



4301 Anchor Plaza Parkway, Suite 450, Tampa, FL 33635
(813) 935-6776 (866) 592-6531 FAX (813) 935-6775

Part 2B of Form ADV: *Brochure Supplement*

May 19, 2022

Item 1: Cover Page

This brochure supplement provides information about Kimberle M. Dyer that supplements J.W. Cole Advisors, Inc. ("J.W. Cole Advisors; JWCA") brochure (Form ADV, Part 2A and/or Appendix 1.) You should have received a copy of JW Cole Advisors' brochure. Please contact J.W. Cole Advisors' Advisory Services Team at (813) 935-6776 if you did not receive JWCA's brochure or if you have any questions about the contents of this supplement.

Kimberle M. Dyer, MBA, CEPA, EA
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(623) 299-9710



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Item 2: Educational Background and Business Experience

Year of Birth: 1957

Higher Educational Background: University of Wyoming, Laramie, 1979(BS) & University of Nebraska, Kearney, 2004(MBA)

Employment History for past 10 years:

J.W. Cole Financial, Inc	Registered Representative	2014 – Present
J.W. Cole Advisors, Inc	Investment Advisor Representative	2014 – Present
Financial Readiness Strategies	Managing member	2016 – Present
Keystone Capital Management Group, LLC	Sales	2016 – Present
Life Investors	Sales	2004 – 2016
Transamerica Financial Advisors, Inc	Investment Advisor Representative	2004 – 2014

Professional Designations:

Series 7 & 66, CEPA, Enrolled Agent

Kimberle M. Dyer completed the Certified Exit Planner (CEPA) certification program with the Exit Planning Institute, EPI Planning, Inc., by completing the program of study and passing a 3.5 hour closed-book proctored exam. In order to maintain this designation, the certificant must have completed a minimum of 40 hours of exit planning related professional development, or a minimum of 30 hours of exit planning related professional development plus 10 hours of qualifying leadership, authorship, and teaching activities contributing to the exit planning profession. Qualifying leadership activities include volunteer service as a chairman, Chair-Elect, or officer for committee service to a qualifying organization other than the applicant's employer. Renewal applicants must again agree in writing that they will adhere to the EPI Professional Standards and Code of Ethics, and they must re-attest that they have not been convicted of a felony related to the practice of exit planning.

Enrolled Agents, or EA's, can represent taxpayers before all administrative levels of the Internal Revenue Service and they are licensed by the federal government. The EA designation is earned in one of two ways: (1) an individual must pass a difficult two-day examination administered by the IRS which covers taxation of individuals, corporations, partnerships, estates and trusts, procedures and ethics. Next, successful candidates are subjected to a rigorous back ground check conducted by the Internal Revenue Service; or (2) an individual may become an EA based on



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employment at the Internal Revenue Service for a minimum of five years in a job where he/she regularly applied and interpreted the provisions of the Internal Revenue Code and regulations. In addition to the stringent testing and application process, EA's are required to complete 72 hours of continuing professional education, reported every three years, to maintain their status. Because of the difficulty in becoming an Enrolled Agent and keeping up the required credentials, there are fewer than 35,000 active EAs in the United States.

Item 3: Disciplinary Information

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

For more information about Kimberle M. Dyer, please visit FINRA's BrokerCheck at www.finra.org/brokercheck and/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Kimberle M. Dyer is a registered representative with J.W. Cole Financial (a registered broker-dealer). From time to time, she will offer clients products or advice from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products may conflict with the fiduciary duties of an Investment Advisor representative. When such investment advice is offered outside of a managed account arrangement, Kimberle M. Dyer may receive a fee for the investment advice and, if the client purchases or sells a security and/or insurance products, Kimberle M. Dyer may also be paid a commission.

Kimberle M. Dyer conducts investment related business under the name Keystone Capital Management Group, LLC. Keystone Capital Management Group, LLC is not affiliated with J.W. Cole Advisors, Inc.

Kimberle M. Dyer conducts business consulting, exit planning, tax planning and preparation, and corporate companion services through Keystone Business Consulting LLC. She is also a managing



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member of Keystone Financial readiness Strategies, which offers programs for eState, college readiness and tax season readiness.

Conflicts of interest may arise in the course of providing investment management services to you and Kimberle M. Dyer's other financial industry activities. These potential conflicts of interest are described in this brochure. To the extent that we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and at a minimum, disclose them to you.

Item 5: Additional Compensation

In the course of doing business, Kimberle M. Dyer may have a financial incentive to choose certain investment solutions over others. Kimberle M. Dyer may receive certain non-cash benefits in connection to her role as an investment advisor. Such benefits may include but are not limited to direct reimbursement for attendance at conferences, seminars, sales or training programs, as well as benefits in the form of entertainment or merchandise.

Item 6: Supervision

Kimberle M. Dyer is currently supervised by Kurt Lofgren, Chief Compliance Officer for J.W. Cole Advisors, Inc. Mr. Lofgren, or a member of the compliance department, may be reached at 813-935-6776. J.W. Cole Advisors supervises the activities of the representative through on-site visits conducted by a designated and qualified professional. In addition, Mr. Lofgren or a qualified designee supervises e-mail communication and other activities that require such supervision and or approval. Lastly, JWCA utilizes various audit and monitoring/surveillance mechanisms to oversee the advisory activities of Kimberle M. Dyer.