4/10 to Present.

FINRA Series 7, 24 & 63 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Thomas Nagy, an associated person of LMK that determines general client advice, is also an employee of Retirement Educators Inc. (REI), a company that specializes in retirement education meetings for clients. Clients of LMK may be referred to (REI) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**JENNIFER COOPER, born 1969**

**Education:**

- Graduated from Franklin University in 1996 with a B.S. in Applied Communication.

**Employment:**

- WFS Specialist for JP Morgan Chase from 3/05 to 9/06.
- Securities Exam Instructor for Kaplan Financial Inc. from 9/06 to 1/07
- Retirement education Consultant for Retirement Educators from 11/06 to Present
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 4/09 to Present.

FINRA Series 6, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Jennifer Cooper, an associated person of LMK that determines general client advice, is an employee of Retirement Educators, Inc. (REI), which is a company that specializes in retirement education meetings for clients. Clients of LMK may be referred to (REI) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**ANTHONY GARCIA, born 1971.**

**Education:**

- Graduated from UCLA in 1993 with a BA in Political Science.
- Graduated from Woodbury University in 2003 with an MBA.

**Employment:**

- Media Coordinator with Crossroads School from 9/94-12/02.
- Financial Advisor with Morgan Stanley from 12/02-05/04.
- Financial Advisor with Citistreet Equities from 06/04-08/05.
- Consultant with The Kelley Group from 8/05 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 1/06 to Present.

FINRA Series 7 & 66 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Anthony Garcia, an associated person of LMK that determines general client advice, is an employee of Retirement Educators, Inc. (REI), which is a company that specializes in retirement education meetings for clients. Clients of LMK may be referred to (REI) and vice versa. However, no referral fees of any kind will be paid by either party.

#016 ..... 7750 Montgomery Rd.  
..... Cincinnati, OH 45236  
..... Doing Business As: Mackey Financial Group, LLC

**TIMOTHY MACKEY, born 1960**

**Education:**

- Graduated from the University of Dayton in 1982 with a B.S.

**Employment:**

- President of Equity Analysts, Inc. from 4/01 to Present
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 3/06 to Present

FINRA Series 7, 24, & 66 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Timothy Mackey, an associated person of LMK that determines general client advice is owner of Mackey Financial Group, LLC, (MFG), a financial services firm. Clients of LMK may be referred to (MFG) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Timothy Mackey, an associated person of LMK that determines general client advice is owner of Income & Asset Protectors, LLC.(IAP), a company offering fixed insurance products. Clients of LMK may be referred to (IAP) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Timothy Mackey, an associated person of LMK that determines general client advice is owner of Equity Analysts Agency, LLC, (EAA), an insurance company. Clients of LMK may be referred to (MFG) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**Mackey Financial Group, LLC Model Portfolios**

For qualified clients, Mackey Financial Group, LLC may recommend a predetermined model portfolio. When recommending a model portfolio, the Advisor takes into consideration suitability issues such as risk tolerance, investment objective, etc., however, it is disclosed to the client that the actual investment transactions in the portfolio are strictly governed by the model and not chosen by the advisor. These transactions do not take into consideration client tax sensitivity, time horizon, or other suitability considerations. The Advisor has no control over the realized capital gains or losses (short term or long term) produced by the portfolio which may affect the customer’s tax liabilities.

The Advisor receives the information regarding portfolio changes from quarterly updates, therefore, the trades performed by the Advisor will not be priced the same as the trades performed by the model. Past performance of the model does not guarantee future results. The investment return and principal value of the investment when sold or redeemed may be worth more or less than the original cost.

## **RBC STRATEGIC MUTUAL FUND PORTFOLIO DESCRIPTIONS:**

RBC Strategic Mutual Fund Portfolios are a series of risk-based strategic models that use an asset allocation framework to construct a portfolio of select mutual funds.

### **Profile 1:**

This profile is typically for investors who are primarily concerned with preservation of capital; are willing and able to accept lower long term expected returns in exchange for smaller and less frequent losses in the portfolio; and have a short to medium investment time horizon.

### **Profile 2:**

This profile is typically for investors who seek a combination of conservative expected returns and current income; are willing and able to tolerate moderate levels of short term losses; and have a medium investment time horizon.

### **Profile 3:**

This profile is typically for investors who seek a combination of moderate expected returns and current income; are willing and able to tolerate moderate levels of short term losses; and have a medium investment time horizon.

