

Item 1 – Cover Page



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March 1, 2024

This Brochure provides information about the qualifications and business practices of KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”). If you have any questions about the contents of this Brochure, please contact us at (217) 789-0960. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

KEB is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about KEB also 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 KEB is 117935. The SEC’s website also provides information about any persons affiliated with KEB who are registered, or are required to be registered, as investment adviser representatives of KEB.

Item 2 – Material Changes

This Item of the Brochure will discuss only specific material changes that are made to the Brochure since the last annual update and provide clients with a summary of such changes.

In this update, we:

- Removed reference to TD Ameritrade in [Items 12](#) and [14](#); and
- Updated our financial planning fees in [Item 5](#).

Additionally, we have updated the Assets Under Management information of [Item 4](#) in accordance with the filing of our Annual Updating Amendment on March 1, 2024.

We will further provide you a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Justin P. Mason, Chief Compliance Officer, at (217) 789-0960.

(Brochure Date: 03/01/2024)

(Date of Most Recent Annual Updating Amendment: 03/01/2024)

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Item 4 – Advisory Business

KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) is owned by 28 individual members and has been providing advisory services since 1999.

As of December 31, 2023, KEB managed \$865,556,204 on a discretionary basis and \$67,868,016 on a non-discretionary basis for a total of \$933,424,220 in assets under management. Additionally, KEB advised on \$124,828,640 of self-directed retirement account assets.

Investment Management Services:

KEB manages investment portfolios for individuals, trusts, partnerships, corporations, not-for-profit organizations and retirement plans. KEB will work with a client to determine the client's investment objectives and investor risk tolerance and will design a written investment policy statement ("IPS").

KEB uses investment and portfolio allocation software to evaluate alternative portfolio designs. KEB evaluates the client's existing investments with respect to the client's IPS. KEB works with new clients to develop a plan to transition from the client's existing portfolio to the portfolio recommended by KEB. KEB will then continuously monitor the client's portfolio holdings and the overall asset allocation strategy and hold review meetings with the client regarding the account as necessary.

KEB will typically create a portfolio of no-load mutual funds and exchange-traded funds (“ETFs”), and may use model portfolios if the models match the client's investment policy. KEB will allocate the client's assets among various investments taking into consideration the overall management style selected by the client. KEB primarily recommends portfolios consisting of passively managed asset class and index mutual funds and ETFs. KEB primarily recommends securities offered by Dimensional Fund Advisors (“DFA”). DFA-sponsored investments follow a passive asset class investment philosophy with low holdings turnover.

Client portfolios may also include some individual equity securities in situations where disposition of these securities would present an overriding tax implication or the client specifically requests they be retained for a personal reason. These situations will be specifically identified in the client’s IPS.

KEB manages equity portfolios on a discretionary and nondiscretionary basis according to the IPS selected by the client. Clients may impose any reasonable restrictions on KEB’s discretionary authority, including restrictions on the types of securities in which KEB or any third-party money manager (“TPMM”) may invest client’s assets and on specific securities, which the client may believe to be appropriate.

KEB may also recommend fixed income portfolios to investment management clients, which consist of managed accounts of individual bonds. KEB requires discretionary authority from investment

management clients to manage fixed income portfolios, including the discretion to retain a third-party fixed income manager.

Pursuant to its discretionary authority, KEB may retain a TPMM for the ongoing management of all or some of a client's portfolio. KEB utilizes BSP as the primary TPMM for client portfolios. The TPMM will be provided with the discretionary authority to invest client assets in securities consistent with the client's IPS. The TPMM will also monitor the account for changes in credit ratings, security call provisions, and tax loss harvesting opportunities (to the extent that the manager is provided with cost-basis information).

On an ongoing basis, KEB will answer clients' inquiries regarding their accounts and review periodically with clients the performance of their accounts. KEB will periodically, and at least annually, review clients' IPS, risk profile and discuss the re-balancing of each client's accounts to the extent appropriate. KEB will provide to the TPMM any updated client financial information or account restrictions necessary for the investment manager to provide sub-advisory services.

In addition to managing the client's investment portfolio, KEB may consult with clients on various financial areas including income and estate tax planning, business sale structures, college financial planning, retirement planning, insurance analysis, personal cash flow analysis, establishment and design of retirement plans and trust designs, among other things.

Employee Benefit Retirement Plan Services:

KEB also provides advisory services to employee retirement benefit plans. KEB will generally recommend a third-party administrator for plan administration, which may provide online bundled services and an opportunity for plan sponsors to provide diversified portfolios to their participants along with daily account access, valuation and investment education.

KEB will analyze the plan's current investment platform, and assist the plan in creating an investment policy statement defining the types of investments to be offered and the restrictions that may be imposed. KEB will recommend investment options to achieve the plan's objectives, provide participant education meetings, and monitor the performance of the plan's investment vehicles.

KEB will recommend changes in the plan's investment vehicles as may be appropriate from time to time. KEB generally will review the plan's investment vehicles and investment policy as necessary.

For certain retirement plans, KEB also works in coordination and support with Buckingham Strategic Partners, LLC ("BSP") and other 3(38) fiduciary providers ("fiduciary provider"). Retirement plan clients will engage both KEB and the fiduciary provider. The fiduciary provider will administer to the client additional discretionary investment management services and will exercise discretionary authority to select the plan investments made available to the plans' participants by selecting and maintaining the plans' investments according to the goals and investment objectives of the plan.

KEB will continue to work with plans to monitor plan investments, provide fiduciary plan advice including regular considerations of the goals and objectives of the plan, and provide participant education services to the plan.

Financial Planning Services:

KEB also provides financial planning advice. Clients purchasing this service may receive a written financial plan, providing the client with a detailed financial plan designed to achieve their stated financial goals and objectives or with a written plan addressing a specific financial planning topic.

In general, the financial plan will address any or all of the following areas of concern:

- **Personal:** Family records, budgeting, personal liability, estate information and financial goals.
- **Tax & Cash Flow:** Income tax and spending analysis and planning for current and future years. KEB may illustrate the impact of various investments on a client's current income tax and future tax liability.
- **Death & Disability:** Cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.
- **Retirement:** Analysis of current strategies and investment plans to help the client achieve his or her retirement goals.
- **Investments:** Analysis of investment alternatives and their effect on a client's portfolio.

