



KAIZERMAN & ASSOCIATES
F I N A N C I A L A D V I S O R S

ADV Part 2B
Brochure Supplement

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This Brochure Supplement provides information about Mark H. Kaizerman that supplements the Kaizerman & Associates, LLC Brochure. You should have received a copy of that Brochure. Please contact Mark Kaizerman, Chief Compliance Officer, if you did not receive Kaizerman & Associates, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mark H. Kaizerman is also available on the SEC's website at www.adviserinfo.sec.gov.



Mark H. Kaizerman, CFP[®], ChFC[®], CLTC[®], PFS[®], CPA[®]

Born: 1955

Item 2 – Educational Background and Business Experience

EDUCATION:

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

BUSINESS BACKGROUND:

- Kaizerman & Associates; Managing Principal; from 11/1994 to Present
- Osaic Wealth, Inc. (Formerly 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

Certified Financial Planner™ (CFP[®]): The CERTIFIED FINANCIAL PLANNER™ and CFP[®] marks (are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. The CFP[®] certification is recognized for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP[®] marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP[®] Certification Examination.
- Experience – Complete at least three years of full-time financial planning-related experience and Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP[®] professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP[®] marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

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.

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.

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 its 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.

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.

Item 4- Other Business Activities

Mark In addition to being an Investment Advisory Representative ("Advisory Representative") of Kaizerman & Associates, LLC ("K&A"), Mark H. Kaizerman is also a Registered Representative and Advisory Representative of Osaic Wealth, Inc. ("Osaic"). Osaic 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 Osaic. 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

Mark As discussed previously, Mark H. Kaizerman is a Registered Representative of Osaic. Osaic 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 Kaizerman is the Chief Compliance Officer of Kaizerman & Associates, LLC, and therefore is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients.

Item 7 – Requirements for State-Registered Advisors

Arbitration Claims: None to report

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report