

This brochure supplement provides information about Kristin Marie Rasmussen that supplements the KMR Wealth Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Kristin Marie Rasmussen if you did not receive KMR Wealth Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kristin Marie Rasmussen is also available on the SEC's website at www.adviserinfo.sec.gov.

KMR Wealth Advisory, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Kristin Marie Rasmussen

Personal CRD Number: 2298759

Investment Adviser Representative

KMR Wealth Advisory, LLC
1042 Pacific St. Suite C
San Luis Obispo, CA 93401
(805) 546-9664
kristin@kmrwealthadvisory.com

UPDATED: 01/17/2019

Item 2: Educational Background and Business Experience

Name: Kristin Marie Rasmussen **Born:** 1964

Educational Background and Professional Designations:

Education:

BS - Animal Science, Cal Polytechnic State University

Designations:

CFP® - Certified Financial Planner

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 62,000 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, administered in 10 hours over a two-day period, 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:

- i. 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
- ii. 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.

Business Background:

08/2014 - Present	Investment Adviser Representative KMR Wealth Advisory, LLC
12/2008 – 07/2014	IAR & Registered Representative Securities America
11/2004 - 12/2008	Financial Advisor E-PLANNING
08/1999 - 11/2004	Registered Representative Financial West Group

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Kristin Marie Rasmussen is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Kristin Marie Rasmussen does not receive any economic benefit from any person, company, or organization, other than KMR Wealth Advisory, LLC in exchange for providing clients advisory services through KMR Wealth Advisory, LLC.

Item 6: Supervision

As the only owner and representative of KMR Wealth Advisory, LLC, Kristin Marie Rasmussen supervises all activities of the firm. Kristin Marie Rasmussen's response information is on the cover page of this disclosure document.

Item 7: Requirements For State Registered Advisers

This disclosure is required by California and Texas state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Kristin Marie Rasmussen has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Kristin Marie Rasmussen has NOT been the subject of a bankruptcy petition in the past ten years.