



## **ADV Part 2B - Brochure Supplement**

### **Encompass More, LLC**

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Oakdale, CA 95361

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Effective as of May 9, 2017

This brochure supplement provides information about Brock McKinley that supplements the Encompass More, LLC brochure. You should have received a copy of that brochure. Please contact Harriet Britt, Chief Compliance Officer at 415-407-1825 if you did not receive the Encompass More, LLC brochure, or if you have any questions about the contents of this supplement.

Additional information about Brock Mc Kinley is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Table of Contents

Item 2: Educational Background and Business Experience ..... 3

Item 3: Disciplinary Information ..... 3

Item 4: Other Business Activities ..... 3

A. Investment Related Activities..... 3

B. Non-Investment-Related Activities ..... 4

Item 5: Additional Compensation ..... 4

Item 6: Supervision ..... 4

## **Item 2: Educational Background and Business Experience**

**Brock M. McKinley**

Born: 1984

### Educational Background

- BYU – Idaho, Nursing
- Dixie State University, Nursing

### Securities Licenses

- FINRA Series 65, Uniform Securities Agent State Law Examination

### Business Experience

- Encompass More, LLC – CEO, Investment Advisor Representative, 5/2017 - present
- Verity Asset Management, Inc. - Investment Advisor Representative, 2/2017 – present
- Teacher's Pension & Insurance Services, Agent, 8/2012 – present
- Vivint, 3/2011 – 8/2012
- Mybullfrog.com/Verizon Wireless, 2/10 – 3/2011
- Vivint 3/2008 – 2/2010
- Independent insurance agent, 12/2006 – 3/2008

## **Item 3: Disciplinary Information**

There is no reportable disciplinary history.

## **Item 4: Other Business Activities**

### **A. Investment Related Activities**

Teacher's Pension & Insurance Services, a non-affiliated firm, is engaged in sales of life insurance products. Mr. McKinley is a licensed insurance agent with Teacher's Pension & Insurance Services. Therefore, in addition to providing investment advisory services through Encompass on a fee basis, he may recommend and sell insurance products through Teacher's on a commission basis.

Clients should be aware that the opportunity for such additional compensation may give individuals such as Mr. McKinley an incentive to recommend products based on the compensation received, rather than on the client's needs. This creates a conflict of interest that could impair the objectivity of these individuals when making recommendations. Our firm endeavors at all times to put the interest of our clients first as part of our fiduciary duty as a registered investment adviser. In addition, we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest;
- we disclose to clients that they are not obligated to purchase products or services we recommend;
- we collect, maintain and document relevant client background information in order to properly assess the suitability of various products and services;
- we conduct reviews of each client account at appropriate intervals to verify that recommendations are suitable;
- we require that our employees seek prior approval of any outside employment activity.

Please see Item 10 of our firm's Form ADV Part 2 for more details.

## **B. Non-Investment-Related Activities**

No other business or occupation provides substantial compensation or involves a substantial amount of his time.

### **Item 5: Additional Compensation**

Mr. McKinley does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6: Supervision**

Supervisor: As Mr. McKinley is the Chief Executive Officer of the Firm, he self-supervises. The Chief Compliance Officer will assist him by performing surveillance of client activities.

Investment advisors at Encompass will develop an investment profile for each client based on risk tolerance and investment goals. Using this profile, client accounts will be placed into one or more model portfolios. Model portfolios are designed and implemented by a third-party asset manager under a third-party investment management agreement. Client profiles, investment management agreements and new custody account applications submitted by clients are reviewed to verify suitability of the model or other investment selection(s) prior to acceptance of the account. Changes to the established investment model and client requests for model portfolio changes, which must be in writing, are also reviewed for suitability. Models are monitored daily by the respective third-party portfolio manager for consistency with their investment objectives. Encompass investment advisors meet with clients to review client portfolio objectives and performance periodically. Client accounts and activities are further reviewed by compliance officers to ensure client profiles are accurate and are selected strategies are followed.