### **Profile 4:**

This profile is typically for investors who seek to maximize long term expected returns and do not depend on this portfolio to fulfill short term cash requirements; are willing and able to tolerate short term losses; and have a medium to long investment time horizon.

### **Profile 5:**

This profile is typically for investors who seek to maximize long term expected returns and do not depend on this portfolio to fulfill short term cash requirements; are willing and able to tolerate large and frequent losses in portfolio value in exchange for potential higher return; and have a long investment horizon.

#022 ..... 5740 Gateway Blvd., #201  
.....Mason, OH 45040  
..... Doing Business As: Bollenbacher Financial Services

**ROBERT T. BOLLENBACHER, born 1962**

**Education:**

- Graduated from Wittenberg University in 1984 with a BA.
- Attended Rutgers University in 1985.

**Employment:**

- Owner of Bollenbacher Financial Services from 2/93 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 4/04 to Present.

FINRA Series 6, 62, 63, 24, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Robert Bollenbacher, an associated person of LMK that determines general client advice, is also the Owner of Bollenbacher Financial Services (BFS), a financial services firm. Clients of LMK may be referred to BFS and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Robert Bollenbacher, an associated person of LMK that determines general client advice, also engages in teaching courses for Kaplan/Xavier University, Et. Al.

Robert Bollenbacher, an associated person of LMK that determines general client advice, also engages in passive investments with CISB LLC, a company that is not publicly traded.

**VIJAY KUMAR, born 1949**

**Education:**

- Graduated from Southwest London in 1983 with an ACA.

**Employment:**

- CPA with Sharma & Co. from 1991 to Present. Registered Representative for L.M. Kohn & Company from 5/02 to Present.
- Advisory Representative for L.M. Kohn & Company from 4/07 to Present.

FINRA Series 6 & 63 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Vijay Kumar, an associated person of LMK that determines general client advice is owner of Sharma & Company(SC), an accounting and tax preparation firm. Clients of LMK may be referred to (SC) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

**DAPHNE WINSTON, born 1966**

**Education:**

- Graduated from Purdue University in 1988 with a B.S. in ChE
- Recieved Executive Certificate in Financial Planning from Xavier University in 2008

**Employment:**

- Registered Representative for Securities America Inc. from 8/05 to 8/07
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 6/09 to Present

FINRA Series 7 & 66 exams and CFP exam

**Disciplinary Information:** None

**Other Business Activities:**

Daphne Winston, an associated person of LMK that determines general client advice, is also a Certified Financial Planner for Bollenbacher Financial Services (BFS), a financial planning company. Clients of LMK may be referred to (BFS) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Daphne Winston, an associated person of LMK that determines general client advice, is also a managing member of LWP Investments LLC, (LWP) a financial planning firm. Clients of LMK may be referred to (LWP) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#023 ..... 1954 Evelyn Byrd Ave.  
..... Harrisonburg, VA 22801  
..... Doing Business As: Loomis Wealth Management

**WILLIAM CURTIS LOOMIS, III, born 1951**

**Education:**

- Graduated from James Madison University in 1994 with an MBA.

**Employment:**

- Registered Representative for RBC Capital Markets 1981 to 7/10.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 7/10 to Present.

FINRA Series 7, 24, 63 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

William C. Loomis III, an associated person of LMK that determines general client advice is a Registered Principal for Loomis Wealth Management(LWM), a financial planning company. Clients of LMK may be referred to (LWM) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

William C. Loomis III, an associated person of LMK that determines general client advice is an employee for MHN Government Services(MHN), a company that offers financial planning for Military personnel. Clients of LMK may be referred to (MHN) and vice versa. However, no referral fees of any kind will be paid by either party.

**WILLIAM CURTIS LOOMIS, IV, born 1975**

**Education:**

- Graduated from Radford & Blue Ridge University in 1994 with an Associate Degree

**Employment:**

- Registered Representative for RBC Wealth Management from 10/2000 to 7/10.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 7/10 to Present.

FINRA Series 7 & 66 exams.

**Disciplinary Information:** None

**Other Business Activities:**

William C. Loomis IV, an associated person of LMK that determines general client advice is Vice President for Loomis Wealth Management (LWM), a financial planning company. Clients of LMK may be referred to (LWM) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#024 ..... 11427 Reed Hartman Highway, #350.  
.....Cincinnati, OH 45241  
..... Doing Business As: Kohn Wealth Management Advisors, LLC

**GARRY P. KOHN, born 1961.**

**Education:**

- Graduated from the University of Indiana in 1983 with a B.S. in Marketing.

