

Key Financial Group of Jacksonville, Inc.

6271 Dupont Station Court

Jacksonville, FL 32217

(904) 443-7996

www.kfgjax.com

services@kfgjax.com

Form ADV Part 2A Disclosure Brochure

June 29, 2017

This brochure provides information about the qualifications and business practices of Key Financial Group of Jacksonville, Inc. (“KFGJ”). If you have any questions about the contents of this brochure, please contact us at (904) 443-7996 or services@kfgjax.com. 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.

Key Financial Group of Jacksonville, Inc. is a Registered Investment Advisor. Registration as an Investment Advisor does not imply any level of skill or training. This disclosure document is designed to grant current clients as well as potential clients the opportunity to carefully read and establish an understanding of our qualifications and business practices.

Additional information about Key Financial Group of Jacksonville, Inc. is also available via the SEC web site www.adviserinfo.sec.gov. The firm’s searchable CRD number is 142356. The SEC web site also provides information about any persons affiliated with Key Financial Group of Jacksonville, Inc. who are registered as investment adviser representatives of KFGJ.

Item 2- Material Changes

A summary of the material changes to this Form ADV Part 2 or "Disclosure Brochure" since the last filing dated June 2016 are as follows:

- There have not been any material changes

In the future, this portion of the brochure will discuss specific material changes that are made to the brochure and provide clients with a summary of such changes to this and subsequent brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

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Item 4 – Advisory Business

Key Financial Group of Jacksonville, Inc. was formed in August of 1996 and is a corporation organized in the State of Florida. Christopher P. Wadley is the president and sole stockholder. KFGJ is registered as an investment advisor with the State of Florida. As of March 31, 2016, we had approximately \$49,500,000 of discretionary and \$1,000,000 of non-discretionary assets.

We provide “fee for service” financial planning, investment advice, and portfolio management. Areas of advice include asset allocation, investment selection, retirement planning, and college funding and qualified plan subaccount analysis. Engagements are limited in scope based upon the client’s unique circumstances.

Below are descriptions of the investment advisory and financial planning services we offer. For more detail on any service please reference the advisory agreement or speak with your Investment Advisor Representative (“IAR”).

Investment Advisory Services

We provide investment advisory services on a discretionary basis to you in connection with establishing and monitoring of your investment objectives, risk tolerance, and time horizon. In addition, we may provide information about investment products and strategies and conduct reviews of portfolio performance reports. We may also provide advice and make asset allocation recommendations to you on accounts that are not managed by us. These accounts include, but are not limited to, employer-sponsored retirement plans, variable annuity subaccounts, bank accounts, and college savings plans.

Portfolio Management Services

If we manage your account on a discretionary basis, such discretion must be granted in writing. We manage the account by making investment decisions that involve determinations regarding which securities are bought and sold, the total amount to be bought and sold, and the price at which securities transactions are executed; these decisions are made without consulting you. You may place reasonable restrictions on the way your account is managed; however, such restrictions may affect both the composition and performance of your portfolio.

We offer portfolio management services primarily through the Key Managed Account Program (“KeyMAP”). KeyMAP is designed to offer suitable participants brokerage and asset allocation services, portfolio supervision, consolidated reporting, and periodic recommendations pursuant to investment objectives chosen by you.

We do not manage accounts on a non-discretionary basis. We offer advice on accounts not held by us, but since any changes will be made by you they are therefore considered non-discretionary accounts.

We strongly believe in the benefits of portfolio diversification. Through asset allocation, we attempt to limit portfolio volatility while achieving our return targets. We review your portfolio periodically in response to changing market conditions, ongoing research, and material changes to your circumstances and needs. These reviews may result in adjustments to the asset allocation within the portfolios. We also may adjust or rebalance portfolios to bring them back within established tolerances when we deem it beneficial to you.

A client who chooses to utilize this program must consent to a clearing/custodian broker-dealer with whom we have a clearing arrangement. In most cases, we will recommend TD Ameritrade Institutional (through the TD Ameritrade Institutional Program), a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC. TD Ameritrade is an unaffiliated SEC-registered broker-dealer and FINRA member.