KEB gathers required information through in-depth personal interviews. Information gathered includes a client's current financial status, future goals and attitudes towards risk. Related documents supplied by the client are carefully reviewed, and a written report is prepared. Should a client choose to implement the recommendations in the plan, KEB suggests the client work closely with his/her attorney, accountant or insurance agent. Implementation of financial plan recommendations is entirely at the client's discretion.

Item 5 – Fees and Compensation

In certain circumstances, all fees, account minimums and their applications to family circumstances may be negotiable. Minimum account sizes may also be waived when a person demonstrates an ability to meet the minimum account size in a reasonable period of time through additional contributions.

KEB has contracted with BSP for services including trade processing, collection of management fees, record maintenance, report preparation, marketing assistance, and research. The fee paid by KEB to BSP consists of a portion of the fee paid by clients to KEB and varies based on the total client assets participating in BSP through KEB. These fees are not separately charged to advisory clients.

The specific manner in which fees are charged by KEB is established in a client's written agreement with KEB. Investment Management and Employee Benefit Plan clients will be invoiced in advance at the beginning of each calendar quarter based upon the value (market value based on independent third-party sources or fair market value in the absence of market value; client account balances on which KEB calculates fees may vary from account custodial statements based on independent valuations and other accounting variances, including mechanisms for including accrued interest in account statements) of the client's account at the end of the previous quarter. New accounts are charged a prorated fee for the remainder of the quarter in which the account is incepted (date of first trade).

For Investment Management and Employee Benefit Plan Services, KEB will request authority from the client to receive quarterly payments directly from the client's account held by an independent custodian. Clients may provide written limited authorization to KEB or its designated service provider, BSP, to withdraw fees from the account. Clients will receive custodial statements showing the advisory fees debited from their account(s). Certain third-party administrators will calculate and debit KEB's fee and remit such fee to KEB.

A client agreement may be canceled at any time, by either party, for any reason, upon receipt of thirty (30) days' written notice. Upon termination, any prepaid, unearned fees will be promptly refunded.

KEB's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investment and other third parties, such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and ETFs also charge internal management fees, which are disclosed in a fund's prospectus. These fees will generally include a management fee and other fund expenses. All fees paid to KEB for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and ETFs to their shareholders.

Such charges, fees and commissions are exclusive of and in addition to KEB's fee, and KEB shall not receive any portion of these commissions, fees, and costs.

Advisory Fees

Investment Management Services:

The annual fee for investment management services will be charged as a percentage of assets under management, according to the schedule below:

Assets Under Management	Annual Fee
Up to \$499,999*	1.25%

\$500,000 - \$999,999	1.00%
\$1,000,000 - \$1,999,999	0.90%
\$2,000,000 - \$2,999,999	0.80%
\$3,000,000 - \$3,999,999	0.70%
\$4,000,000 - \$4,999,999	0.60%
\$5,000,000 or greater	0.50%

*All relationships are subject to a minimum annual fee of \$3,000, which is billed in advance on a monthly basis. For relationships under \$250,000, this equates to a monthly fee of \$250.

Individual accounts for members of the same family, defined as spouses and dependent children, are assessed fees based on the total account balances of all family accounts. Accounts for business entities and accounts related thereto, including those of the business owner, are assessed fees based on the total account balances of all such related accounts. The fee is calculated on the entire portfolio. For example, a \$500,000 account is charged 1% or \$5,000.

Employee Benefit Retirement Plan Services:

The annual fee for plan services will be charged as a percentage of assets within the plan. Certain pre-existing employee benefit plan services clients may be on a different fee schedule.

Assets Under Advisement	Annual Fee
Up to \$500,000	0.80%
\$500,000 - \$1,000,000	0.55%
\$1,000,001 - \$2,000,000	0.50%
\$2,000,001 - \$3,000,000	0.45%
\$3,000,001 - \$4,000,000	0.40%
\$4,000,001 - \$5,000,000	0.35%
\$5,000,000 or greater	0.30%

The 3(38) fiduciaries will charge a separate and distinct fee for their services, as laid out and agreed to in the client agreement.

Financial Planning Services:

Financial planning fees will be charged on an hourly basis ranging from \$250 to \$400 per hour, depending on the nature and complexity of each client's circumstances and upon mutual agreement with the client. If appropriate, a fixed fee may be estimated at the beginning of the financial planning engagement. All fees are agreed upon prior to entering into a contract with any client.

The length of time it will take to provide a financial plan will depend on each client's personal situation. A 50% payment of the estimated fee may be due upon signing the advisory agreement, with the balance

(based on actual hours) due upon presentation of the plan to the client. KEB will never hold client funds greater than \$1200 for more than six (6) months in advance of completion of the financial plan.

Item 6 – Performance-Based Fees and Side-By-Side Management

KEB does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client). All fees are calculated as described above and are not charged on the basis of income or capital gains or capital appreciation of the funds or any portion of the funds of an advisory client.

Item 7 – Types of Clients

KEB provides services to individuals, trusts, partnerships, corporations, not-for-profit organizations and retirement plans.

As mentioned in Item 5, all relationships are subject to a minimum annual fee of \$3,000, which is billed in advance on a monthly basis. For relationships under \$250,000, this equates to a monthly fee of \$250.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategy

KEB's services are based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. KEB's investment approach is firmly rooted in the belief that markets are "efficient" over periods of time and that investors' long-term returns are determined principally by asset allocation decisions, rather than market timing or stock picking. KEB selects or recommends portfolios of securities, principally broadly-traded open-end mutual funds, ETFs, and conservative fixed income securities to implement this investment strategy.

Although all investments involve risk, KEB's investment advice seeks to limit risk through broad diversification among asset classes and, as appropriate for particular clients, the investment directly in conservative fixed income securities to represent the fixed income class. KEB's investment philosophy is designed for investors who desire a buy and hold strategy. KEB's strategy seeks to minimize frequent trading of securities which increases brokerage and other transaction costs.

Clients may hold or retain other types of assets as well, and KEB may offer advice regarding those various assets as part of its services. Advice regarding such assets will generally not involve asset management services, but may help to more generally assist the client.

KEB's strategies do not utilize securities that we believe would be classified as having any unusual risks, and we do not recommend frequent trading, which can increase brokerage and other costs and taxes.

