

KENT D. ZAHNER

Keynote Financial Services, LLC



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FIRM SUPPLEMENTAL BROCHURE ADV PART 2B SEPTEMBER 23, 2022

This Brochure Supplement provides information about Kent Zahner that supplements the Keynote Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Mr. Zahner at (860) 875-5753 if you did not receive Keynote Financial Services, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kent D. Zahner is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Zahner is 4757223.

ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kent D. Zahner

Born: 1971

Education:

University of Connecticut – Bachelor of Science in Business Administration - 1993

Certified Public Accountant – CPA - 1998

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Business Background:

Keynote Financial Services, LLC – March 2004 to Present

- Managing Member
- Investment Adviser Representative

Magdefrau, Renner & Wardrop, LLC, CPA's – September 1996 to Present

- CPA

ITEM 3 DISCIPLINARY INFORMATION

Registered investment adviser representatives are required to disclose all material facts regarding any legal or disciplinary events that could be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

ITEM 4
OTHER BUSINESS ACTIVITIES

Mr. Zahner is a CPA and provides accounting and tax preparation services through Magdefrau, Renner & Wardrop, LLC. He spends approximately less than 2 hours per week on this activity. He may recommend this service to the firm's clients. This causes a conflict of interest because he receives fees for accounting and tax planning services that are separate from the investment management fees outlined in the firm's Form ADV Part 2A. Mr. Zahner attempts to mitigate his conflict of interest to the best of his ability by placing the client's interests ahead of his own through his fiduciary duty. Additionally, it is the firm's policy that recommended tax preparation services do not have to be purchased through Mr. Zahner or any affiliate.

ITEM 5
ADDITIONAL COMPENSATION

Mr. Zahner does not receive any additional compensation or economic benefits.

ITEM 6
SUPERVISION

Mr. Zahner is the Managing Member and Chief Compliance Officer of the firm. As a result, he has no internal supervision placed over him. He is however bound by the firm's Code of Ethics and policies and procedures. Mr. Zahner can be reached at (860) 875-5753.