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## **BROCHURE SUPPLEMENT**

**Max Kathol, CPA**

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**WEALTH ADVISORS NETWORK, INC.**

**CRD #113836**

**58081 Hwy 35**

**Wakefield, NE 68784**

**(402) 369-3601**

**[www.capc.com/wan/](http://www.capc.com/wan/)**

**December 8, 2020**

**This Brochure Supplement provides information about Max Kathol, CPA that supplements the Wealth Advisors Network, Inc. Brochure document. You should have received a copy of that Brochure with this Supplement. Please contact Jeni Charron, Chief Compliance Officer, at (402) 463-6769 if you did not receive Wealth Advisors Network, Inc.'s Brochure or if you have any questions about the contents of this Brochure Supplement. Please note that while we are a registered investment advisor or "RIA", this registration does not imply any particular level of skill or training.**

**Additional information about Max Kathol is available on the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Wealth Advisors Network, Inc. who are registered, or are required to be registered, as investment adviser representatives of Wealth Advisors Network, Inc.**

### **Education and Business Experience**

**Birth Year - 1949**

#### **EDUCATION**

**University of Omaha – Omaha, NE graduated 1974**

#### **EMPLOYMENT**

**Cruise & Associates, Inc. 2019 - Present**

Kathol & Associates, P.C. 1982 - 2019

Wealth Advisors Network, Inc. 2007 - present - Registered Investment Adviser Representative

Wealth Advisors Nebraska, Inc. 1998 - 2007 - Registered Investment Adviser Representative

1<sup>st</sup> Global Insurance Services, Inc 2007 – 6/2013 – Insurance Agent

1<sup>st</sup> Global Capital Corp. 1997 – 6/2013 – Registered Representative

Cambridge Investment Research, Inc. 6/2013 - present – Registered Representative

## LICENSES AND PROFESSIONAL DESIGNATIONS HELD

FINRA Series 7 General Securities Representative (1997)

FINRA Series 63 (1997)

Max Kathol holds the following certifications, designations and professional licenses:

1. Certified Public Accountant (1978)

The requirements for a person to become a CPA in Nebraska are following:

150 semester hours of education in specific subjects.

Passage of all parts of the CPA exam.

Completion of 4,000 hours over two years of verified experience with a licensed CPA in a licensed CPA firm.

Continuing Educations Requirements – 80 hours every two years including 4 hours of Ethics.

## **Disciplinary Information**

Does Max Kathol have any material legal or disciplinary events to disclose? **No**

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

## **Other Business Activities and Additional Compensation**

Max is a licensed insurance agent and can offer various insurance products for which he may earn a commission. WAN is a licensed insurance agency in Nebraska. Max is a registered representative of Cambridge Investment Research, Inc., a registered broker-dealer, Member FINRA/SIPC. Clients are under no obligation to purchase or sell securities through the Advisory Representatives. However, if they choose to implement their plan, commissions may be earned in addition to any fees paid for advisory services. Commissions maybe higher or lower at Cambridge than at other broker-dealers. Max may have a conflict of interest in having clients purchase securities and or insurance related products through Cambridge in that the higher their production with Cambridge the greater opportunity for obtaining a higher payout on commissions earned. Further, Max is restricted to only offering those products and services that have been reviewed and approved for offering to the public through Cambridge Investment Research, Inc. Most trades will be referred

to Cambridge Investment Research, Inc. for execution. Max may earn reasonable and customary commission and/or 12b-1 fees on the sale of insurance, advisory or securities products to clients. The commission will be outlined in the product's prospectus or offering document or described in detail before the products is sold.

Cambridge Investment Research has a clearing relationship with National Financial Services LLC, member NYSE, SIPC (NFS LLC). NFS, LLC will execute trades in client accounts at the direction of Max. Trades will be referred to Cambridge Investment Research, Inc., a broker-dealer for execution. Clients are advised that a conflict of interest exists since the broker-dealer may receive compensation on the transactions.

Max may buy or sell for himself securities he also recommends to clients.

Max is a certified public accountant with Kathol & Associate, P.C.

### **Supervision**

Max Kathol is a contracted employee of Wealth Advisors Network, Inc., and his advisory services are accordingly self-supervised through a program administered by Jeni Charron, Chief Compliance Officer. Advisory activities are supervised in several ways at various stages of the client relationship. Prior to implementation, the client's paperwork is reviewed to ensure the account is being established in accordance with the client's stated objectives and risk tolerance. Subsequent transactions are reviewed through manual reviews to ensure they are suitable. The account will be monitored on a periodic basis to ensure it is being managed in accordance with the client's stated objectives and tolerance for risk and has not drifted too far from the original asset allocation.

### **Requirements for State-Registered Advisers**

Max Kathol has no events to disclose regarding arbitration claims, civil, self-regulatory organization, or administrative proceedings. Max has not been the subject of a bankruptcy petition.