

Physician Wealth Services, LLC

(619) 304-0777

Dated April 1, 2020

Website: www.PhysicianWealthServices.com

Form ADV Part 2B – Brochure Supplement

For

Ryan T. Inman, President

CRD # 5412338

Kayse A. Kress, Partner and Director of Financial Planning

CRD # 5060633

This brochure supplement provides information about Ryan T. Inman and Kayse A. Kress that supplements the Physician Wealth Services, LLC (“Physician Wealth”) brochure. A copy of that brochure precedes this supplement. Please contact Ryan T. Inman if the Physician Wealth brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Ryan T. Inman and Kayse A. Kress is available on the SEC’s website at www.adviserinfo.sec.gov which can be found using the identification numbers listed above.

Item 2: Educational Background and Business Experience

Ryan T. Inman

Born: 1984

Educational Background

- 2008 – Master of Business Administration, University of San Diego
- 2006 – Master's in Accounting and Financial Management, University of San Diego
- 2006 – Bachelor of Science, Business, University of San Diego

Business Experience

- 11/2015 – Present, Physician Wealth Services, LLC, President and CCO
- 09/2018 – Present, Financial Residency, LLC, Owner
- 08/2018 – Present, LoanBuddy, LLC, Owner
- 04/2017 – Present, 8487 LLC, Manager
- 06/2015 – 08/2018, MEI, Inc., Financial Analyst
- 01/2016 – 12/2017, Casino Royale, Social Media Manager
- 05/2013 – 05/2015, Fairfield Residential, Financial Analyst
- 02/2012 – 05/2013, Baypointe Management, Operations Manager
- 05/2010 – 02/2012, Buffalo Capital Corporation, Financial Planning Associate
- 09/2009 – 05/2010, KPMG, Audit Associate
- 07/2008 – 08/2009, Investment Equity, Cost and Pricing Analyst
- 09/2007 – 12/2007, Merrill Lynch, Junior Financial Advisor, Intern

Kayse A. Kress, CFP®

Born: 1984

Educational Background

- 2006 – Bachelor of Science, Central Connecticut State University

Business Experience

- 06/2019 – Present, Physician Wealth Services, LLC, Partner and Director of Financial Planning
- 09/2018 – 05/2010, Physician Wealth Services, LLC, Financial Advisor
- 06/2017 – 12/2018, More with Less Financial Planning, LLC, Co-Founder and CCO
- 10/2010 – 04/2017, Connecticut Wealth Management, LLC, Financial Advisor
- 09/2005 – 10/2010, KR Wealth Management, LLC, Financial Advisor

Professional Designations, Licensing & Exams

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. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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 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.

Item 3: Disciplinary Information

No management person at Physician Wealth Services, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Mr. Inman is an owner of Financial Residency LLC, an educational financial blog and podcast, financialresidency.com. He works about 5 hours a week at this activity.

Mr. Inman is an owner of LoanBuddy LLC, a technology software that helps financial advisors analyze student loan debt. He works about 3 hours a week at this activity.

Mr. Inman is the manager of 8487 LLC, a family owned real estate rental business.

Mr. Inman is the manager of Inman Properties LLC, a family owned real estate rental business.

Mr. Inman does NOT ask or recommend advisory clients to invest in his other business ventures.

Ms. Kress is an adjunct professor at Central Connecticut State University. She devotes about 2 hours a week

Item 5: Additional Compensation

Ryan T. Inman and Kayse A. Kress do not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Physician Wealth.

Item 6: Supervision

Ryan T. Inman as President and CCO is responsible for supervision of Ms. Kress and himself. Mr. Inman may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Ryan T. Inman and Kayse A. Kress have NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.