**Employment:**

- Registered Representative and Advisory Representative for L.M. Kohn & Company from 7/97 to Present.
- Vice President of Planning Works LLC from 9/01 to 1/11.
- Owner of Kohn Wealth Management Advisors, LLC 1/11 to Present

FINRA Series 6, 7 ,24, 53, 63 & 65 exams. & CFP exam

**Disciplinary Information:** None

**Other Business Activities:**

Garry Kohn, an associated person of LMK that determines general client advice, is owner of Kohn Wealth Management Advisors LLC (KWMA) which is a company that offers insurance and financial planning. Clients of LMK may be referred to (KWMA) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.



#001 ..... 9900 Corporate Campus Dr.  
..... Louisville, KY 40223  
..... Doing Business As: Aldyn Capital LLC

**JEFFERY ADKINS, born 1962**

**Education:**

- Graduated from the University of Tennessee 1982-1987 with a BS in Ag Economics.
- Graduated from the University of Tennessee 1987-1989 with a MS in Applied Economics.

**Employment:**

- Financial Consultant with Merrill Lynch, Pierce, Fenner & Smith Inc. from 9/93 to 3/94
- Investment Consultant with PNC Brokerage Corp. from 4/94 to 3/95.
- Investment Consultant with Banc One Securities Corp. from 3/95 to 1/02
- Financial Advisor with UBS Financial Services from 1/02 to 6/09
- Registered Representative with First Kentucky Securities Corp. from 6/09 to 3/11
- Registered Representative with L.M. Kohn & Company from 3/11 to Present.
- Advisory Representative with L.M. Kohn & Company from 3/11 to Present.

FINRA Series 7, & 63 exams

**Disciplinary Information:** None

**Other Business Activities:**

Jeffery Adkins, an associated person of LMK that determines general client advice, is also an owner of Aldyn Capital, LLC (AC), which is a company that offers insurance and financial planning. Clients of LMK may be referred to this company and vice versa. However, no referral fees of any kind will be paid by either party for said referrals

**JOHN MCGLYNN, born 1964**

**Education:**

- Graduated from the LeMoyne College 1982-1986 with a BS in Industrial Relations.

**Employment:**

- Financial Advisor with UBS Financial Services Inc. from 5/01 to 4/09
- Registered Representative with First Kentucky Securities Corp. from 4/09 to 3/11
- Registered Representative with L.M. Kohn & Company from 3/11 to Present.
- Advisory Representative with L.M. Kohn & Company from 3/11 to Present.

FINRA Series 7, 63 & 66 exams

**Disciplinary Information:** None

**Other Business Activities:**

Jeffery Adkins, an associated person of LMK that determines general client advice, is also an owner of Aldyn Capital, LLC (AC), which is a company that offers insurance and financial planning. Clients of LMK may be referred to this company and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....6200 West 9<sup>th</sup> St.  
.....Greeley, CO 80634  
.....Doing Business As: Bolander L.M. Kohn & Company

**WILLIAM BOLANDER**, born 1950

**Education:**

- Attended UNC 1968-1969.
- Attended AIMS College 1969, 1973-1974.

**Employment:**

- Registered Representative with Central Discount Stockbrokers, Inc. from 2/01 to 8/03.
- Registered Representative with RMIN Securities, Inc. from 8/03 to 5/05.
- Registered Representative for L.M. Kohn & Company from 5/05 to Present.
- Advisory Representative for L.M. Kohn & Company from 6/07 to Present.

FINRA Series 7, 24, 63 and 65 exams. .

**Disciplinary Information:** None

**Other Business Activities:**

William Bolander, an associated person of LMK that determines general client advice, engages in insurance sales and services. Clients of LMK may be referred to William Bolander and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

William Bolander, an associated person of LMK that determines general client advice, is owner of Bolander Rentals, LLC, (BR) an office rental and real estate investment company. Clients of LMK may be referred to William Bolander and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

William Bolander, an associated person of LMK that determines general client advice, also engages in agricultural investments which are not publicly traded.

#001..... 1147 Hancock St.  
.....Quincy, MA 02169  
..... Doing Business As: Butler Benefit Brokers, Inc.