Under certain circumstances, we may recommend a fee-based or "no load" variable annuity. The most likely circumstance under which this may occur is when the surrender of an existing annuity would result in a significant tax liability, whereas a rollover to a new annuity—known as a "1035 exchange"—would continue to provide tax deferral.

Financial Planning

When warranted, we provide financial planning services. This process entails gathering information through personal interviews with you concerning your current circumstances, financial condition, goals, and risk tolerance. Related documents supplied by you are carefully reviewed, along with all other data gathered. The advisor then prepares and delivers analysis and recommendations to you. Recommendations may be in written or electronic format, or in the form of verbal (in-person or phone) discussion, or both. If requested, we may recommend the services of other professionals, including us in our separate individual capacities as licensed insurance agents with the State of Florida.

Retirement Plan Services

Retirement Plan services provided include, but are not limited to, meeting with plan sponsors and participants, assisting with design and implementation of the plan, selecting the investment options available to the participants, and preparing and submitting the necessary paperwork for both the plan and each participant. Participants can make their own investment selections from the choices available or, if permitted by the plan, they can grant us limited discretionary trading authority. If this authority is granted by the participant, we will charge a fee to manage the assets within the account.

Types of retirement plans we provide services to include, but are not limited to, 401(k), 403(b), and 457 plans, as well as SEP and SIMPLE IRA plans.

Wrap Fee Programs

The management programs of KFGJ are not considered “wrap fee programs” in that clients are responsible for paying any and all transaction costs including, but not limited to, customary ticket charges, postage and service fees and annual maintenance fees that may be issued by the custodians.

Item 5 – Fees and Compensation

Fees are charged on a “pay as you go” basis. Fees are negotiable and may vary from client to client. Fees are quoted in advance and must be accepted by you prior to either project commencement or account opening. Executing a signature on the client agreement or paying a partial/full payment of fee acknowledges acceptance by you.

Key Managed Account Program

The account will be charged an advisory fee every calendar quarter (the "Management Fee"). The Management Fee is set forth in the "Actual Fee Charged" section of the Asset Management Agreement. The Management Fee charged may be higher than the costs of similar services offered through other financial firms. This fee is negotiable and will not exceed 2.0% of assets under management per year. Alternatively, a fixed quarterly fee may be charged based on the amount of assets to be managed. All agreed upon fees and payment arrangements will be clearly stated in the advisory agreement.

The Management Fee covers the asset management and administrative services provided by us. Among other things, the Management Fee is used to compensate us for portfolio management and investment advice provided. The Management Fee does not cover charges imposed by third-parties for investments held in the account, such as contingent deferred sales charges or 12b-1 trails on mutual funds. The Management Fee also does not cover debit balances or related margin interest or SEC fees or other fees or taxes required by law.

The Management Fee is payable quarterly in advance and upon deposit of any funds or securities in the account. The first payment is due upon acceptance of the Asset Management Agreement and is based upon the opening value of the account. The first payment will be prorated to cover the period from the date that the account is opened through the end of the current calendar quarter. Thereafter, the Management Fee will be based on the fair market value of the assets in the account on the last business day of the preceding quarter as calculated by the custodian and will be due the first business day of the current calendar quarter.

You have two options for payment of the Management Fee. You may instruct us to invoice you directly for payment. Alternatively, you may authorize KFGJ to invoice the account custodian directly for all fees charged to the account. In that case, the custodian will debit all fees directly from the account and pay such fees directly to KFGJ. All fees deducted will be noted on your brokerage statement. Management

Fees will be payable first from free credit balances, if any, in the account, and second from the liquidation or withdrawal of shares of any money market funds or balances in any money market account. To the extent that such assets are insufficient to satisfy payment of such Management Fees, a portion of the account assets will be liquidated to cover the Management Fees.

