

## **Part 2B of Form ADV: Brochure Supplement**

**Thomas James Kunkle  
230 W Monroe St  
Suite 300  
Chicago, IL 60606  
Phone: (312) 382-7000**

**American Trust Investment Services, Inc.  
1244 119<sup>th</sup> St  
Whiting, IN 46394**

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This brochure supplement provides information about Thomas James Kunkle that supplements the American Trust Investment Advisory brochure. You should have received a copy of that brochure. Please contact Kenneth Schuyler if you did not receive American Trust Investment Advisory's brochure or if you have questions about the contents of this supplement.

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

## ***Item 2- Education, Background and Business Experience***

Thomas James Kunkle, born 1968, attended and earned a Bachelor's degree in Sociology & Women's Studies from the University of Nebraska-Lincoln in 1991.

Thomas Kunkle has passed the FINRA Series 7 General Securities Representative exam, Series 63 Uniform Securities Agent State Law exam and the Series 65 NASAA Investment Advisors Law exam. Thomas Kunkle also passed and is current with his state's insurance license requirements.

Thomas Kunkle has been a registered representative with American Trust Investment Services, Inc. since May of 2014, and an investment advisor representative with American Trust Investment Advisory, Inc. since May of 2014. Thomas was an investment advisor representative with Chicago Capital Management Advisors, LLC from June of 2004 until November of 2011.

Thomas Kunkle is a Chartered Retirement Planning Counselor (CRPC) accredited by the College of Financial Planning, in 2011. He is currently in good standing with his professional designation.

The CRPC program is awarded by the College for Financial Planning to individuals who complete a study program and pass a final multiple-choice examination. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a fee to continue using the designation. The CRPC program is developed with a focus on client-centered problem solving. Applicants gain in-depth knowledge of individuals' needs both before and after retirement. The study program to become CRPC cover the entire retirement planning process, including meeting multiple financial objectives, sources of retirement income, personal savings, employer-sponsored retirement plans, income taxes, retirement cash flow, asset management, estate planning and more.

## ***Item 3 – Disciplinary Information***

3-30-2011: While with LaSalle St. Securities a settlement was paid in the amount of \$60,000 to a client, however no individual payment buy Thomas Kunkle was required.

## ***Item 4 – Outside Business Activities***

### **A. Investment-Related Activities**

- 1 Registered Representative of a broker dealer: *American Trust Investment Services, Inc.*  
Thomas Kunkle is separately licensed as a registered representative of American Trust Investment Services, Inc; an affiliated broker-dealer. There is an inherent conflict of interest in American Trust Investment Advisory recommending that its advisory clients establish accounts and American Trust Investment Services, Inc. and direct compensation to an affiliate. These individuals, in their separate capacity, can effect securities transactions for which they will receive separate, yet customary compensation such as 12b-1 fees for the sale of investment company products, concessions on fixed income new issues, and variable annuity concessions in their capacities as registered representatives of American Trust Investment Services, Inc., which could be an inherent conflict of interest. While American Trust Investment Advisory and these individuals endeavor at all times to put the interest of the clients first as part of our fiduciary duty, clients should be aware that the receipt of additional compensation itself create a conflict of interest, and may affect the judgment of these individuals when making recommendations.
2. Insurance Company or Agency: *Insurance Agent*  
Certain members of our firm's management are separately licensed as fixed insurance agents of various insurance companies. In that capacity, these individuals provide insurance contracts through such company(ies). The services delivered by the insurance company are distinct from those provided by our firm and are provided for separate compensation and are not held in any type of fee-based accounts. There are no referral fee arrangements between our firm and the insurance companies. We do not feel that this relationship creates any conflict of interest.

Non-Investment Related Activities

Thomas Kunkle is not engaged in any other outside business or occupation that provides substantial compensation or involves a substantial amount of his time.

**Item 5 – Additional Compensation**

Thomas Kunkle does not receive any economic benefit from a non-advisory client for the provision of advisory services.

**Item 6 – Supervision**

**Supervisor:** George Langlois/James Buiter

**Title:** Chief Compliance Officer

**Phone Number:** 312-382-7000 James Buiter as Chief Compliance officer for American Trust Investment Services, Inc. provides supervision over Advisory Services. George Langlois as Chief Compliance Officer for American Trust Investment Services, Inc. provides supervision over Brokerage Services.

We disclose to clients the existence of all material conflict of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm's advisory fees. We disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies. We require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed. We periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm. We educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

We collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance. Our firm's management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances. We have adopted a formal compliance program designed to prevent, detect and correct any actual or potential violations by the advisor of its supervised person of the Advisers Act, and other federal securities laws and rules adopted under the Advisers Act. Our IA policies and procedures are designed to meet the requirements of the SEC IA Compliance Programs Rule and to assist the firm and our supervised persons in preventing, detecting, and correction violations of law, rules and our policies.

***Our IA Policies and Procedures cover many of the firm's businesses and compliance requirements. Each section provides the firm's policy on the topic and provides our firm's procedures to ensure that the particular policy is followed. We monitor the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics of the supervised persons on a continuous basis using various methods, including periodic inspection and review of client securities position and transaction activity, obtaining certifications of compliance with company policies and procedures from the supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons.*** **Item 7 – Requirements For State Registered Advisers:**

Tom Kunkle Does not have any events to disclose.