**RICHARD BUTLER, born 1948**

**Education:**

- Graduated from Northeastern in 1971 with BS in Accounting.
- Graduated from Suffolk University in 1973 with a MBA
- Also received CLU and ChFC from American College.

**Employment:**

- Insurance Broker with Richard Butler Agency from 8/82 to 1/96
- Representative with Jefferson Pilot Securities Corp. from 1/85 to 3/99
- Owner/President of Butler & Barron Ins. from 1/96 to 11/05
- Registered Representative with L.M. Kohn & Company from 3/99 to Present.
- Advisory Representative with L.M. Kohn & Company from 2/11 to Present.

FINRA Series 6, 22, & 63 exams

**Disciplinary Information:** None

**Other Business Activities:**

Richard Butler, an associated person of LMK that determines general client advice, is owner of Butler Benefit Brokers, Inc. (BBB) which is a company that offers insurance and financial planning. Clients of LMK may be referred to (BBB) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals

#001..... 1400 Terradyne Dr.  
..... Andover, KS 67002  
..... Doing Business As: Preferred Pension Solutions

**PATRICIA CLARK, born 1956**

**Education:**

- Attended Central Business College from 1975-1977.

**Employment:**

- Manager, Pension Service of Manning & Smith Insurance from 10/96 to 6/02.
- Manager, Pension Service of A.J. Gallagher from 6/02 to 5/03
- Registered Representative and Investment Advisory Representative for L.M. Kohn & Company from 5/03 to Present.

FINRA Series 6, 63 & 65 Exams.

**Disciplinary Information:** None

**Other Business Activities:**

Patricia Clark, an associated person of LMK that determines general client advice, is also a Director of Preferred Pension Solutions (PPS), which is an organization that administers qualified retirement plans. Clients of LMK may be referred to this company and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....612 N. Second St.  
..... St. Louis, MO 63102  
..... Doing Business As: Gateway Pension Services

**WILLIAM L. DETTMERS., born 1949**

**Education:**

- Attended SIU Edwardsville.

**Employment:**

- President of Gateway Pension Services, LTD from 8/86 to Present.
- Registered Representative for L.M. Kohn & Company from 5/03 to Present.
- Investment Advisory Representative for L.M. Kohn & Company from 1/06 to Present.

FINRA Series 6, 63 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

William Dettmers, an associated person of LMK that determines general client advice, is also the president of Gateway Pension Service, Ltd. (GPS), a Pension Plan Consulting firm. Clients of LMK may be referred to GPS and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

William Dettmers, an associated person of LMK that determines general client advice, is also the president of William L Dettmers Insurance (WLDI), a group life insurance sales/timeshare sales firm. Clients of LMK may be referred to WLDI and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001..... 2000 West Dorothy Lane  
..... Dayton, OH 45439  
..... Doing Business As: Vision Financial Advisors, LLC

**DANIEL J. GALLIVAN, born 1945**

**Education:**

- Graduated from the University of Dayton in 1969 with a BA in Economics. Currently enrolled in a dual CFP and MS (Financial Services) degree program at the College of Financial Planning.

**Employment:**

- President of Battelle Financial Services from 3/98 to 7/10.
- Owner of Vision Financial Advisors from 7/10 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company, from 4/94 to Present.

FINRA Series 7, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Daniel Gallivan, an associated person of LMK that determines general client advice is owner of Vision Financial Advisors, LLC (VFA), an insurance and financial planning firm. Clients of LMK may be referred to (VFA) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Daniel Gallivan, an associated person of LMK that determines general client advice, engages in insurance sales and services. Clients of LMK may be referred to Daniel Gallivan and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Daniel Gallivan, an associated person of LMK that determines general client advice, is President of Battelle Financial Services (BFS), a financial planning firm. Clients of LMK may be referred to BFS and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....20325 Center Ridge Road  
.....Cleveland, OH 44116  
.....Doing Business As: National Associates, Inc.

**GERRIT KUECHLE, born 1941**

**Education:**

- Graduated from Beloit College in 1963 with a B.S.
- Graduated from Cleveland State University Law School in 1969 with a J.D.

**Employment:**

- Owner/President of National Associates, Inc. from 1969 to Present.
- Registered Representative for L.M. Kohn & Company from 5/02 to Present.
- Advisory Representative for L.M. Kohn & Company from 4/07 to Present.