You may make additions to the account at any time, unless prohibited by law. If assets are deposited into the account after the inception of a quarter, the Management Fee payable with respect to such assets is prorated based on the number of days remaining in the quarter. You may withdraw account assets on notice, subject to the usual and customary securities settlement procedures. No fee adjustment is made for partial withdrawals within a billing period.

The Management Fee will continue until thirty (30) days after we have notified you in writing of any change in the amount of the Management Fee applicable to the account. At that time, the new Management Fee will become effective unless you notify us in writing that the account is to be closed.

The Asset Management Agreement may be terminated by us or you upon seven (7) days written notice. If you terminate the agreement within five (5) business days after it has been signed by you and accepted by us, you will receive a full refund of all fees and expenses less a \$50.00 account closing fee. If the agreement is terminated after five business days, you will be entitled to a pro rata refund of any prepaid quarterly fees based upon the number of days remaining in the quarter after the date upon which notice of termination is received. Termination of this agreement shall not affect liabilities or obligations incurred or arising from transactions initiated under this agreement prior to such termination, including the provision regarding arbitration which shall survive any expiration or termination of this agreement. Upon termination, we will deliver securities and funds held in the account as instructed by you unless you request that the account be liquidated. If an account is liquidated as a result of a termination notice, proceeds will be payable to you upon settlement of all transactions in the account.

In addition to the Management Fee, accounts may be assessed transaction charges or other costs by the custodian. We do not receive any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost that may be incurred, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others.

Financial Planning

For a full written financial plan, we may charge a flat fee not to exceed \$2,500 unless agreed upon in advance. The fee for this service will be determined according to the complexity of the plan as well as the extent of the service desired by you. A quote for the actual fee to be charged will be given prior to contracting. We may charge an ongoing planning fee, billed quarterly with the first payment due on the first of the month following the anniversary of the contracting date. Any fees and costs will be disclosed in advance.

The financial planning fee is due in advance and non-refundable unless the contract is terminated by

written notice within five (5) business days of signing. After five business days, and upon written request by you, we will refund fees prorated to the amount of work completed. Clients not in need of a full financial plan but rather advice in one or more planning areas or on specific securities issues may be charged a flat or hourly fee, which will be quoted and agreed upon prior to contracting.

You are under no obligation to act on our recommendations. If you elect to act on any of the recommendations, you are under no obligation to effect the transactions through an associated person of KFGJ.

Retirement Plan Services

For retirement plan design, implementation, and/or education services, we may charge a flat fee not to exceed \$10,000 unless agreed upon in advance. The fee for this service will be determined according to the extent of the service required. A quote for the actual fee to be charged will be given prior to contracting. If circumstances warrant, we may charge an ongoing annual fee, due on the first of the month following the anniversary of the contracting date. Any fees and costs will be disclosed in advance.

The fee is due in advance and non-refundable unless the contract is terminated by written notice within five (5) business days of signing. After five business days, and upon written request of plan sponsor, we will refund fees prorated to the amount of work completed. Clients only in need of advice in one or more areas may be charged a flat or hourly fee, which will be quoted and agreed upon prior to contracting.

Compensation for the Sale of Securities or Other Investment Products

In the capacity of investment advisor representatives of KFGJ, associated persons do not receive commissions for any securities transactions and will only receive advisory fees. In the capacity of licensed insurance agents with the State of Florida, associated persons may receive commissions for insurance products sold. Such transactions present a conflict of interest, as they give the associated person an incentive to recommend products based on the compensation received rather than on a client's needs. Prior to the execution of these transactions, associated persons will disclose this conflict of interest.

Item 6 – Performance Based Fees and Side by Side Management

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees, while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our compensation structure is disclosed in more detail in Item 5 above.

Item 7 – Types of Clients

We provide services to individuals including high-net-worth individuals, corporations, retirement plans, and non-profit organizations. The services offered to each may vary and is largely dependent upon the client's unique circumstances. We have each client execute an independent agreement and each agreement offers services separately to each individual client. We require a minimum balance of \$15,000 to open an account, although accounts of lesser size may be accepted at our discretion.

