

**Form ADV Part 2B  
Disclosure Brochure Supplement**

for

**Scott Livingston**

11830 NE 195TH ST  
BOTHELL, WA 98011

**Phone:** (425) 402-8700

**Fax:** (425) 402-8701

**United Planners Financial Services of America**

7333 E. Doubletree Ranch Road, Suite 120  
Scottsdale, AZ 85258

Updated: July 20<sup>th</sup>, 2018

**This brochure supplement provides information about the Investment Adviser Representative (IAR), Scott Livingston that supplements the United Planners disclosure brochure. You should have received a copy of that brochure. Please contact Scott Livingston if you did not receive United Planners' disclosure brochure or if you have any questions about the contents of this supplement.**

**Additional information about Scott Livingston is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2. Educational Background and Business Experience**

### **Scott Livingston**

**Born: 1954**

**Education:**

1975 – 1977	Bellevue Community College	Associate of Arts in General Studies
1977 – 1980	California State University	Pre-Dental Program
2003 – 2005	American College of Financial Planning	Certified Financial Planning License

**Business Background:**

Jun 2018 – Present	United Planners Financial Services Scottsdale, AZ	Registered Representative and IAR
Jan 1993 – Present	5 Point Financial Group, Inc Bothell, WA	President
Jun 2009 – Jun 2018	KMS Financial Services, Inc Seattle, WA	Registered Representative and IAR

Certified Financial Planner™ (CFP®): As a Certified Financial Planner™ professional, and fiduciary, Scott is held to the highest ethical and professional standards in the industry. He has mastered nearly 100 integrated financial planning topics, including:

- Investments
- Income tax planning
- Retirement planning
- Employee benefits
- Estate planning
- Risk management
- Insurance

- Scott successfully completed the CFP-board registered education program and successful passing of 10-hour closed book exam.
- Prerequisites: Bachelor's degree and minimum three years full-time relevant personal financial planning experience.
- In addition to completing a comprehensive financial planning curriculum approved by CFP Board, Scott is required to complete 30 hours of continuing education coursework every two years, including a CFP Board – approved code of ethics course, to ensure his competence in financial planning.

## **Item 3. Disciplinary Information**

Scott Livingston has not been involved in any legal or disciplinary events that are material to a client's evaluation of their integrity.

Additional information regarding Scott Livingston can also be found anytime by visiting FINRA's website at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/>

## **Item 4. Other Business Activities**

Since Oct. 1992	Scott E. Livingston	Non-Variable Insurance
Bothell, WA		
Since Jan 2007	5 POINT Financial Group, Inc	DBA Name for Marketing Purposes Only
Bothell, WA		

Scott Livingston is also associated with United Planners Financial Services of America (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, Scott Livingston may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships. If a client purchases or sells securities products from Scott Livingston in this capacity, then

they will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees). This poses a conflict of interest, as their receipt of compensation from such recommendations can give them an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.

Scott Livingston is also a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, the IAR may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through the IAR, they will receive commission and related compensation, such as insurance trail fees as a result of the sale. This is a conflict of interest, as his receipt of compensation from such recommendations can give Scott Livingston an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.

United Planners is a Limited Partnership in which Scott Livingston is also a limited partner. Limited partners receive a percentage of United Planners' net profit on an annual basis. This presents a potential conflict between the interests of Scott Livingston and the client because limited partners may recommend products or services that produce more revenue for the firm and thus increase their annual profit distribution.

Scott Livingston makes every effort to recommend securities and insurance products that are most appropriate for the client, without consideration of compensation arrangements. Further, should clients elect to implement financial planning recommendations through Scott Livingston, IAR and United Planners may waive or reduce the amount of the client's advisory fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of United Planners and will be disclosed to the client prior to implementing transactions. Finally, clients are under no obligation to purchase recommended securities or insurance products through United Planners or Scott Livingston and may purchase such products through the broker-dealer or insurance agency of their choice.

#### **Item 5. Additional Compensation**

Scott Livingston receives commissions and other compensation from his affiliation with United Planners and insurance activities, as disclosed above in Item 4 above.