FINRA Series 6 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Gerrit Kuechle, an associated person of LMK that determines general client advice is an employee of National Associates, Inc. (NAI), which is a Third Party Administrator for qualified plans. Clients of LMK may be referred to (NAI) and vice versa. However, no referral fees of any kind will be paid by either party.

#001.....8700 Indian Creek Pkwy.  
.....Overland Park, KS 66210  
..... Doing Business As: DeMars Pension Consulting Services

**MARK L. MALLORY, born 1966**

**Education:**

- Graduated from Emporia State University in 1989 with a Bachelor of Science Degree.

**Employment:**

- Participant Accounting Administrator for DeMars Pension Consulting Services, Inc. from 1997 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 7/01 to Present.

FINRA Series 6, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Mark Mallory, an associated person of LMK that determines general client advice, is an account administrator for DeMars Pension Consulting Services, Inc. (DPCS), a pension plan administrator. Clients of LMK may be referred to DPCS and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.



#001.....171 Londonderry Turnpike  
.....Hooksett, NH 03106  
.....Doing Business As: CGI Financial Services

**RYAN L. MCLAUGHLIN, born 1977**

**Education:**

- Graduated from the University of New Hampshire in 1999 with a BA in Sociology.

**Employment:**

- Sales Representative with Metlife Securities from 9/99 to 6/00.
- Sales and Marketing Representative with Putnam Investments from 5/00 to 2/03.
- Independent Contractor with The Dawn Chambers Agency from 3/03 to 9/03.
- Account Executive with Cronin & Gervino from 10/03 to Present.
- Registered Representative with L.M. Kohn & Company from 3/04 to Present.
- Registered Advisory Representative with L.M. Kohn & Company from 1/05 to Present.

FINRA Series 6, 7, 24, 63, 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Ryan McLaughlin, an associated person of LMK that determines general client advice is an employee of CGI Employee Benefits Group (CGI), an insurance and employee benefits firm. Clients of LMK may be referred to (CGI) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....2970 Peachtree Road  
.....Atlanta, GA 30305  
.....Doing Business As: Retirement Plan Services Company

**HEATHER MEYERS, born 1974**

**Education:**

- Graduated from Edinboro University of Pennsylvania in 1997 with a B.S. degree in Business Administration.

**Employment:**

- Sales & Marketing Representative with Retirement Plan Services Company from 6/00 to Present.
- Registered Representative for L.M. Kohn & Company from 1/03 to Present. Investment Advisory Representative for L.M. Kohn & Company from 1/05 to Present.

FINRA Series 6, 63 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Heather Meyers, an associated person of LMK that determines general client advice, is also a Sales & Marketing Representative with Retirement Plan Services Company (RPSC), a retirement plan administration firm. Clients of LMK may be referred to RSPC and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Heather Meyers, an associated person of LMK that determines general client advice, is also a TPA for Hartford 401k Platform retirement plans. Clients of LMK may be referred to Hartford 401k Platform retirement plans and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....275 Route 304  
.....Bardonia, NY 10954  
..... Doing Business As: Greenwich Financial Group

**BRETT S. NEWMAN, born 1967**

**Education:**

- Graduated from Syracuse University in 1989 with a BBA in Economics.

**Employment:**

- Principal Owner of Greenwich Pension Partners from 8/02 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 8/02 to Present.

FINRA Series 7, 24, 63, & 66 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Brett Newman, an associated person of LMK that determines general client advice, is an account administrator for Greenwich Financial Group (GFG), an insurance and investment firm. Clients of LMK may be referred to GFG and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Brett Newman, an associated person of LMK that determines general client advice, is owner of Plaintiff Solutions (PS), a company that offers insurance and annuities. Clients of LMK may be referred to (PS) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....P.O. Box 374  
.....Lebanon, OH 45036  
.....Doing Business As: Nischwitz Insurance and Investment Planning

**GARY D. NISCHWITZ, born 1942**

**Education:**

- Attended Bowling Green State University from 1963-1965.

**Employment:**

- Registered Representative for Nischwitz Insurance & Investment Planning from 4/85 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 7/04 to Present.