KEB receives supporting research from BSP and from other consultants, including economists affiliated with Dimensional Fund Advisors ("DFA"). KEB utilizes DFA securities in client portfolios. DFA securities follow a passive asset class investment philosophy with low holdings turnover. DFA provides historical market analysis, risk/return analysis, and continuing education to KEB.

Analysis of a Client's Financial Situation

In the development of investment plans for clients, including the recommendation of an appropriate asset allocation, KEB relies on an analysis of the client's financial objectives, current and estimated future resources, and tolerance for risk. To derive a recommended asset allocation, KEB may use a Monte Carlo simulation, a standard statistical approach for dealing with uncertainty. As with any other methods used to make projections into the future, there are several risks associated with this method, which may result in the client not being able to achieve their financial goals. They include:

- The risk that expected future cash flows will not match those used in the analysis
- The risk that future rates of return will fall short of the estimates used in the simulation
- The risk that inflation will exceed the estimates used in the simulation
- For taxable clients, the risk that tax rates will be higher than was assumed in the analysis

KEB does not recommend the purchase of public partnership programs due to their illiquidity and the fee structure of such programs. Occasionally, KEB will recommend public real estate investment trusts ("REITs") for certain clients who desire to include real estate in their asset allocation strategy.

KEB will also evaluate insurance products such as annuities and various types of life insurance products which may have been recommended to clients by other professionals.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

All investments present the risk of loss of principal – the risk that the value of securities (mutual funds, ETFs and individual bonds), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

The mutual funds and ETFs utilized by KEB include funds invested in domestic and international equities, including REITs, corporate and government fixed income securities and commodities. Equity securities may include large capitalization, medium capitalization and small capitalization stocks. Mutual funds

and ETF shares invested in fixed income securities are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Among the riskiest mutual funds used in KEB's investment strategies funds are the U.S. and International small capitalization and small capitalization value funds, emerging markets funds, and commodity futures funds. Conservative fixed income securities have lower risk of loss of principal, but most bonds (with the exception of Treasury Inflation Protected Securities, or "TIPS") present the risk of loss of purchasing power through lower expected return. This risk is greatest for longer-term bonds.

Certain funds utilized by KEB may contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks may be greater with investments in developing countries.

More information about the risks of any particular market sector can be reviewed in representative mutual fund prospectuses managing assets within each applicable sector.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of KEB or the integrity of KEB's management. KEB has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Affiliated Accounting Firm

The Members of KEB are also Partners of Kerber, Eck & Braeckel LLP, an accounting firm that is affiliated through both ownership and control to KEB.

Kerber, Eck & Braeckel LLP may recommend KEB to accounting clients in need of advisory services. KEB may recommend Kerber, Eck & Braeckel LLP to advisory clients in need of accounting services. Accounting services provided by Kerber, Eck & Braeckel LLP are separate and distinct from the advisory services of KEB, and are provided for separate and typical compensation. No KEB client is obligated to use Kerber, Eck & Braeckel LLP for any accounting services as no Kerber, Eck & Braeckel LLP client is obligated to use KEB for advisory services.

Buckingham Strategic Partners, LLC

As described above in [Item 4](#), KEB may exercise discretionary authority provided by a client to select an independent third-party money manager ("TPMM") for the management of portfolios. KEB selects

Buckingham Strategic Partners, LLC (“BSP”) for such management. KEB also contracts with BSP for back-office services and assistance with portfolio modeling. KEB has a fiduciary duty to select qualified and appropriate managers in the client’s best interest, and believes that BSP effectively provides both the back-office services that assist with its overall investment advisory practice and portfolio management services. The management of KEB continuously makes this assessment. While KEB has a contract with BSP governing a time period for back-office services, KEB has no such fixed commitment to the selection of BSP for portfolio management services and may select another investment manager for clients upon reasonable notice to BSP.

Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading

KEB has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. KEB’s Code of Ethics describes the firm's fiduciary duties and responsibilities to clients and sets forth KEB's practice of supervising the personal securities transactions of employees with access to client information. Individuals associated with KEB may buy or sell securities for their personal accounts identical or different than those recommended to clients. It is the expressed policy of KEB that no person employed by the firm shall prefer his or her own interest to that of an advisory client or make personal investment decisions based on investment decisions of advisory clients.

To supervise compliance with its Code of Ethics, KEB requires that anyone associated with this advisory practice with access to advisory recommendations provide annual securities holding reports and quarterly transaction reports to the firm's Chief Compliance Officer or his or her designee. KEB also requires such access persons to receive approval from the Chief Compliance Officer prior to investing in any IPO's or private placements.

KEB's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information and protecting the confidentiality of client information. KEB requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to discipline.

KEB will provide a complete copy of its Code of Ethics to any client or prospective client upon request.

It is KEB’s policy that the firm will not affect any principal or agency cross securities transactions for client accounts. KEB will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment advisor in relation to a transaction in which the investment advisor, or any person controlled by or under common control with the investment advisor, acts as broker for both the advisory

client and for another person on the other side of the transaction. Agency cross transactions may arise where an advisor is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

KEB arranges for the execution of securities transactions with the assistance of BSP. Through BSP, KEB participates in the Schwab Advisor Services (“SAS”) program offered to independent investment advisers by Charles Schwab & Company, Inc (“Schwab”), member FINRA/SIPC, and the Fidelity Institutional Wealth Services (“FIWS”) program offered to independent investment advisers, sponsored by Fidelity Brokerage Services, LLC (“Fidelity”), member FINRA/SIPC. Schwab and FIWS are unaffiliated SEC-registered broker-dealers and FINRA member broker-dealers.

The Schwab and FIWS brokerage programs will generally be recommended to advisory clients for custody services and the execution of mutual fund and equity securities transactions. KEB regularly reviews these programs to ensure that its recommendation is consistent with its fiduciary duty. These trading platforms are essential to KEB's service arrangements and capabilities, and KEB may not accept clients who direct the use of other brokers. As part of these programs, KEB receives benefits that it would not receive if it did not offer investment advice (See the disclosure under [Item 14](#) of this Brochure).

