



Part 2B of Form ADV Brochure Supplement

William J. Koscic
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Phone: 912-398-3363

Portsmouth-SmartLife Financial Group LLC
601 21st Street, Suite 318
Vero Beach, FL 32960
Phone: 772-453-2723
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This Brochure Supplement provides information about William J. Koscic that supplements the Portsmouth-SmartLife Financial Group LLC Brochure. You should have received a copy of that Brochure. Please contact our office at 772-453-2723 if you did not receive the Portsmouth-SmartLife Financial Group LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William J. Koscic is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience – Item 2

William J. Kosc - Year of Birth: 1947

FINRA CRD #809668

Education:

- West Virginia University – MBA Business - 1970
- Morris Harvey College – Bachelor of Science degree in Business - 1969

Business:

- Bankers Life Advisory Services, Inc. Investment Advisor Representative, 10/2017 – 10/2019
- Bankers Life Securities, Inc. Registered Representative, 10/2017 – 10/2019
- Bankers Life & Casualty, Inc. Insurance Agent, 8/2017 – 10/2019
- Kosc Insurance. Insurance Agent, 09/2016 – 8/2017
- Highland Capital Brokerage Inc. Sales VP, 01/2012 – 09/2016

Professional Designations:

- Chartered Life Underwriter
- Chartered Financial Consultant
- FINRA licenses: Series 6, Series 7, Series 63 and Series 66 licenses.

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Kosc and Portsmouth-SmartLife Financial Group LLC. A disciplinary history can be found on FINRA's BrokerCheck system or the SEC's website. To get to FINRA's BrokerCheck system, please visit <https://brokercheck.finra.org/> and the SEC's website is www.adviserinfo.sec.gov.

Other Business Activities - Item 4

Mr. Kosc is not actively engaged in any other investment-related business or occupation.

Additional Compensation - Item 5

Please refer to the "Other Business Activities" section above for disclosures on Ms. Zito receipt of additional compensation as a result of her other business activities.

Supervision - Item 6

Mr. Kosc is supervised by Kenneth M. Ackerman, Chief Compliance Officer of Portsmouth-SmartLife Financial Group, LLC. Randy Fox can be reached at 415-910-0477.

The advice provided by persons associated with our firm is limited by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of each client's holdings against that client's documented suitability information to provide reasonable assurance that the advice provided is aligned with each client's stated investment objectives and with our internal guidelines.

Requirements for State-Registered Advisers - Item 7

Mr. Kosc has a reportable event, details of which can be found on FINRA's BrokerCheck system by clicking on the link <https://brokercheck.finra.org/>. The disclosure includes details of a customer complaint related to an insurance product death benefit on an application that was not submitted. The case is not pending and client was awarded \$100,000 (\$33,333.00 paid by Mr. Kosc) in June 1991.

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