

This brochure supplement provides information about Karen Campbell Vining that supplements the Wealth & Pension Services Group, Inc. brochure. You should have received a copy of that brochure. Please contact Karen Campbell Vining if you did not receive Wealth Pension Services Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Karen Campbell Vining is also available on the SEC's website at www.advisorinfo.sec.gov.

Wealth & Pension Services Group, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

For

Karen Campbell Vining

Personal CRD Number: 1262009

Investment Adviser Representative

Vining Financial Services, Inc.
4994 Lower Roswell Rd, Suite 4
Marietta, GA 30068
(770) 971-9141
Karen@viningfinancial.com

UPDATED: 08/16/2018

Item 2: Educational Background and Business Experience

Name: Karen Campbell Vining **Born:** 1950

Educational Background and Professional Designations:

Education:

B.A. Elementary Education, Oglethorpe University – 1972

Business Background:

02/2015 – Present	Investment Advisor Representative Wealth & Pension Services Group, Inc.
07/1998 – Present	Registered Representative/OSJ Triad Advisors, LLC.
07/1998 – Present	President/CCO Vining Financial Services, Inc.

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

Karen Campbell Vining is a registered representative with Triad Advisors, LLC., an investment advisor representative with Vining Financial Services, Inc. and a licensed insurance agent. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission or other compensation and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Wealth & Pension Services Group, Inc. always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Wealth & Pension Services Group, Inc. in such individual's outside capacity.

Item 5: Additional Compensation

Karen Campbell Vining does not receive any economic benefit from any person, company, or organization, other than Wealth & Pension Services Group, Inc. in exchange for providing clients advisory services through Wealth & Pension Services Group, Inc..

Item 6: Supervision

As a representative of Wealth & Pension Services Group, Inc., Karen Campbell Vining works closely with supervisor William Kring, Chief Compliance Officer. William Kring can be reached at (770) 333-0113.

Advice provided to clients is reviewed by this supervisor as part of the firm's policies and procedures and monitored through account reviews and various compliance reviews.

Karen Campbell Vining adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.