

**Part 2B of Form ADV: *Brochure Supplement***

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01/21/20

This brochure supplement provides information about Mark H. Kaizerman that supplements the Kaizerman & Associates brochure. You should have received a copy of that brochure. Please contact Mark H. Kaizerman 508-647-0830 if you did not receive Kaizerman & Associates' brochure or if you have any questions about the contents of this supplement.

Additional information about Mark H. Kaizerman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Mark H. Kaizerman      **Born:** 1955

### Education

- Babson College, Wellesley, MA; MBA; 1977
- University of Massachusetts, Amherst, MA; BBA, Accounting; 1976

### Business Experience

- Kaizerman & Associates; Managing Principal; from 11/1994 to Present
- Royal Alliance Associates, Inc.; Managing Executive/Registered Representative; from 11/1994 to Present
- Beneficiary Directory; CEO; from 11/2004 to Present
- IDS Financial Services Inc.; District Manager and Financial Planner; from 11/1986 to 11/1994

### Designations

Mark H. Kaizerman has earned the following designation(s) and is in good standing with the granting authority:

- Certified Public Accountant (CPA); Commonwealth of Massachusetts; 1979

The CPA, Certified Public Accountant is a statutory license granted to qualified accountants and authorized by the Commonwealth of Massachusetts Board of Public Accountancy to individuals who meet its education, examination, work experience and ethics requirements. Eligible candidates must have at least a bachelor's degree (or it's equivalent) with a concentration in accounting and business related courses from an accredited college or university in order to obtain a CPA license. The candidate also must pass an examination, have public accounting experience, and meet the Commonwealth of Massachusetts ethics requirements. To maintain the CPA license, the Board requires individuals to complete 80 hours of continuing education every two years and renew an agreement to be bound by its Standard of Professional Conduct.

- Life, Accident & Health Producers License; Commonwealth of Massachusetts; 1986

- Certified Financial Planner (CFP); CFP Board of Standards, Inc.; 1987

The CFP, Certified Financial Planner and certification marks are financial planning credentials awarded by the Certified Financial Planner Board of Standards Inc. (CFP Board) to individuals who meet its education, examination, work experience and ethics requirements. Eligible candidates must have at least a bachelor's degree (or it's equivalent) in any discipline from an accredited college or university in order to obtain a CFP certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board's ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education every two years and renew an agreement to be bound by its Standards of Professional Conduct.

- Personal Financial Specialist (PFS); American Institute of CPA's; 1995

The PFS, Personal Financial Specialist is a designation granted by, and administered

through the American Institute of Certified Public Accountants (AICPA) to individuals that are CPA's and meet its examination, work experience and reaccreditation requirements. The candidate must pass an examination, have at least three years of financial planning experience, and be an AICPA member in good standing. To maintain the PFS designation, the AICPA requires individuals to be reaccredited every three years which includes the completion of 60 hours of financial planning continuing professional education.

- Chartered Financial Consultant (ChFC); The American College; 2000  
The ChFC, Chartered Financial Consultant designation is a financial planning credential awarded by the American College to individuals who satisfy educational, work experience and ethics requirements. Recipients of the ChFC certification have completed, and passed examinations, on at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least three elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain this designation, ChFC holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE"), which includes at least 30 hours of continuing education every two years.

- Certified in Long-term Care (CLTC); Corporation for LTC Certification; 2003  
The CLTC, Certified in Long-Term Care designation is a long-term care planning designation granted by the Corporation for Long-term Care Certification to individuals who satisfy educational, work experience and ethics requirements. Recipients of the CLTC have completed a rigorous multidisciplinary course and examination, that focuses on long-term care. To maintain this designation, the CLTC must satisfy continuing education requirements and adhere to the CLTC Code of Professional Responsibility.

### **Item 3 Disciplinary Information**

Mark H. Kaizerman has no reportable disciplinary history.

### **Item 4 Other Business Activities**

In addition to being an Investment Advisory Representative ("Advisory Representative") of Kaizerman & Associates ("K&A"), Mark H. Kaizerman is also a Registered Representative and Advisory Representative of Royal Alliance Associates, Inc. ("Royal Alliance"). Royal Alliance is a diversified financial services company registered with the Financial Industry Regulatory Authority ("FINRA") as a broker-dealer engaged in the offer and sale of securities products. Mark H. Kaizerman may recommend the purchase of securities offered by Royal Alliance. If you purchase these products from him, he will receive normal commissions and may receive other indirect forms of compensation which may be in addition to customary advisory fees. As such, he may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be in your best interest.

While his security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives he may have to sell certain securities products and are encouraged to ask him about any conflict presented.

In addition, he is a licensed insurance agent and may recommend that you purchase insurance from him. He may receive direct and indirect compensation from the insurance that he sells you and as such, he may have an incentive to recommend the purchase of insurance to increase compensation even if the insurance he sells may not be in your best interest.

In addition to these activities listed above, he provides income tax preparation and accounting services; offers marketing, speaking and education services on the distribution and use of the Beneficiary Directory; is a trustee of several family trusts; and trustee of a condominium complex.

In an effort to ensure that his outside business activities do not interfere with or otherwise compromise his relationship with you, all outside business activities that he engages in are reviewed and approved by an appointed supervisor.

Please be aware that you are under no obligation to purchase products or services recommended by him in connection with providing you with any advisory services that he offers.

#### **Item 5 Additional Compensation**

As discussed previously, Mark H. Kaizerman is a Registered Representative of Royal Alliance. Royal Alliance offers him educational, training and incentive programs upon reaching certain sales production goals.

Certain Third Party Advisory Programs ("Advisory Service Programs") that he may offer you, provide him with the opportunity to attend training or education conferences. Such conferences include the payment or reimbursement of travel, meals and lodging expenses for attendees. Further, if he highlights the products or services of certain Advisory Service Programs during seminars or presentations that he composes, he may be entitled to advertising or marketing expense reimbursement.

As outlined above, the benefits that he receives may provide him with an incentive to put his interests before your best interests. While his securities sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives he has to sell certain securities and provide certain advisory services and are encouraged to ask him about any conflict presented.

#### **Item 6 Supervision**

Mark H. Kaizerman has an appointed supervisor who generally reviews the advice that he provides to you which includes a review of all his securities transactions. His appointed supervisor as of the date of this writing is:

Michael Fleming, Supervision Regional Vice President  
800-821-5100

**Item 7 Requirements for State-Registered Advisers**

**A. Additional Disciplinary History**

Mark H. Kaizerman has no additional reportable disciplinary history.

**B. Bankruptcy History**

Mark H. Kaizerman has not been the subject of a bankruptcy petition.