Additionally, KEB offers a cash management aggregator system named Flourish Cash. Flourish Cash is a service offered by an unaffiliated third-party, Stone Ridge Securities, LLC, a registered broker-dealer and FINRA member. A Flourish Cash account is a brokerage account whereby the cash balance is swept from the brokerage account to deposit accounts at one or more third-party banks that have agreed to accept deposits from clients of Stone Ridge Securities, LLC. Stone Ridge Securities LLC is an indirect, wholly-owned subsidiary of Massachusetts Mutual Life Insurance Company. Please refer to the applicable disclosures provided separately by Stone Ridge Securities upon account opening.

As KEB will not request the discretionary authority to determine the broker-dealer to be used or the commission rates to be paid for mutual fund and equity securities transactions, clients must direct KEB as to the broker-dealer to be used. In directing the use of a particular broker or dealer, it should be understood that KEB will not have authority to negotiate commissions among various brokers or obtain volume discounts, and best execution may not be achieved. Not all investment advisers require clients to direct the use of specific brokers.

KEB will not exercise authority to arrange client transactions in fixed income securities. Clients will provide this authority to BSP by designating BSP with trading authority over client's brokerage account. Clients will be provided with the Disclosure Brochure (Form ADV Part 2) of BSP.

SAS and FIWS do not generally charge clients a custody fee and are compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through

the broker or that settle into the clients' accounts at the brokers. Trading client accounts through other brokers may result in fees (including mark-ups and mark-downs) being charged by the custodial broker and an additional broker. While KEB will not arrange transactions through other brokers, the authority of the fixed income portfolio manager includes the ability to trade client fixed income assets through other brokers.

KEB also does not have any arrangements to compensate any broker-dealer for client referrals.

KEB does not maintain any client trade error gains. KEB makes client whole with respect to any trade error losses incurred by client caused by KEB.

KEB generally does not aggregate any client transactions in mutual fund or other securities. Client accounts are individually reviewed and managed, and transaction costs are not saved by aggregating orders in almost all circumstances in which KEB arranges transactions. BSP will aggregate certain transactions among client accounts that it manages, in which case a KEB client's orders may be aggregated with an order for another client of BSP who is not a KEB client. See BSP's Form ADV Part 2.

Employee Benefit Retirement Plan Services:

KEB does not arrange for the execution of securities transactions for plans as a part of this service. Transactions are executed directly through employee plan participation.

Financial Planning Services:

KEB's financial planning practice, due to the nature of its business and client needs, does not include blocking trades, negotiating commissions with broker-dealers or obtaining volume discounts, nor necessarily obtaining the best price. Clients will be required to select their own broker-dealers and insurance companies for the implementation of financial planning recommendations. KEB may recommend any one of several brokers. KEB clients must independently evaluate these brokers before opening an account. The factors considered by KEB when making this recommendation are the broker's ability to provide professional services, KEB's experience with the broker, the broker's reputation, and the broker's financial strength, among other factors. KEB's financial planning clients may use any broker or dealer of their choice.

Item 13 – Review of Accounts

Reviews:

Investment Management Services:

Account assets are supervised continuously and reviewed at least quarterly. An investment advisor representative (“IAR”) is assigned to each account and that IAR will review each account at least quarterly. The review process contains each of the following elements:

- a. assessing client goals and objectives;
- b. evaluating the employed strategy(ies);
- c. monitoring the portfolio(s); and
- d. addressing the need to rebalance.

Additional account reviews may be triggered by any of the following events:

- a. a specific client request;
- b. a change in client goals and objectives;
- c. an imbalance in a portfolio asset allocation;
- d. market/economic conditions; and
- e. realizing tax losses in an account.

For portfolios managed by BSP, certain account review responsibilities are delegated to BSP as described in Item 14.

Employee Benefit Retirement Plan Services:

Plan assets are reviewed on a quarterly basis or as otherwise agreed between the parties, and according to the standards and situations described above for investment management accounts.

Financial Planning Services:

Financial planning accounts will be reviewed as contracted for at the inception of the advisory relationship.

Reports:

Investment Management Services:

All clients other than those utilizing employee benefit retirement plan services will receive quarterly performance reports from KEB that summarize the client's account and asset allocation. Quarterly

reports include portfolio performance review, current positions and current market value. Clients will also receive statements from account custodians.

Employee Benefit Retirement Plan Services:

Plan sponsors are provided with quarterly information and annual performance reviews from KEB. In addition, plan participant education information may also be provided to the Plan Sponsor or Administrator for distribution to the participants of the plan.

Financial Planning Services:

Financial Planning clients will receive reports as contracted for at the inception of the advisory relationship.

Item 14 – Client Referrals and Other Compensation

Other Compensation:

As indicated under the disclosure for [Item 12](#), SAS and FIWS each respectively provide KEB with access to services, which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis at no charge to them.

These services benefit KEB but may not benefit its clients' accounts. Many of the products and services assist KEB in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of KEB's fees from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of KEB's accounts. SAS and FIWS also make available to KEB other services intended to help KEB manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. KEB does not, however, enter into any commitments with SAS or FIWS for transaction levels in exchange for any services or products from brokers. While as a fiduciary, KEB endeavors to act in its clients' best interests, KEB's requirement that clients maintain their assets in accounts at Schwab or FIWS may be based in part on the benefit to KEB of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the broker, which may create a potential conflict of interest.

KEB also receives software from DFA, which KEB utilizes in forming assets allocation strategies and producing performance reports. DFA also provides continuing education for KEB personnel. These services are designed to assist KEB to plan and design its services for business growth.

Client Referrals:

KEB may from time to time compensate, either directly or indirectly, any person (defined as a natural person or a company) for client referrals. KEB may compensate affiliated persons. KEB is aware of the special considerations promulgated under Section 206(4)-1 of the Investment Advisers Act of 1940, as amended. As such, appropriate disclosure shall be made, all written instruments will be maintained by KEB and all applicable federal and/or state laws will be observed.

Members and other employees of the accounting firm of Kerber, Eck & Braeckel LLP may refer clients to KEB for advisory services. KEB is under common ownership and control with Kerber, Eck & Braeckel LLP, and, therefore, any Kerber, Eck & Braeckel LLP employee referring clients to KEB has a potential conflict of interest because of an economic incentive to recommend the advisory services of KEB. Members and other employees of Kerber, Eck & Braeckel LLP may receive compensation if a client chooses to use KEB's advisory services. This compensation will generally be a fixed fee or equal to a percentage of the total fee received by KEB for the client's advisory account.

