

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

Charles V. Kimmel III, CFP®
INVESTMENT ADVISOR REPRESENTATIVE / SPC FINANCIAL, INC.

This brochure supplement provides information related to Charles V. Kimmel III, CFP® supplementing the SPC Financial, Inc. ADV brochure. If you did not receive a copy of the ADV brochure or if you have questions related to this supplement, then please contact Daniel A. Ball at 301-770-6800 or info@spcfinancial.com

Additional information about Charles V. Kimmel III, CFP® is available on the SEC's website at www.adviserinfo.sec.gov

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles V. Kimmel III (DOB 1985) CFP®, joined SPC Financial, Inc. in July 2009. He is an Investment Advisor Representative with SPC Financial, Inc. He began his career in 2008 as an internal investment consultant at Arrow Investment Advisors. While there, he successfully completed the General Securities Representative exam (Series 7) and the Uniform Securities Agent State Law exam (Series 63).

He is currently a CERTIFIED FINANCIAL PLANNER™ professional, heading up a talented team of financial analysts and associates within SPC's Financial Planning Department.

Prior to becoming SPC's Financial Planning Department Supervisor, he spent over a year in a support role assisting financial planners by working behind the scenes and assisting with client overviews and financial analyses. He also dedicated a full year training under the President of SPC as a registered Client Service Associate. While in this capacity, Chuck was the liaison between the President and his financial clients, facilitating client requests and correspondence, which prepared him for his transition into the Financial Planning Department. In 2013, Chuck successfully earned his CERTIFIED FINANCIAL PLANNER™ certification. The CERTIFIED FINANCIAL PLANNER™ certification can only be obtained by achieving and complying with several requirements. Currently, these requirements include having at least a bachelor's degree, three years of full time relevant work experience, passing a rigorous examination, completing continuing education, and meeting the CFP Board's ethics standards.

Chuck received a Bachelor of Science degree in Finance from University of Maryland University College in 2008.

DISCIPLINARY INFORMATION

Mr. Kimmel does not have any disciplinary history.

OTHER BUSINESS ACTIVITIES

Securities Brokerage

Mr. Kimmel is a Registered Representative of Raymond James Financial Services, Inc. ("RJFS") and may be paid fees and/or commissions on securities transactions. All commissions and fees are disclosed to Clients. However, SPC is solely responsible for all investment advice rendered to Clients.



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Other Activities

Mr. Kimmel may participate in events or accept speaking engagements regarding various financial topics unrelated to investment services or securities products. All accounting and tax services, however, are provided by Sella & Martinic, LLC through a separate engagement letter with the Client. For more information regarding other financial industry activities and affiliations of SPC Financial, Inc. or its Investment Advisor Representatives ("IARs"), please refer to our *Firm's Brochure*. SPC and Sella & Martinic, LLC are not registered broker/dealers and both are independent of RJFS.

ADDITIONAL COMPENSATION

If Clients act upon advice provided by Mr. Kimmel as an IAR, Mr. Kimmel and/or SPC Financial® may receive fees and/or commissions. On securities related transactions, Raymond James Financial Services and/or their affiliates may receive fees and/or commissions. On assets custodied at Raymond James & Associates, Raymond James Financial Services and/or their affiliates may receive fees and/or commissions.

As part of its fiduciary duties to Clients, SPC endeavors at all times to put the interests of its investment advisory Clients first. Clients should be aware, however, that the receipt of economic benefits by SPC or its related persons in and of itself creates a potential conflict of interest.

Mr. Kimmel does not pay for or receive compensation for Client referrals.

SUPERVISION

Daniel A. Ball, General Counsel and Chief Compliance Officer of SPC Financial, Inc., is responsible for oversight and supervision of the day-to-day compliance of the firm, including the investment advisory related activities of the firm's IARs. Mr. Ball joined SPC Financial® in October 2015. He is an Investment Advisor Representative with SPC Financial®, as well as a registered representative with Raymond James Financial Services, Inc. (member FINRA/SIPC). He holds a General Securities Representative (Series 7) license and a NASAA Uniform Combined State Law (Series 66) license.

Mr. Ball earned a B.A. from the University of Texas at Austin (1978); a J.D. from Antioch School of Law (1982); and a LL.M. in Securities Regulation from Georgetown University Law Center (1987). He acquired securities law and regulatory knowledge through more than 30 years of private practice and government legal experience. Mr. Ball was a staff attorney for three years with the U.S. Securities and Exchange Commission, Division of Corporation Finance. He has worked in several law firms as an associate attorney, of counsel, and partner, and was the principal of his own law practice. His diverse range of securities law experience includes: provided guidance and advice to investment adviser firms in SEC and state securities compliance examinations; represented securities professionals in SEC, FINRA, CFP® Board, and state securities investigations and enforcement proceedings; represented investors in securities arbitrations against broker-dealer firms; and represented persons in SEC investigations and civil complaints for insider trading, market manipulation, misleading investors, and other fraud claims.

IARs and the advice provided to clients are supervised by a variety of means such as internal meetings with the IARs to discuss client investment objectives and goals, reviewing client financial plans, reviewing IARs' meeting notes with clients, and reviewing executed transactions. Questions regarding the supervision of IARs may be directed to Mr. Ball at (301) 770-6800 or by email to dball@spcfinancial.com