Additionally:

Scott Livingston has received a non-forgivable loan of \$30,000.00 from United Planners Financial Services of America ("United Planners") in order to assist him with transitioning his business from his former broker-dealer to United Planners. The loan of \$30,000.00 is required to be paid back through his participation of partnership profits. Partnership profits vary depending on the profitability of United Planners. To be eligible to participate in partnership profits, office must maintain production of at least \$250,000 annually. To the extent Scott Livingston recommends you to use United Planners for such services, it is because Scott Livingston believes that it is in your best interest to do so based on the quality of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by United Planners.

To the extent Scott Livingston recommends you to use United Planners for such services, it is because Scott Livingston believes that it is in your best interest to do so based on the quality of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by United Planners.

#### **Item 6. Supervision**

As a First Line Supervisor and designated principal of United Planners, Carla Reid has ultimate and direct supervisory responsibility over all personnel and functional areas of Scott Livingston's Branch Office. Carla Reid regularly reviews required reports and activities of Scott Livingston's Branch Office and its personnel for compliance with applicable requirements. Carla Reid may be reached at:

**Carla Reid**  
First Line Supervisor  
Phone: (480) 991-0225

**Form ADV Part 2B  
Disclosure Brochure Supplement**

for

**Tassie Medlin**

11830 NE 195<sup>th</sup> Street  
Bothell, WA 98011

**Phone:** (425) 402-8700  
**Fax:** (425) 402-8701

**United Planners Financial Services of America**  
7333 E. Doubletree Ranch Road, Suite 120  
Scottsdale, AZ 85258

Updated: July 20<sup>th</sup>, 2018

**This brochure supplement provides information about the Investment Adviser Representative (IAR), Tassie Medlin that supplements the United Planners disclosure brochure. You should have received a copy of that brochure. Please contact Tassie Medlin if you did not receive United Planners' disclosure brochure or if you have any questions about the contents of this supplement.**

## **Item 2. Educational Background and Business Experience**

**Tassie Medlin**

**Born: 1975**

### **Education:**

1993 – 1997	Colorado Mesa University	Bachelors of Business Administration
1993 – 1997	Colorado Mesa University	Bachelors of Science in Computer Science
1997 – 1999	University of Oregon	Masters of Business Administration

### **Business Background**

Jul 2018 – Present	United Planners Financial Services Scottsdale, AZ	Registered Representative & IAR
Dec 2014 – Present	5 Point Financial Group, Inc Bothell, WA	Vice President
Dec 2014 – Jul 2018	KMS Financial Services, Inc. Seattle, WA	Registered Representative & IAR
Mar 2002 – Nov 2014	Solvari, LLC Snohomish, WA	Co-Founder & Business Manager

### **Professional Designations**

Certified Financial Planner™ (CFP®): Successful completion of CFP-board registered education program and successful passing of 10-hour closed book exam. Prerequisites: Bachelor's degree and minimum three years full-time relevant personal financial planning experience. Continuing Education: 30 hours every two years.

## **Item 3. Disciplinary Information**

Tassie Medlin has not been involved in any legal or disciplinary events that are material to a client's evaluation of their integrity.

## **Item 4. Other Business Activities**

Since Jan 2015	Tunyo, Inc	President
Since Jan 2017	Randy & Tassie Trust	Trustee & Grantor
Since Dec 2014	5 Point Financial Group, Inc	DBA Name for Marketing Purposes Only

Tassie Medlin is also associated with United Planners Financial Services of America (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, Tassie Medlin may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships. If a client purchases or sells securities products from Tassie Medlin in this capacity, then they will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees). This poses a conflict of interest, as their receipt of compensation from such recommendations can give them an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.

## **Item 5. Additional Compensation**

Other than commissions and other compensation from her affiliation with United Planners and insurance activities, as disclosed above in Item 4 above, Tassie Medlin does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through United Planners.

To the extent Tassie Medlin recommends you to use United Planners for such services, it is because Tassie Medlin believes that it is in your best interest to do so based on the quality of the execution,

benefits of an integrated platform for brokerage and advisory accounts, and other services provided by United Planners.

Tassie Medlin is also a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, the IAR may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through the IAR, they will receive commission and related compensation, such as insurance trail fees as a result of the sale. This is a conflict of interest, as her receipt of compensation from such recommendations can give Tassie Medlin an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.