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Effective as of May 9, 2017

This brochure supplement provides information about Gregory Komsly that supplements the Encompass More, LLC brochure. You should have received a copy of that brochure. Please contact Harriet Britt, Chief Compliance Officer at 415-407-1825 if you did not receive the Encompass More, LLC brochure, or if you have any questions about the contents of this supplement.

Additional information about Gregory Komsly is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Table of Contents

Item 2: Educational Background and Business Experience ..... 7

Item 3: Disciplinary Information ..... 7

Item 4: Other Business Activities ..... 7

A. Investment Related Activities ..... 7

B. Non-Investment-Related Activities ..... 8

Item 5: Additional Compensation ..... 8

Item 6: Supervision ..... 8

## **Item 2: Educational Background and Business Experience**

Gregory Komsky  
CRD # 6546098, IARD #11869

Born: 1985

### Educational Background

- BS Business/Finance, California State University, Sacramento

### Securities Licenses

- FINRA Series 6, Investment Company/Variable Contracts Representative
- FINRA Series 63, Uniform Securities Agent State Law Examination
- FINRA Series 65, Uniform Investment Advisor Law Examination

### Business Experience

- Encompass More, LLC – Managing Director, Chief Distribution Officer, 5/2017 – present
- Teacher's Pension & Insurance Services, Agent, 8/2011 – present
- PlanMember Securities Corporation, 9/2015 – 5/2017
- EBS Financial, Investment Advisor Representative, 9/2015 – 5/2017
- San Juan Unified School District, 4/2009 – 9/2011

## **Item 3: Disciplinary Information**

There is no reportable disciplinary history.

## **Item 4: Other Business Activities**

### **C. Investment Related Activities**

Teacher's Pension & Insurance Services, a non-affiliated firm, is engaged in sales of life insurance products. Mr. Komsky is a licensed insurance agent with Teacher's Pension & Insurance Services. Therefore, in addition to providing investment advisory services through Encompass on a fee basis, he may recommend and sell insurance products through Teacher's on a commission basis.

Verity Investments, Inc. is a non-affiliated firm that provides services to Encompass, as outlined in ADV Part 1. Mr. Komsky will maintain his securities registration through Verity, and may conduct activities in mutual funds, variable annuities or other approved securities.

Clients should be aware that the opportunity for such additional compensation may give individuals such as Mr. Komsky an incentive to recommend products based on the compensation received, rather than on the client's needs. This creates a conflict of interest that could impair the objectivity of these individuals when making recommendations. Our firm endeavors at all time to put the interest of our clients first as part of our fiduciary duty as a registered investment adviser. In addition, we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest;
- we disclose to clients that they are not obligated to purchase products or services we recommend;
- we collect, maintain and document relevant client background information in order to properly assess the suitability of various products and services;

- we conduct reviews of each client account at appropriate intervals to verify that recommendations are suitable;
- we require that our employees seek prior approval of any outside employment activity.

Please see Item 10 of our firm's Form ADV Part 2 for more details.

**D. Non-Investment-Related Activities**

No other business or occupation provides substantial compensation or involves a substantial amount of his time.

**Item 5: Additional Compensation**

Mr. Komsky does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6: Supervision**

Supervisor: Mr. Brock McKinley, the CEO of Encompass, will supervise the activities of Mr. Komsky. The Chief Compliance Officer will assist by performing surveillance of client portfolios.

Investment advisors at Encompass will develop an investment profile for each client based on risk tolerance and investment goals. Using this profile, client accounts will be placed into one or more model portfolios. Model portfolios are designed and implemented by a third-party asset manager under a third-party investment management agreement. Client profiles, investment management agreements and new custody account applications submitted by clients are reviewed to verify suitability of the model or other investment selection(s) prior to acceptance of the account. Changes to the established investment model and client requests for model portfolio changes, which must be in writing, are also reviewed for suitability. Models are monitored daily by the respective third-party portfolio manager for consistency with their investment objectives. Encompass investment advisors meet with clients to review client portfolio objectives and performance periodically. Client accounts and activities are further reviewed by compliance officers to ensure client profiles are accurate and are selected strategies are followed.