



LOVETT ADVISORS, LLC

“Wealth Management Solutions”

Form ADV Part 2B – Brochure Supplement

for

Kim W. Lovett, CFP®
Principal Owner

Effective: August 11, 2017

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Kim W. Lovett, CFP®, (CRD# 1874496) in addition to the information contained in the Lovett Advisors LLC (“Lovett” or the “Advisor”, CRD# 283929) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Lovett Disclosure Brochure or this Brochure Supplement, please contact us at (302) 250-4740.

Additional information about Ms. Lovett is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 1874496.

Lovett Advisors LLC

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www.LovettAdvisors.com

Item 2 – Educational Background and Business Experience

Kim W. Lovett, CFP®, born in 1963, is dedicated to advising Clients of Lovett as the Principal Owner. Ms. Lovett earned a Bachelor of Arts, Fine Arts from York College in 1985. Additional information regarding Ms. Lovett's employment history is included below.

Employment History:

Principal Owner, Lovett Advisors LLC	06/2016 to Present
Registered Representative, MerCap Securities, LLC	07/2016 to Present
Investment Adviser Representative, Almanack Investment Partners	04/2016 to 06/2016
Registered Representative, Spire Securities, LLC	12/2014 to 06/2016
Wealth Manager, Spire Wealth Management, LLC	12/2014 to 06/2016
Registered Representative, Comprehensive Asset Management & Services, Inc.	06/2010 to 12/2014
Principal Owner, Lovett Financial Advisors LLC	09/2009 to 12/2014
Financial Advisor, UBS	11/2008 to 09/2009
Financial Advisor, Wachovia Securities	05/2005 to 11/2008
Financial Advisor, Merrill Lynch, Pierce, Fenner & Smith Inc.	04/1997 to 05/2005

CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

The CERTIFIED FINANCIAL PLANNER®, CFP® and federally registered CFP® (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries 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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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 a regionally accredited United States college or university (or its equivalent from a foreign 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. The examination includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- *Experience* – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); 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, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP®

Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Lovett. Ms. Lovett has never been involved in any regulatory, civil or criminal action. There have been no lawsuits, arbitration claims or administrative proceedings against Ms. Lovett.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Lovett.***

However, we do encourage you to independently view the background of Ms. Lovett on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 1874496.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Ms. Lovett is also a registered representative of MerCap Securities, LLC (“MerCap”). MerCap is a registered broker-dealer (CRD# 156607), member FINRA, SIPC. In Ms. Lovett’s separate capacity as a registered representative, Ms. Lovett will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Ms. Lovett. Neither the Advisor nor Ms. Lovett will earn ongoing investment advisory fees in connection with any products or services implemented in Ms. Lovett’s separate capacity as a registered representative.

Insurance Agency Affiliations

Ms. Lovett is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart Ms. Lovett’s role with Lovett. As an insurance professional, Ms. Lovett may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Ms. Lovett is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Lovett or the Advisor.

Item 5 – Additional Compensation

Ms. Lovett has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Ms. Lovett serves as the Principal Owner and Chief Compliance Officer of Lovett. Ms. Lovett can be reached at (302) 250-4740.

Lovett has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of Lovett. Further, Lovett is subject to regulatory oversight by various agencies. These agencies require registration by Lovett and its Supervised Persons. As a registered entity, Lovett is subject to examinations by regulators, which may be announced or unannounced. Lovett is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.