Tassie Medlin makes every effort to recommend securities and insurance products that are most appropriate for the client, without consideration of compensation arrangements. Further, should clients elect to implement financial planning recommendations through Tassie Medlin, IAR and United Planners may waive or reduce the amount of the client's advisory fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of United Planners and will be disclosed to the client prior to implementing transactions. Finally, clients are under no obligation to purchase recommended securities or insurance products through United Planners or Tassie Medlin and may purchase such products through the broker-dealer or insurance agency of their choice.

### **Item 6. Supervision**

As a First Line Supervisor and designated principal of United Planners, Scott Livingston has ultimate and direct supervisory responsibility over all personnel and functional areas of Tassie Medlin's Branch Office. Scott Livingston regularly reviews required reports and activities of Tassie Medlin's Branch Office and its personnel for compliance with applicable requirements. Scott Livingston may be reached at:

**Scott Livingston**  
First Line Supervisor  
Phone: (425) 402-8700

**Form ADV Part 2B  
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for

**Christine Burkhart**

11830 NE 195<sup>th</sup> Street  
Bothell, WA 98011

**Phone:** (425) 402-8700  
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**United Planners Financial Services of America**  
7333 E. Doubletree Ranch Road, Suite 120  
Scottsdale, AZ 85258

Updated: July 20, 2018

**This brochure supplement provides information about the Investment Adviser Representative (IAR), Christine Burkhart that supplements the United Planners disclosure brochure. You should have received a copy of that brochure. Please contact Christine Burkhart if you did not receive United Planners' disclosure brochure or if you have any questions about the contents of this supplement.**

## **Item 2. Educational Background and Business Experience**

**Christine Burkhart**

**Born: 1970**

### **Education:**

1988 – 1992      University of Oklahoma                      Bachelors of Science in Economics

### **Business Background**

Jul 2018 – Present	United Planners Financial Services	Registered Representative and IAR
Scottsdale, AZ		
Jan 2018 – Present	5 Point Financial Group, Inc	Client Coach
Bothell, WA		
May 2017 - Dec 2017	5 Point Financial Group, Inc	Client Service Manager
Bothell, WA		
Aug 2017 – Jul 2018	KMS Financial Services, Inc	Registered Representative and IAR
Seattle, WA		
Oct 2015 – Nov 2016	River Run Wealth Management	Client Relationship Manager
Bellevue, WA		

## **Item 3. Disciplinary Information**

Christine Burkhart has not been involved in any legal or disciplinary events that are material to a client's evaluation of their integrity.

## **Item 4. Other Business Activities**

Since May 2017                                      5 Point Financial Group, Inc                      DBA for Marketing Purposes Only

Christine Burkhart is also associated with United Planners Financial Services of America (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, Christine Burkhart may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships. If a client purchases or sells securities products from Christine Burkhart in this capacity, then they will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees). This poses a conflict of interest, as their receipt of compensation from such recommendations can give them an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.

## **Item 5. Additional Compensation**

Other than commissions and other compensation from her affiliation with United Planners and insurance activities, as disclosed above in Item 4 above, Christine Burkhart does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through United Planners.

To the extent Christine Burkhart recommends you to use United Planners for such services, it is because Christine Burkhart believes that it is in your best interest to do so based on the quality of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by United Planners.

Christine Burkhart is also a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, the IAR may offer investment advisory clients the option to purchase insurance products. If a client purchases insurance products through the IAR, they will receive commission and related compensation, such as insurance trail fees as a result of the sale. This is a conflict of interest, as her receipt of compensation from such recommendations can give Christine Burkhart an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.



Christine Burkhart makes every effort to recommend securities and insurance products that are most appropriate for the client, without consideration of compensation arrangements. Further, should clients elect to implement financial planning recommendations through Christine Burkhart, IAR and United Planners may waive or reduce the amount of the client's advisory fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of United Planners and will be disclosed to the client prior to implementing transactions. Finally, clients are under no obligation to purchase recommended securities or insurance products through United Planners or Christine Burkhart and may purchase such products through the broker-dealer or insurance agency of their choice.

### **Item 6. Supervision**

As a First Line Supervisor and designated principal of United Planners, Scott Livingston has ultimate and direct supervisory responsibility over all personnel and functional areas of Christine Burkhart's Branch Office. Scott Livingston regularly reviews required reports and activities of Christine Burkhart's Branch Office and its personnel for compliance with applicable requirements. Scott Livingston may be reached at:

**Scott Livingston**  
First Line Supervisor  
Phone: (425) 202-8700