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

If an IAR is engaged to provide investment advice, your current financial situation, needs, goals, objectives and risk tolerance are first evaluated. Asset allocation is determined on an individual client basis; however, portfolio allocations are often grouped into investment objectives, such as Growth, Moderate, Conservative, or Income-Focused. The management of your account contains the following processes:

- a. Investor Profile—we provide continuous investment advice to certain clients based upon their individual needs. The nature and amount of other client assets, income, and financial obligations are considered in determining the advice given. Assets in KeyMAP accounts are managed on a discretionary basis.
- b. Portfolio Management Selection—we provide asset management of client funds. Investments are selected based upon your investment objectives, risk tolerance, net worth, net income, and other suitability factors. You may place reasonable restrictions on the way an account is managed; however, such restrictions may affect both the composition and performance of your portfolio. For this reason, performance of portfolios with the same investment objective may differ and you should not expect that the performance of your portfolio will be identical with our average client.
- c. Performance Evaluation and Monitoring Services—we will furnish performance measurement services to you, provided by the custodian and through internally generated reports. Quarterly reports will be provided to you, or more frequently at your request. The internal reports are intended to inform you as to the performance of your investments for the selected period. The information contained in these reports is collected from sources that we believe to be reliable; however, you should always rely on the statements you receive from the independent custodian.

Investing in securities involves risk of loss, which you should be prepared to bear. It is your responsibility to read and review the monthly/quarterly statements and provide feedback as to your comfort or lack thereof with the current asset allocation of your individual portfolio. Our method of investing is "active", so the allocation that exists one day may not be representative of the allocation the following day. Therefore, we recommend establishing electronic access to the custodian who holds the securities and provides monthly or quarterly statements. The electronic access will allow you to view the account as frequently as you like and will offer a more recurrent analysis of the portfolio's progress.

Additionally, there are complexities and risks associated with trading securities including, but not limited

to, execution or trading errors, price volatility, bid/ask spreads, order types (such as “market” and “limit” orders), deviation from net asset value and “execution price slippage” caused by lack of order or book depth. This is commonly seen in some of the more thinly traded stocks or ETFs that usually do not experience a lot of daily trading volume.

Currently, we heavily focus on mutual funds that trade once per day; this helps minimize problems associated with industry intra-day price deficiencies. Exchange-traded funds (ETFs) are another tool that is used by KFGJ to manage client accounts, but the price execution risk is higher with ETFs than mutual funds, because their price fluctuates like a stock and can be traded multiple times per day.

Item 9 – Disciplinary Information

We are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of us or the integrity of our management and each supervised person providing investment advice. We have no information applicable to this item regarding the firm or its principal owner and advisor, Christopher P. Wadley, or the rest of the IAR staff.

Item 10 – Other Financial Industry Activities and Affiliations

KFGJ does not have other industry activities or affiliations, but all of our Investment Advisor Representatives are also licensed insurance agents with the State of Florida. In the capacity of investment advisor representatives of KFGJ, associated persons do not receive commissions for any securities transactions and will only receive advisory fees. In the capacity of licensed insurance agents with the State of Florida, associated persons may receive commissions for insurance products sold. Such transactions present a conflict of interest, as they give the associated person an incentive to recommend products based on the compensation received rather than on a client’s needs. Prior to the execution of these transactions, associated persons will disclose this conflict of interest.

Item 11 – Code of Ethics

Personal Trading

KFGJ has created a code of ethics that is designed to help educate and monitor the business conduct of our office staff. The code emphasizes the firm’s fiduciary duty to clients and produces a heavy burden on the staff to maintain client confidentiality. A copy of the code of ethics is available to clients or prospective clients upon request.