FINRA Series 6 & 63 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Gary Nischwitz, an associated person of LMK that determines general client advice, is also a Registered Representative with Nischwitz Insurance & Investment Planning (NIIP), an insurance and investment planning agency. Clients of LMK may be referred to NIIP and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001..... 965 Ross Rd.  
..... Columbus, OH 43213  
.....Doing Business As: Pooch Financial Services

**SCOTT POOCH, born 1966**

**Education:**

- Graduated from Liberty University in 1985 with a BS in Physical Education
- Attended Liberty Seminary 1992 - 1993

**Employment:**

- Regional Pension Sales Manager for Nationwide Investment Services from 6/02 to 3/08.
- Private Wealth Advisor for Suntrust Investment Services Inc. from 6/08 to 8/09.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 6/08 to 12/10.
- Primary Agent for Nationwide Insurance from 11/09 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 1/11 to present.

FINRA Series

**Disciplinary Information:** None

**Other Business Activities:**

Scott Pooch, an associated person of LMK that determines general client advice, is also owner of Pooch Financial Services(PFS), an insurance company. Clients of LMK may be referred to (PFS) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Scott Pooch, an associated person of LMK that determines general client advice, is also an employee of Nationwide Insurance Company. Clients of LMK may be referred to Nationwide Insurance Company and vice versa. However, no referral fees of any kind will be paid by either party for said fees.

#001.....605 U.S. Route 1  
.....Scarborough, ME 04074  
.....Doing Business As: Progress Sharing Company

**FREDERICK A. PRINCE, born 1940**

**Education:**

- Graduated from Stonehill College in 1963 with a BS in Business Administration.

**Employment:**

- President of Progress Sharing Company from 1983 to Present.
- Registered Representative for L.M. Kohn & Company, from 5/00 to Present.
- Registered Advisory Representative for L.M. Kohn & Company from 1/06 to Present.

FINRA Series 1, 63 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Frederick Prince, an associated person of LMK that determines general client advice is a director of Progress Sharing Company (PSC), a plan administrator. Clients of LMK may be referred to (PSC) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001..... 433 New Karner Rd.  
..... Albany, NY 12205  
.....Doing Business As: Creative Pension Consultants

**JOHN F. RAFFERTY, JR., born 1949**

**Education:**

- Graduated from SUNY Cobleskill in 1970 with an AAS in Accounting.
- Graduated from Pacer University in 1972 with a BBA in Public Accounting.

**Employment:**

- President of Creative Pension Consultants, Inc. from 4/92 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 8/01 to Present.

FINRA Series 6, 63 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

John Rafferty Jr., an associated person of LMK that determines general client advice, is President of Creative Pension Consultants, Inc. (CPC), a pension administrator. Clients of LMK may be referred to CPC and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

John Rafferty Jr., an associated person of LMK that determines general client advice, is President of Creative Plan Administrators, Inc. (CPA), a pension plan consulting firm. Clients of LMK may be referred to CPA and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

John Rafferty, an associated person of LMK that determines general client advice, is also the owner of John F. Rafferty Jr. CPA, (JFR) an accounting firm. Clients of LMK may be referred to (JFR) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001..... 9200 Montgomery Rd.  
..... Cincinnati, OH 45242  
..... Doing Business As: SureVest Financial, Inc.

**ALAN R. SABATO, born 1951**

**Education:**

- Graduated from the University of Cincinnati in 1974 with a B.B.A. in Business Administration.

**Employment:**

- Owner of SureVest Financial, Inc. from 10/90 to Present.
- Registered Representative of Berkshire Equity Sales from 5/92 to 12/00.
- IAR of Berkshire Management & Research Corp. from 11/99 to 12/00.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 12/00 to Present.

FINRA 1, 63 & 65 exams. Chartered Life Underwriter (1983) and Chartered Financial Consultant (1985).

**Disciplinary Information:** None

**Other Business Activities:**

Alan Sabato, an associated person of LMK that determines general client advice, is the owner of SureVest Financial, Inc. (SF), an insurance agency. Clients of LMK may be referred to SF and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.



#001.....300 E. Bremer Ave.  
.....Waverly, IA 50677  
..... Doing Business As: Paradigm Benefits, LLC

**KARI J. SCHAFFER, born 1968**

**Education:**

- Graduated from the University of Iowa in 1991 with a BBA in Finance.

**Employment:**

- Manager of Paradigm Benefits, LLC from 11/98 to Present.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 7/01 to Present.