Item 15 – Custody

Investment Management and Employee Benefit Plan Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains client's investment assets. KEB urges its clients to carefully review such statements and compare such official custodial records to the account statements that KEB may provide to its clients. KEB's statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

KEB requests that it be provided with written authority to determine which securities and the amounts of securities that are bought or sold. In certain circumstances, this authority will include the discretion to retain a third-party money manager for fixed income accounts. Any limitations on this discretionary authority shall be included in this written authority statement. Clients may change these limitations as required. Such amendments shall be submitted in writing.

When selecting securities and determining amounts, KEB observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to KEB in writing.

Item 17 – Voting Client Securities

Proxy Voting: As a matter of firm policy and practice, KEB does not accept the authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients will receive applicable proxies directly from the issuer of securities held in clients' investment portfolios. KEB, however, may provide advice to clients regarding the clients' voting of proxies.

Class Actions, Bankruptcies and Other Legal Proceedings: Clients should note that KEB will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held or previously were held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct KEB to transmit copies of class action notices to the client or a third party. Upon such direction, KEB will make reasonable efforts to forward such notices in a timely manner.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about KEB's financial condition. KEB has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

Robert S. Barrale, CFP®

KEB Wealth Advisors
Located at:
One Memorial Drive, Suite 950
St. Louis, MO 63102
(314) 231-6232

Supervised By:
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Robert S. Barrale that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Barrale is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Robert S. Barrale, CFP®

Born: 1967

Education:

University of Missouri - Columbia

Graduated in 1989 with a BSBA in Finance and Banking

Saint Louis University

Graduated in 1993 with an MBA

Business Background:

KEB Wealth Advisors

Wealth Advisor

August 2017-Present

Mastercard Worldwide

Vice President, Account Management

March 1994-July 2017

Additional information regarding the CFP® designation:

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP

Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Barrale.

Item 4 – Other Business Activities

Mr. Barrale is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Barrale is compensated as an employee of KEB and Kerber, Eck, and Braeckel, LLP. In addition to his normal salary, Mr. Barrale may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Mr. Barrale is registered as a Wealth Advisor and provides investment advice to clients. Mr. Barrale is supervised by Justin P. Mason. Mr. Barrale's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Christopher J. Brauner

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

June 18, 2024

This Brochure Supplement provides information about Christopher J. Brauner that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Brauner is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Christopher J. Brauner

Born: 1975

Education:

Rockhurst University

Graduated in 1999 with a B.A. in Psychology

Business Background:

KEB Wealth Advisors

Associate Wealth Advisor

May 2024-Present

The Leaders Group

Registered Representative

November 2016-May 2024

First Element Insurance Planners

Director of Risk Management

October 2016-May 2024

Buckingham Strategic Wealth, LLC

Risk Management Consultant

November 2014-October 2016

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Brauner.

Item 4 – Other Business Activities

Mr. Brauner is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Brauner is compensated as an employee of KEB.

Item 6 – Supervision

Mr. Brauner is registered as an investment adviser representative and provides investment advice to clients. Mr. Brauner is supervised by Justin P. Mason. Mr. Brauner's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

J. Marc Carter

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about J. Marc Carter that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Carter is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

J. Marc Carter, CPA/PFS

Born: 1960

Education:

University of Illinois, Urbana, IL

Graduated with a B.S. in Accounting; B.S. in Finance

Business Background:

KEB Wealth Advisors

- Managing Member
January 2019 – Present
- Member
January 2016 – 2019
- Managing Member & Chief Compliance Officer/Investment Advisor Representative
January 1999-January 2016

Kerber, Eck & Braeckel, LLP

Partner, Accounting/Business & Financial Planning Services

June 1983 -Present

Additional Information about the CPA designation

Certified Public Accountant (CPA) is the title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA.

Additional Information about the PFS designation

Issued by: The American Institute of Certified Public Accountants (AICPA)

Prerequisites/Experience Required: Candidate must meet all of the following requirements:

- Be a member of the AICPA;
- Hold an unrevoked CPA certificate issued by a state authority;
- Earn at least 100 points under the PFS point system. For example, 30 points are awarded for each year of 1,200 hours of experience; up to 40 points are awarded for passing various exams; one point is awarded for three CPE credits, etc. (See the PFS Credential Handbook for more on earning PFS points);
- Substantiate business experience in personal financial planning-related services

Educational Requirements: CPA plus personal financial planning specific education (See the PFS Credential Handbook)

Examination Type: Final Certification Exam (May be waived for certain historical CPA candidates)

Continuing Education/Experience Requirements: A combined total of 60 PFS points in personal financial planning business experience and qualified "life-long learning" activities every 3 years. The PFS point system is described in the PFS Credential Handbook.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Carter.

Item 4 – Other Business Activities

The Members of KEB are also Partners of Kerber, Eck & Braeckel LLP, an accounting firm that is affiliated through both ownership and control to KEB.

Item 5 – Additional Compensation

Mr. Carter is compensated as a member of KEB and Partner of Kerber, Eck & Braeckel LLP.

Item 6 – Supervision

Mr. Carter is registered as an investment advisor representative and provides investment advice to clients. Mr. Carter is supervised by Justin P. Mason. Mr. Carter's accounts are subject to regular review

and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Steven M. Dumstorff, CPA/PFS

KEB Wealth Advisors
Located At:
One Memorial Drive, Suite 950
St. Louis, MO 63102
(314) 231-6232

Supervised By:
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Steven M. Dumstorff that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Dumstorff is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Steven M. Dumstorff, CPA/PFS

Born: 1968

Education:

University of Illinois at Urbana-Champaign

Graduated in 1990 with a Bachelor of Science in Accountancy

Business Background:

KEB Wealth Advisors

Member/Investment Advisor Representative

January 2013-Present

Kerber, Eck & Braeckel, LLP

Partner

January 2013 –Present

Pritchard Osborne Financial Services, LLC

President

September 1999-January 2013

Pritchard Osborne, LLC

CPA

May 1990-January 2013

Additional Information about the CPA designation

Certified Public Accountant (CPA) is the title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA.