Our employees may occasionally buy or sell securities for their own accounts. KFGJ may or may not recommend these securities to clients since recommendations vary according to an individual client’s specific needs and circumstances. Additionally, staff members may use investment processes that will actively reallocate and may buy or sell securities without consideration of client holdings. These securities

are publicly traded and it is highly unlikely that transactions in the personal accounts of the firm's employees could adversely affect the price or performance of the securities.

Should an employee become aware of any non-public information regarding a security, it is our policy that the employee not act on such information for his/her own benefit or for the benefit of clients and report the information to management (and the proper regulatory authorities, if warranted).

Item 12 – Brokerage Practices

We may recommend brokerage platforms based on trading and technology, the depth and breadth of services, the customer service responsiveness and brokerage transaction costs and best execution records. Currently, we recommend the brokerage and/or custodial services of TD Ameritrade Institutional (through the TD Ameritrade Institutional Program), a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC. TD Ameritrade is an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers services to independent investment advisers, which include custody of securities, trade execution, clearance and settlement of transactions. We receive some benefits from TD Ameritrade through its participation in the program.

We believe that TD Ameritrade provides quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by TD Ameritrade including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of research services and additional brokerage products and services TD Ameritrade provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

Research and Other Soft Dollar Benefits

KFGJ participates in TD Ameritrade's institutional customer program. There is no direct link between our participation in the program and the investment advice we give to you, although we receive economic benefits through our participation in the program that are typically not available to TD Ameritrade's retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving their participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have our fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by us and may also pay or reimburse expenses (including travel, lodging, meals and

entertainment) for our personnel to attend conferences or meetings relating to the program or to TD Ameritrade's advisor custody and brokerage services. Some of the products and services made available by TD Ameritrade through the program may benefit us but may not benefit client accounts. These products or services may assist us in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop its business enterprise.

The benefits received by us or our personnel through our participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of our fiduciary duties to our clients, we endeavor at all times to put the interests of our clients first. You should be aware, however, that the receipt of economic benefits by us or our related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of TD Ameritrade for custody and brokerage services.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

We routinely recommend that clients direct our firm to execute transactions through TD Ameritrade. As such, we may be unable to achieve the most favorable execution of transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all advisors require their clients to direct brokerage.

Block Trades

When warranted, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then allocate a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. When we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with client accounts; however, they will not be given preferential treatment.

Item 13 – Review of Accounts

We review your accounts periodically and/or at least quarterly. These reviews will encompass performance evaluation, asset allocation analysis, and client suitability review. The triggering factors for evaluation may include, but are not limited to, change in product composition, change in market

condition, change in management philosophy, change in your financial condition, and any other change of which you apprise us. Levels of review include, but are not limited to, summary review of account statements and in-depth review of statements, objectives, and current performance. You may be invited to attend a detailed review involving a meeting to discuss any and all related investment strategy and/or future planning. Christopher P. Wadley or the IAR assigned to your account conducts the review process, with occasional assistance from other office staff. The role of the office staff is largely administrative in gathering the material for review.

Item 14 – Client Referrals and Other Compensation

We do not receive an economic benefit from a non-client for providing investment advice or other advisory services to our clients. Additionally, we do not have any arrangement under which we, or a related person, directly or indirectly compensate any person who is not our supervised person, or receive compensation from another for client referrals.

As previously discussed, our associated persons, in their capacity as licensed insurance agents with the State of Florida, may receive commissions for insurance products sold. For information on the conflict of interest this presents, and how we address this conflict, please refer to the *Fees and Compensation* section above at Item 5.

Item 15 – Custody

We do not have custody of client funds or securities; however, we will be granted authority by written consent to deduct the advisory fees directly from your account. The custodian will send to you, at least quarterly, an account statement identifying the amount of funds and each security in the account at the end of period and setting forth all transactions in the account during that period including the amount of advisory fees paid directly to us. You are encouraged to review these reports and compare them against reports received from KFGJ. You should immediately inform us of any discrepancy noted between the custodian records and the reports received from us.

