



OWEN LARUE

FINANCIAL GROUP

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Robert Benjamin (Ben) LaRue

Part 2B Supplemental Brochure

December 2019

The Brochure Supplement provides information about Ben LaRue (CRD# 1920782) that supplements the Owen LaRue Financial Group Brochure. You should have received a copy of the Brochure. Please contact the Chief Compliance Officer, Robert LaRue at 270-769-9995 if you did not receive Owen LaRue Financial Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about the Investment Adviser Representatives is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as the CRD number listed above.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ben LaRue

Born: 1962

Post-Secondary Education:

- Westminster College, Bachelor of Science, Business Administration, 1984
- Successfully completed the General Securities Representative Examination (Series 7), Investment Company Products/Variable Contract Representative Examination (Series 6), General Securities Principal Examination (Series 24) and Uniform Securities Agent State Law Examination (Series 63).

Recent Business Experience:

- Owen LaRue Financial Group, Investment Advisor Representative, 2014 to Present
- Private Client Services, Registered Representative, 2017 to Present
- Private Advisor Group, Investment Advisor Representative, 2014 – 2017
- LPL Financial, Registered Representative, 1998 – 2017

ITEM 3 - DISCIPLINARY INFORMATION

Ben LaRue has no history of any legal or disciplinary events that deems to be material to a client's consideration of Ben LaRue to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Ben LaRue that is not included in this brochure supplement. (FINRA's BrokerCheck®)

ITEM 4 - OTHER BUSINESS ACTIVITIES

Ben LaRue is a licensed insurance agent. It is anticipated that a small portion, less than five percent (5%) of his time, will be spent providing these insurance products. In such capacity, he offers fixed and variable life insurance products and receives normal and customary commissions as a result of any purchases made by clients. The client is under no obligation to purchase fixed or variable life insurance through Ben LaRue on a commissionable basis. In addition, Ben LaRue receives other compensation such as fixed or variable life trails. The potential for receipt of commissions and other compensation gives him incentive to recommend insurance products based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played and any compensation (e.g., commissions, trails) to be paid by the client and/or received by the insurance agent.

Ben LaRue is a registered representative of Private Client Services ("PCS"), a securities broker/dealer, and a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and an investment adviser registered with the Securities Exchange Commission.

As a broker-dealer, PCS engages in a broad range of activities normally associated with securities brokerage firms. Pursuant to the investment advice given by Ben LaRue, investments in securities will be recommended for you. If PCS is selected as the broker-dealer, it will affect transactions in securities for you, a client of PCS and Ben LaRue. By serving as the broker-dealer, PCS and Ben LaRue will receive commissions for executing securities transactions.

You are advised that if PCS is selected as the broker-dealer, the transaction charges may be higher or lower than the charges you may pay if the transactions were executed at other broker-dealers. You should note, however, that you have the right to not purchase securities through Ben LaRue or PCS.

Ben LaRue will provide advice regarding investment company securities. You should be aware that, in addition to the advisory fees paid by you, each investment company also charges its own separate investment advisory fees and other expenses (internal management fees). In addition, you should be aware that mutual funds may be purchased separately independent of the investment management services of PCS.

Ben LaRue, in his capacity as a registered representative of PCS, or as an agent appointed with various life, disability or other insurance companies, receives commissions, 12(b) -1 fees, trails, or other compensation from the respective product sponsors and/or as a result of effecting securities transactions for you. However, you should note that you have the right to not purchase any investment products through Ben LaRue. On any advisory accounts through Owen LaRue Financial Group, Ben LaRue will not receive any other compensation.

In addition to serving as your investment advisor, Ben LaRue is a board member for the Knox Regional Defense Alliance and the Elizabethtown Hardin County Industrial Foundation. Neither of these entities are investment related nor does he receive any compensation for his involvement. He spends less than 1 hour per month on these activities.

Ben LaRue is a member of two real estate development entities. These entities are The ERA, LLC and Elizabethtown Renaissance Associates. He receives rental income as a member and has partial ownership of each entity.

In addition, Ben LaRue has part ownership of Impellizzeri's Pizza in Elizabethtown, Kentucky. He spends approximately 1 hour per month on this non-investment related entity.

Ben LaRue serves as an administrator for a family member's trust. In his role, he spends less than 10 hours per month.

ITEM 5 - ADDITIONAL COMPENSATION

Ben LaRue does not receive any economic benefit for providing advisory services beyond the scope of Owen LaRue Financial Group.

ITEM 6 - SUPERVISION

Ben LaRue is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer, Robert LaRue, who is responsible for administering the policies and procedures. Robert LaRue reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. Robert LaRue's may be contacted at 270-769-9995.