FINRA Series 6, 63 & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Kari Schaffer, an associated person of LMK that determines general client advice, is an account administrator for Paradigm Benefits, LLC (PB), a pension administrator. Clients of LMK may be referred to PB and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....20770 US Hwy 281 North  
..... San Antonio, TX 78258-7500  
.....Doing Business As: Simpkins & Associates, Inc.

**PHILIP D. SIMPKINS, born 1943**

**Education:**

- Graduated from Texas Tech in 1966 with a B.B.A. in Business Administration.

**Employment:**

- President of American Benefit Systems, Inc. from 4/86 to Present.
- President of Simpkins & Associates, Inc. from 7/86 to Present.
- Registered Representative of Nationwide Investment Services Corp. from 7/96 to 8/01.
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 8/01 to Present.

FINRA Series 7, 24, 63, & 65 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Philip Simpkins, an associated person of LMK that determines general client advice, is also President of Simpkins & Associates which is a corporation that administers Cafeteria Plans. Clients of LMK may be referred to this company and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Philip Simpkins, an associated person of LMK that determines general client advice, is also President of American Benefit Systems which is an organization that administers qualified retirement plans. Clients of LMK may be referred to this company and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Philip Simpkins, an associated person of LMK that determines general client advice, is also Vice President of Daily Valuations, LLC, which is a corporation that does daily valuations of 401(a) plans. Clients of LMK may be referred to this company and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001..... 34 North Fort Thomas Ave.  
.....Fort Thomas, KY 41075  
..... Doing Business As: Citizens Financial Services

**THOMAS TRUESDELL, born 1946**

**Education:**

- Graduated from Northern Kentucky University in 1973 with a BS in Business Administration

**Employment:**

- Investment Advisory Representative with Cambridge Investment Research Advisors, Inc. from 3/05 to 6/05
- Registered Representative with Cambridge Investment Research, Inc. from 5/01 to 6/05
- Registered Representative with Mutual Service Corp from 10/00 to 05/01
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 6/01 to Present

FINRA Series 7, 31, 63, & 65 exams.

**Disciplinary Information:** 6/4/2003 Bankruptcy – Discharged 11/23/2004 – No action pending.

**Other Business Activities:**

Thomas Truesdell, an associated person of LMK that determines general client advice, uses a DBA, Citizens Financial Services (CFS), located at the main branch of Citizens Bank of Northern Kentucky. Clients of LMK may be referred to (CFS) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Thomas Truesdell, an associated person of LMK that determines general client advice, engages in insurance sales and services. Clients of LMK may be referred to Thomas Truesdell and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

#001.....14806 Floyd  
..... Overland Park, KS 66223  
..... Doing Business As: A. Turner Financial

**ALAN TURNER, born 1961**

**Education:**

- Attended Missouri Western University 1980 through 1984.

**Employment:**

- Financial Consultant for RBC Capital Markets Corporation
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 5/09 to Present

FINRA Series 7 & 66 exams.

**Disciplinary Information:** 8/28/2009 Bankruptcy – Discharged 12/2/2009 – No action pending  
5/24/2005 Bankruptcy – Discharged 7/25/2005 – No action pending

**Other Business Activities:**

Alan Turner, an associated person of LMK that determines general client advice, is also the owner of A. Turner Financial (ATF), an insurance and investment planning company. Clients of LMK may be referred to (ATF) and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.

Alan Turner, an associated person of LMK that determines general client advice, also engages in acting and modeling activities for Talent Unlimited, which is an agency that is not publicly traded.

#001..... 521 Barret Ave.  
.....Louisville, KY 40204  
.....Doing Business As: Green & Halliburton, Inc.

**BENJAMIN WILLIAMS, born 1982**

**Education:**

- Graduated the University of Kentucky in 2004 with a degree in Finance

**Employment:**

- Sales Representative for Jefferson Pilot Life Ins. from 5/04 to 9/04
- Registered Representative for AXA Advisors, LLC from 6/07 to 7/09
- Account Specialist for Green & Halliburton from 9/04 to Present
- Registered Representative and Advisory Representative for L.M. Kohn & Company from 7/09 to Present

FINRA Series 24, 7 & 66 exams.

**Disciplinary Information:** None

**Other Business Activities:**

Benjamin Williams, an associated person of LMK that determines general client advice, is also a Registered Representative with Green & Halliburton. (G&H), an insurance and investment planning firm. Clients of LMK may be referred to G&H and vice versa. However, no referral fees of any kind will be paid by either party for said referrals.