Item 16 – Discretion

The discretionary authority granted to us by the signing of an Asset Management Agreement is limited. The authority limits the discretion to purchases and sales within the account. Our employees have no authority to transfer assets to or from accounts, other than when deducting fees on a quarterly basis or when instructed to do so by you. Therefore, the discretion is limited and may be canceled by you at any time. However, the cancelation of the discretionary authority would likely necessitate your removal from the Key Managed Account Program.

Item 17 – Proxy Voting

We do not vote proxies on behalf of clients. The proxies are sent from the custodian or Investment Company directly to your address of record. You are welcome to vote proxies as you see fit. We do not make recommendations to you as to how to vote.

Item 18 – Financial Information

We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients given that we do not have custody of client funds or securities, or require or solicit prepayment of fees in excess of \$500 per client and six months or more in advance. In addition, we are not currently, nor have been at any time in the past ten years, the subject of a bankruptcy petition.

Neither our firm, nor any of our Associated Persons are compensated for advisory services with performance-based fees. Please refer to the "Performance-Based Fees and Side-By-Side Management" section above for additional information on this topic.

Neither our firm, nor any of our Associated Persons have a material relationship or arrangement with any issuer of securities.

Please refer to the Part 2B brochure supplements for background information about management personnel and other individuals providing investment advice on behalf of our firm.

Privacy Policy

In order to facilitate the servicing of your account, we may receive nonpublic personal information about you from the following sources:

- Information we receive from you on questionnaires, applications, account opening documents or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency; and
- Information we received from other sources with your consent.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. Such disclosure may include the following:

- Disclosures to affiliates, including affiliated service providers (for example, insurance agencies for processing of insurance applications on your behalf);
- Disclosures to your chosen broker-dealer firm (for example, to establish a brokerage account on your behalf);
- Disclosures to government agencies, securities regulators and law enforcement officials (for example, for tax reporting, under a court order or to protect our legal rights);
- Disclosures to other organizations, with your consent (for example, other investment advisor firms in order to open a managed account with their firm or the brokerage firm they utilize); and
- Disclosures to other persons you authorize to obtain such information (for example, a CPA who will be preparing your tax return).

We restrict access to your personal and account information to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to guard your nonpublic personal information.

We will continue to adhere to the privacy policies and practices as described in this notice if you decide to close your account(s) or become an inactive client.

Brochure Supplement (June 2017)

Advisor Representative:

Christopher P. Wadley (CRD# 456218)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

Company:

Key Financial Group of Jacksonville, Inc. (CRD# 142356)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

This “Brochure Supplement” provides information about Christopher P. Wadley that supplements the information found in the Key Financial Group Disclosure Brochure. You should have already received a copy of that brochure. Please contact Christopher R. Wadley if you did not receive Key Financial Group’s brochure or if you have any questions about the contents of this supplement.

Additional information about Christopher P. Wadley is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Advisor: Christopher P. Wadley

Title: President

Year of Birth: 1941

Education:

- BSBA Finance/Marketing – University of Florida

Five Year Business Background:

- Key Financial Group of Jacksonville, Inc., President, 08/1996 - Present
- Securities Service Network, Inc., Registered Representative, 06/1997 -07/2015

Item 3 - Disciplinary Information

Key Financial Group of Jacksonville, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Christopher P. Wadley. There are no legal or disciplinary events required to be disclosed.

Item 4 - Other Business Activities

Christopher P. Wadley is separately licensed as an independent insurance agent, and spends approximately 1% of his time on insurance-related activities. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Wadley for insurance related activities. This presents a conflict of interest because Mr. Wadley may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Wadley's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Item 6 - Supervision

Christopher P. Wadley is the president of Key Financial Group of Jacksonville, Inc., and is responsible for the supervision of all activities in the office. Christopher P. Wadley can be reached at (904) 443-7996 if there are any questions or concerns.

Item 7 - Requirements for State-Registered Advisors

Christopher P. Wadley does not have, nor has he ever had, any reportable arbitration claims. He has never been found liable in a reportable civil, self-regulatory organization or administrative proceeding. He has never been the subject of a bankruptcy petition.