Additional Information about the PFS designation

Issued by: The American Institute of Certified Public Accountants (AICPA)

Prerequisites/Experience Required: Candidate must meet all of the following requirements:

- Be a member of the AICPA;
- Hold an unrevoked CPA certificate issued by a state authority;
- Earn at least 100 points under the PFS point system. For example, 30 points are awarded for each year of 1,200 hours of experience; up to 40 points are awarded for passing various exams; one point is awarded for three CPE credits, etc. (See the PFS Credential Handbook for more on earning PFS points);
- Substantiate business experience in personal financial planning-related services

Educational Requirements: CPA plus personal financial planning specific education (See the PFS Credential Handbook)

Examination Type: Final Certification Exam (May be waived for certain historical CPA candidates)

Continuing Education/Experience Requirements: A combined total of 60 PFS points in personal financial planning business experience and qualified "life-long learning" activities every 3 years. The PFS point system is described in the PFS Credential Handbook.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Dumstorff.

Item 4 – Other Business Activities

The Members of KEB are also Partners of Kerber, Eck & Braeckel LLP, an accounting firm that is affiliated through both ownership and control to KEB.

Item 5 – Additional Compensation

Mr. Dumstorff is compensated as a member of KEB and a partner of Kerber, Eck & Braeckel, LLP.

Item 6 – Supervision

Mr. Dumstorff is registered as an investment advisor representative and provides investment advice to clients. Mr. Dumstorff is supervised by Justin P. Mason. Mr. Dumstorff's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

James E. Erlacker

KEB Wealth Advisors
Located At:
One Memorial Drive, Suite 950
St. Louis, MO 63102
(314) 231-6232

Supervised By:
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about James E. Erlacker that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Erlacker is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

James E. Erlacker

Born: 1951

Education:

Southeast Missouri State University, Cape Girardeau, MO

Graduated in 1973 with a B.S. in Accounting

Business Background:

KEB Wealth Advisors

Investment Adviser Representative

January 2000-Present

Member

January 2000-December 2019

Kerber, Eck & Braeckel, LLP

Partner

May 1984-December 2019

Kerber, Eck & Braeckel, LLP

CPA

October 1974-December 2019

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Erlacker.

Item 4 – Other Business Activities

Mr. Erlacker is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Erlacker is compensated as an employee of KEB and Kerber, Eck & Braeckel, LLP. In addition to his normal salary, Mr. Erlacker may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Mr. Erlacker is registered as an investment adviser representative and provides investment advice to clients. Mr. Erlacker is supervised by Justin P. Mason. Mr. Erlacker's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Form ADV Part 2B | Brochure Supplement

Ross A. Hager, CFP®

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Ross A. Hager that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Hager is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Ross A. Hager, CFP®

Born: 1989

Education:

University of Illinois, Urbana, IL

Graduated in 2012 with a B.S. in Agriculture and Consumer Economics; Concentration in Personal Financial Planning

Lincoln Land Community College, Springfield, IL

Graduated in 2010 with an Associates in Science

Business Background

KEB Wealth Advisors

Wealth Advisor

August 2021- Present

KEB Wealth Advisors

Associate Wealth Advisor

April 2019 - August 2021

Busey Investment Services

Financial Advisor
May 2012 - April 2019

Additional Information about the CFP designation

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Hager.

Item 4 – Other Business Activities

Mr. Hager is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Hager is compensated as an employee of KEB and Kerber, Eck & Braeckel, LLP. In addition to his normal salary, Mr. Hager may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Mr. Hager is registered as an investment adviser representative and provides investment advice to clients. Mr. Hager is supervised by Justin P. Mason. Mr. Hager's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Thomas M. Harrington

KEB Wealth Advisors

Located At:

One Memorial Drive, Suite 950

St. Louis, MO 63102

(314) 231-6232

Supervised By:

3200 Robbins Road, Suite 200A

Springfield, IL 62704

(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Thomas M. Harrington that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Harrington is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Thomas M. Harrington, PFS

Born: 1956

Education:

Southern IL University – Edwardsville

Graduated in 1977 with a BSBA in Accounting

Southern IL University – Edwardsville

Graduated in 1984 with an MBA in Finance and Economics

Business Background:

KEB Wealth Advisors

- Member & Investment Advisor Representative
August 2018 – Present

Kerber, Eck & Braeckel, LLP

- Partner
October 1984 –Present

KEB Financial Services, LLC

- Insurance Provider/Broker
January 1996 – August 2018

Royal Alliance Associates, Inc.

- Investment Adviser Representative
November 1995 -August 2018

Additional Information about the PFS designation

Issued by: The American Institute of Certified Public Accountants (AICPA)

Prerequisites/Experience Required: Candidate must meet all of the following requirements:

- Be a member of the AICPA;
- Hold an unrevoked CPA certificate issued by a state authority;
- Earn at least 100 points under the PFS point system. For example, 30 points are awarded for each year of 1,200 hours of experience; up to 40 points are awarded for passing various exams; one point is awarded for three CPE credits, etc. (See the PFS Credential Handbook for more on earning PFS points);
- Substantiate business experience in personal financial planning-related services

Educational Requirements: CPA plus personal financial planning specific education (See the PFS Credential Handbook)

Examination Type: Final Certification Exam (May be waived for certain historical CPA candidates)

Continuing Education/Experience Requirements: A combined total of 60 PFS points in personal financial planning business experience and qualified "life-long learning" activities every 3 years. The PFS point system is described in the PFS Credential Handbook.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Harrington.

Item 4 – Other Business Activities

The Members of KEB are also Partners of Kerber, Eck & Braeckel LLP, an accounting firm that is affiliated through both ownership and control to KEB.

Item 5 – Additional Compensation

Mr. Harrington is compensated as a member of KEB and Partner of Kerber, Eck & Braeckel LLP.

Item 6 – Supervision

Mr. Harrington is registered as an investment advisor representative and provides investment advice to clients. Mr. Harrington is supervised by Justin P. Mason. Mr. Harrington's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Caden Heyen

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Caden Heyen that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Heyen is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Caden Heyen

Born: 1999

Education:

University of Illinois

Graduated in 2022 with a master’s degree in Agricultural and Applied Economics

University of Illinois

Graduated in 2021 with a bachelor’s degree in Agricultural and Consumer Economics

Business Background:

KEB Wealth Advisors

- Associate Wealth Advisor
June 2022 – Present

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Heyen.

Item 4 – Other Business Activities

Mr. Heyen is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Heyen is compensated as an employee of KEB. In addition to his normal salary, Mr. Heyen may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Mr. Heyen is registered as an investment advisor representative and provides investment advice to clients. Mr. Heyen is supervised by Justin P. Mason. Mr. Heyen's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Justin P. Mason, CFP®

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Justin P. Mason that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Mason is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Justin P. Mason, CFP®

Born: 1988

Education:

University of Illinois, Urbana, IL

Graduated in 2012 with a B.S. in Agriculture and Consumer Economics; Concentration in Personal Financial Planning

Springfield College in Illinois

Graduated in 2009 with an Associates in Science

Business Background

KEB Wealth Advisors

Member / Principal

May 2021-Present

Chief Compliance Officer

January 2019-Present

Wealth Advisor

March 2013-Present

Midwestern Securities Trading Co. LLC

Associate

February 2012-March 2013

Additional Information about the CFP® designation

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

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- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

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- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Mason

Item 4 – Other Business Activities

Mr. Mason is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Mason is compensated as an employee of KEB and Kerber, Eck & Braeckel, LLP. In addition to his normal salary, Mr. Mason may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Mr. Mason is registered as an investment adviser representative and provides investment advice to clients. J. Marc Carter, Managing Member, is responsible for supervision of Mr. Mason. Mr. Mason’s accounts are subject to regular review and verification that asset balances are being managed in accordance with a client’s investment guidelines. Mr. Carter can be reached at (217) 789-0960.

Gina M. Reeves

KEB Wealth Advisors

Located At:

One Memorial Drive, Suite 950

St. Louis, MO 63102

(314) 231-6232

Supervised By:

3200 Robbins Road, Suite 200A

Springfield, IL 62704

(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Gina M. Reeves that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Reeves is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Gina M. Reeves, CPA/PFS

Born: 1977

Education:

McKendree College, Lebanon, IL

Graduated in 1999 with a Bachelor of Science in Accounting and Finance

Business Background:

KEB Wealth Advisors

Investment Advisor Representative

January 2013-Present

Kerber, Eck & Braeckel, LLP

CPA

January 2013 –Present

Pritchard Osborne Financial Services, LLC
Vice President / Investment Advisor Representative
December 2000-January 2013

Pritchard Osborne, LLC
CPA
August 1999-January 2013

Additional Information about the CPA designation

Certified Public Accountant (CPA) is the title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA.

Additional Information about the PFS designation

Issued by: The American Institute of Certified Public Accountants (AICPA)

Prerequisites/Experience Required: Candidate must meet all of the following requirements:

- Be a member of the AICPA;
- Hold an unrevoked CPA certificate issued by a state authority;
- Earn at least 100 points under the PFS point system. For example, 30 points are awarded for each year of 1,200 hours of experience; up to 40 points are awarded for passing various exams; one point is awarded for three CPE credits, etc. (See the PFS Credential Handbook for more on earning PFS points);
- Substantiate business experience in personal financial planning-related services

Educational Requirements: CPA plus personal financial planning specific education (See the PFS Credential Handbook)

Examination Type: Final Certification Exam (May be waived for certain historical CPA candidates)

Continuing Education/Experience Requirements: A combined total of 60 PFS points in personal financial planning business experience and qualified "life-long learning" activities every 3 years. The PFS point system is described in the PFS Credential Handbook.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Ms. Reeves.

Item 4 – Other Business Activities

The Members of KEB are also Partners of Kerber, Eck & Braeckel LLP, an accounting firm that is affiliated through both ownership and control to KEB.

Item 5 – Additional Compensation

Gina M. Reeves is compensated as an employee of KEB and Kerber, Eck & Braeckel LLP. In addition to her normal salary, Ms. Reeves may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Ms. Reeves is registered as an investment advisor representative and provides investment advice to clients. Ms. Reeves is supervised by Justin P. Mason. Ms. Reeves' accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Susan L. Shackelford

KEB Wealth Advisors
Located At:
One Memorial Drive, Suite 950
St. Louis, MO 63102
(314) 231-6232

Supervised By:
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Susan L. Shackelford that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Shackelford is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Susan L. Shackelford, Registered Life Planner®

Born: 1955

Education:

Wheaton College

Graduated in 1977 with a BA in Psychology

Business Background:

KEB Wealth Advisors

Investment Adviser Representative

January 2011-Present

Buckingham Asset Management, LLC

Principal, Investment Adviser Representative

February 2007-December 2010

BAM Risk Management, LLC
Principal
February 2007-December 2010

BAM Advisor Services, LLC
Principal
February 2007- December 2010

Bemiston Insurance Services, LLC
Member
January 2001-February 2007

Additional information regarding the Registered Life Planner® designation

Issued by: The Kinder Institute of Life Planning

Prerequisites/Experience Required: None

Educational Requirements: Applicant's must successfully complete three training courses: The Seven Stages of Money Maturity Training® (16 hours); EVOKE ® Life Planning Training (36-40 hours); and Life Planning Mentorship (40-50 hours).

Examination Type: None.

Continuing Education/Experience Requirements: Eight hours of continuing education every two years.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Ms. Shackelford.

Item 4 – Other Business Activities

Ms. Shackelford is not engaged in any other business activities outside of her employment with KEB.

Item 5 – Additional Compensation

There are no arrangements where a non-client provides an economic benefit to Ms. Shackelford for providing advisory service. In addition to her normal salary, Ms. Shackelford may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Ms. Shackelford is registered as an investment adviser representative and provides investment advice to clients. Ms. Shackelford is supervised by Justin P. Mason. Ms. Shackelford's accounts are subject to

regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Form ADV Part 2B | Brochure Supplement

Brook Soebbing

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

December 11, 2023

This Brochure Supplement provides information about Brook Soebbing that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Soebbing is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Brook Soebbing

Born: 1998

Education:

University of Louisiana at Lafayette

Graduated in 2021 with a B.S. in Business Administration; Concentration in Finance

Lincoln Land Community College, Springfield, IL

Graduated in 2018 with an Associate of Arts in Business Administration

Business Background

KEB Wealth Advisors

Associate Wealth Advisor

August 2021 – Present

Lincoln Chrysler Dodge Jeep

Bookkeeper

January 2021 – August 2021

LHC Group

Contract Paralegal, Intern
July 2019 – December 2020

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Ms. Soebbing.