Brochure Supplement (June 2017)

Advisor Representative:

Christopher R. Wadley (CRD# 5434974)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

Company:

Key Financial Group of Jacksonville, Inc. (CRD# 142356)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

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Item 2 - Educational Background and Business Experience

Advisor: Christopher R. Wadley

Title: Vice President, Investment Advisor Representative, Chief Compliance Officer

Year of Birth: 1971

Education:

- B.A.S. Management – Florida State College at Jacksonville

Five Year Business Background:

- Key Financial Group of Jacksonville, Inc., Vice President, 10/2007 - Present
- Securities Service Network, Inc., Registered Representative, 10/2007 -07/2015

Item 3 - Disciplinary Information

Key Financial Group of Jacksonville, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Christopher R. Wadley. There are no legal or disciplinary events required to be disclosed.

Item 4 - Other Business Activities

Christopher R. Wadley is separately licensed as an independent insurance agent, and spends approximately 1% of his time on insurance-related activities. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Wadley for insurance related activities. This presents a conflict of interest because Mr. Wadley may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Wadley's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Item 6 - Supervision

Christopher R. Wadley is supervised by Christopher P. Wadley, the president of Key Financial Group. Christopher P. Wadley can be reached at (904)443-7996 if there are any questions about Christopher R. Wadley or his business conduct.

Item 7 - Requirements for State-Registered Advisors

Christopher R. Wadley does not have, nor has he ever had, any reportable arbitration claims. He has never been found liable in a reportable civil, self-regulatory organization or administrative proceeding. He has never been the subject of a bankruptcy petition.

Brochure Supplement (June 2017)

Advisor Representative:

Edmond Christopher Godreau (CRD# 2028584)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

Company:

Key Financial Group of Jacksonville, Inc. (CRD# 142356)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

This “Brochure Supplement” provides information about Christopher Godreau that supplements the information found in the Key Financial Group Disclosure Brochure. You should have already received a copy of that brochure. Please contact Christopher R. Wadley if you did not receive Key Financial Group’s brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Advisor: E. Christopher Godreau

Title: Vice President, Investment Advisor Representative

Year of Birth: 1960

Education:

- Airframe and Power – Air Force Community College
- Aircraft Maintenance – Charleston Air Force Base

Five Year Business Background:

- Key Financial Group of Jacksonville, Inc., Vice President, 08/1996 - Present
- Securities Service Network, Inc., Registered Representative, 06/1997 - 07/2015

Item 3 - Disciplinary Information

Key Financial Group of Jacksonville, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Christopher Godreau. There are no legal or disciplinary events required to be disclosed.

Item 4 - Other Business Activities

Christopher Godreau is separately licensed as an independent insurance agent, and spends approximately 1% of his time on insurance-related activities. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Godreau for insurance related activities. This presents a conflict of interest because Mr. Godreau may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Godreau's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Item 6 - Supervision

Christopher Godreau is supervised by Christopher P. Wadley, the president of Key Financial Group. Christopher P. Wadley can be reached at (904)443-7996 if there are any questions about Christopher Godreau or his business conduct.

Item 7 - Requirements for State-Registered Advisors

Christopher Godreau does not have, nor has he ever had, any reportable arbitration claims. He has never been found liable in a reportable civil, self-regulatory organization or administrative proceeding. He has never been the subject of a bankruptcy petition.