Item 4 – Other Business Activities

Ms. Soebbing is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Ms. Soebbing is compensated as an employee of KEB and Kerber, Eck & Braeckel, LLP. In addition to her normal salary, Ms. Soebbing may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Ms. Soebbing is registered as an investment adviser representative and provides investment advice to clients. Ms. Soebbing's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Ms. Soebbing is supervised by Justin P. Mason, who can be reached at (217) 789-0960.

Nathan R. Townsend, CFP®

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

March 1, 2024

This Brochure Supplement provides information about Nathan R. Townsend that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Townsend is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Nathan R. Townsend, CFP®

Born: 1989

Education:

Purdue University

Graduated in 2011 with an BS in Agricultural Economic

University of Illinois

Graduated in 2013 with an MBA in Business Administration

Business Background:

KEB Wealth Advisors

Associate Wealth Advisor

August 2016-Present

University of Illinois

Research Program Coordinator

August 2013-July 2016

University of Illinois Springfield

Graduate Public Service Intern/MBA Student

August 2011-June 2013

Purdue University

Student

August 2007-August 2011

Additional Information about the CFP® designation

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct* (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP

Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Townsend.

Item 4 – Other Business Activities

Mr. Townsend is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Townsend is compensated as an employee of KEB and Kerber, Eck & Braeckel, LLP. In addition to his normal salary, Mr. Townsend may receive an additional economic benefit for referring clients to KEB.

Item 6 – Supervision

Mr. Townsend is registered as an investment adviser representative and provides investment advice to clients. Mr. Townsend is supervised by Justin P. Mason. Mr. Townsend's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Jared M. Van Slyke, CFF, BPC

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

June 17, 2024

This Brochure Supplement provides information about Jared M. Van Slyke that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Van Slyke is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Jared M. Van Slyke, CFF, BPC

Born: 1989

Education:

University of Michigan

Graduated in 2012 with a Bachelor in General Studies

Business Background:

KEB Wealth Advisors

Wealth Advisor

June 2024-Present

C2P Capital Advisory Group, LLC dba Prosperity Capital Advisors

Investment Advisor Representative

September 2023-April 2024

The Chamberlin Group

Investment Advisor Representative, Insurance Agent

February 2023-April 2024

NYLIFE Securities, LLC

Registered Representative

November 2019-January 2023

New York Life Insurance Co.

Agent

July 2019-January 2023

Bankers Life

Unit Field Trainer

April 2018-June 2019

Additional Information about the Certified Financial Fiduciary (“CFF”) designation

Currently offered and recognized by the issuing organization: National Association of Certified Financial Fiduciaries

Prerequisites: Candidates must have:

- A professional financial certification/designation or license or
- A combination of education and experience approved by the NACFF Advisory Council.

Designation Training Requirements: One-day NACFF in-person training plus NACFF online training course or equivalent training program approved by NACFF.

Designation Exam Type: Online, closed-book, proctored exam.

Continuing Education Requirements: 10 hours annually

Additional Information about the Bucket Plan Certified (“BPC”) designation

Currently offered and recognized by the issuing organization: Clarity 2 Prosperity

Prerequisites: Candidates must have:

- A bachelor's degree or at least two years of industry experience;
- A life insurance license; and
- At least one of the following: CFA, CFP, ChFC, Series 6, Series 7, Series 63, Series 65 or Series 66.

Designation Training Requirements: Complete an introductory and an advanced e-learning course with included knowledge assessments, and attend The Bucket Plan 1.0 two-day live training program.

Designation Exam Type: Proctored, closed-book, multiple-choice final exam.

Continuing Education Requirements: Designation holders must attend The Bucket Plan 1.0 or The Bucket Plan 2.0 Live Training course once per calendar year.

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Van Slyke.

Item 4 – Other Business Activities

Mr. Van Slyke is a licensed insurance agent. In this capacity, he may offer fixed insurance products including but not limited to life insurance, annuities, disability insurance, long term care insurance and Medicare supplements and receives normal and customary commissions as a result of any sales. In addition, he may receive other compensation such as fixed life trails. Mr. Van Slyke spends approx. 10 hrs/week during trading hours on this activity.

Item 5 – Additional Compensation

Mr. Van Slyke is compensated as an employee of KEB. As noted in Item 4 above, he may also be compensated for the sale of insurance products.

Item 6 – Supervision

Mr. Van Slyke is registered as an investment adviser representative and provides investment advice to clients. Mr. Van Slyke is supervised by Justin P. Mason. Mr. Van Slyke's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.

Christopher J. Brauner

KEB Wealth Advisors
3200 Robbins Road, Suite 200A
Springfield, IL 62704
(217) 789-0960

June 18, 2024

This Brochure Supplement provides information about Christopher J. Brauner that supplements the KEB Asset Management, LLC d/b/a KEB Wealth Advisors (“KEB”) Brochure. You should have received a copy of that Brochure. Please contact Justin P. Mason, Chief Compliance Officer, if you did not receive KEB’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Brauner is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Christopher J. Brauner

Born: 1975

Education:

Rockhurst University

Graduated in 1999 with a B.A. in Psychology

Business Background:

KEB Wealth Advisors

Associate Wealth Advisor

May 2024-Present

The Leaders Group

Registered Representative

November 2016-May 2024

First Element Insurance Planners

Director of Risk Management

October 2016-May 2024

Buckingham Strategic Wealth, LLC

Risk Management Consultant

November 2014-October 2016

Item 3 – Disciplinary Information

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. No information is applicable to this Item for Mr. Brauner.

Item 4 – Other Business Activities

Mr. Brauner is not actively engaged in any other business activities outside of KEB.

Item 5 – Additional Compensation

Mr. Brauner is compensated as an employee of KEB.

Item 6 – Supervision

Mr. Brauner is registered as an investment adviser representative and provides investment advice to clients. Mr. Brauner is supervised by Justin P. Mason. Mr. Brauner's accounts are subject to regular review and verification that asset balances are being managed in accordance with a client's investment guidelines. Mr. Mason can be reached at (217) 789-0960.