Brochure Supplement (June 2017)

Advisor Representative:

John D. Bowsman (CRD# 1253653)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

Company:

Key Financial Group of Jacksonville, Inc. (CRD# 142356)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

This “Brochure Supplement” provides information about John Bowsman that supplements the information found in the Key Financial Group Disclosure Brochure. You should have already received a copy of that brochure. Please contact Christopher R. Wadley if you did not receive Key Financial Group’s brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Advisor: John D. Bowsman

Title: Vice President, Investment Advisor Representative

Year of Birth: 1946

Education:

- B.S. Business Administration – Northern Michigan University
- M.A. Business Education – Northern Michigan University

Five Year Business Background:

- Key Financial Group of Jacksonville, Inc., Vice President, 09/2008 - Present
- Securities Service Network, Inc., Registered Representative, 09/2008 - 07/2015

Item 3 - Disciplinary Information

Key Financial Group of Jacksonville, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of John Bowsman. John Bowsman has been the subject of a self-regulatory organization (SRO) proceeding in which a professional attainment, designation, or license was revoked or suspended because of a violation of rules relating to professional conduct. A summary disclosure is provided on the next page. There are no other legal or disciplinary events required to be disclosed.

Item 4 - Other Business Activities

John Bowsman is separately licensed as an independent insurance agent, and spends approximately 1% of his time on insurance-related activities. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Bowsman for insurance related activities. This presents a conflict of interest because Mr. Bowsman may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Bowsman's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Item 6 - Supervision

John Bowsman is supervised by Christopher P. Wadley, the president of Key Financial Group. Christopher P. Wadley can be reached at (904)443-7996 if there are any questions about John Bowsman or his business conduct.

Item 7 - Requirements for State-Registered Advisors

John Bowsman does not have, nor has he ever had, any reportable arbitration claims. He has never been found liable in a reportable civil, self-regulatory organization or administrative proceeding. He has never been the subject of a bankruptcy petition.

Summary Disclosure for Above Items

A complaint was filed November 22, 1989 against Mr. Bowsman, another supervisor, his employer, and a licensed Representative under their supervision. The complaint alleged that the Representative had recommended the purchase of low-priced speculative securities (penny stocks) to two customers for whom such securities were not suitable, and then excessively traded those types of securities. The complaint further alleged that Mr. Bowsman and the other supervisor had failed in their duty to supervise the Representative and prevent these transactions from happening.

Mr. Bowsman agreed to a settlement with no admission of guilt and was censured and suspended from association with any member of the National Association of Securities Dealers in any Principal capacity for five days. Mr. Bowsman has no other history of disciplinary action.

Brochure Supplement (June 2017)

Advisor Representative:

Bryan V. Bartosik (CRD# 2861838)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

Company:

Key Financial Group of Jacksonville, Inc. (CRD# 142356)
6271 Dupont Station Court
Jacksonville, FL
(904)443-7996

This “Brochure Supplement” provides information about Bryan Bartosik that supplements the information found in the Key Financial Group Disclosure Brochure. You should have already received a copy of that brochure. Please contact Christopher R. Wadley if you did not receive Key Financial Group’s brochure or if you have any questions about the contents of this supplement.

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

Item 2 - Educational Background and Business Experience

Advisor: Bryan V. Bartosik

Title: Vice President, Investment Advisor Representative

Year of Birth: 1948

Education:

- B.S. Management – Jones College

Five Year Business Background:

- Key Financial Group of Jacksonville, Inc., Vice President, 10/2004 - Present
- Securities Service Network, Inc., Registered Representative, 10/2004 -07/2015

Item 3 - Disciplinary Information

Key Financial Group of Jacksonville, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Bryan Bartosik. There are no legal or disciplinary events required to be disclosed.

Item 4 - Other Business Activities

Bryan Bartosik is separately licensed as an independent insurance agent, and spends approximately 1% of his time on insurance-related activities. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Bartosik for insurance related activities. This presents a conflict of interest because Mr. Bartosik may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 - Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Bartosik's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Item 6 - Supervision

Bryan Bartosik is supervised by Christopher P. Wadley, the president of Key Financial Group. Christopher P. Wadley can be reached at (904)443-7996 if there are any questions about Bryan Bartosik or his business conduct.

Item 7 - Requirements for State-Registered Advisors

Bryan Bartosik does not have, nor has he ever had, any reportable arbitration claims. He has never been found liable in a reportable civil, self-regulatory organization or administrative proceeding. He has never been the subject of a bankruptcy petition.