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# K2 FINANCIAL, INC

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Jonathan K. Krellwitz, CFP®  
Managing Partner**

**Effective: March 31, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jonathan K. Krellwitz CFP®, (CRD# 4215089) in addition to the information contained in the K2 Financial, Inc. (“K2 Financial” or the “Advisor”, CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Krellwitz is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 4215089.

**K2 Financial, Inc.**  
150 West Bonita Avenue, San Dimas, CA 91773  
Phone: (909) 394-7678 \* Fax: (909) 394-7681  
[www.k2financialpartners.com](http://www.k2financialpartners.com)

## Item 2 – Educational Background and Business Experience

Jonathan K. Krellwitz, CFP®, born in 1979, is dedicated to advising Clients of K2 Financial as a Managing Partner. Mr. Krellwitz earned a BS International Business from Azusa Pacific University in 2003. Additional information regarding Mr. Krellwitz's employment history is included below.

### Employment History:

Managing Partner, K2 Financial, Inc.	02/2019 to Present
Investment Advisor Representative, Lincoln Investment Planning, LLC	06/2017 to Present
Registered Representative, Lincoln Investment Planning, LLC	01/2017 to Present
Investment Advisor Representative, Legend Advisory, LLC	10/2010 to 10/2019

### CERTIFIED FINANCIAL PLANNER™ ("CFP®")

Mr. Krellwitz is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

## Item 3 – Disciplinary Information

### K2 Financial, Inc.

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***There are no legal, civil, or disciplinary events to disclose regarding Mr. Krellwitz.*** Mr. Krellwitz has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Krellwitz.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Krellwitz.***

However, we do encourage you to independently view the background of Mr. Krellwitz on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 4215089.

#### **Item 4 – Other Business Activities**

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##### Broker-Dealer Affiliation

Mr. Krellwitz is also a registered representative of Lincoln Investment Planning, LLC (“Lincoln Investment Planning”). Lincoln Investment Planning is a registered broker-dealer (CRD# 519), member FINRA, SIPC. In Mr. Krellwitz’s separate capacity as a registered representative, Mr. Krellwitz will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Krellwitz. Neither the Advisor nor Mr. Krellwitz will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Krellwitz’s separate capacity as a registered representative.

##### Other Registered Investment Advisor Affiliation

Mr. Krellwitz is also an Investment Advisor Representative (“IAR”) of Lincoln Investment Planning, LLC (“Lincoln Investment Planning”) (CRD# 519). As a financial advisor with Lincoln Investment Planning Mr. Krellwitz will receive investment advisory fees for investment management services offered. Mr. Krellwitz will provide each Client with Lincoln Investment Planning and’s Form ADV 2A or equivalent disclosure brochure, in advance of providing investment management services. At no time will Mr. Krellwitz or the Advisor earn both ongoing investment advisory fees under the Advisor and ongoing investment advisory fees through Lincoln Investment Planning on the same investment assets. Mr. Krellwitz spends approximately 50% of time per month on this activity.

##### Insurance Agency Affiliations

Mr. Krellwitz is also a licensed insurance professional conducting the majority of his business through K2 Benefits and Insurance Services, Inc, an insurance agency owned in part by Mr. Krellwitz. Implementations of insurance recommendations are separate and apart from Mr. Krellwitz’s advisory role with Financial. Mr. Krellwitz will receive customary commissions and other related revenues from the various insurance companies whose products are sold, either directly as a licensed insurance professional or through K2 Benefits and Insurance Services, Inc. Mr. Krellwitz is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Krellwitz, K2 Benefits and Insurance Services, Inc., or the Advisor.

##### Tax Preparation Services

K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) (“KK&A”) which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial, including Mr. Krellwitz, are also employees of or provide services to KK&A. Fees for tax preparation services are based upon the complexity of the services to be provided. Advisor has in the past and expects in the future to refer Clients to KK&A to receive tax services.

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This situation creates a conflict of interest because the owners of Advisor, who also own KK&A, will receive compensation if a Client engages KK&A for tax services. As part of Advisor's fiduciary duty to clients, K2 and its representatives act in the Client's best interest at all times, and a referral will be made to the extent that it is in the best interest of the Client. Additionally, the conflicts presented by these practices are disclosed to clients through K2 Financial's Brochure, Brochure Supplements, and/or verbally prior to or at the time of entering into an agreement with K2 Financial. Clients are under no obligation to engage KK&A for any tax preparation services.

#### **Item 5 – Additional Compensation**

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Mr. Krellwitz has additional business activities where compensation is received that are detailed in Item 4 above. Mr. Krellwitz does not receive economic benefits from someone who is not a client.

#### **Item 6 – Supervision**

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Mr. Krellwitz serves as a Managing Partner and Chief Compliance Officer of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics and internal compliance that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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## K2 FINANCIAL, INC

### **Form ADV Part 2B – Brochure Supplement**

**for**

**Kevin T. Kurimoto, CFP®, CFA®  
Managing Partner**

**Effective: March 31, 2023**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Kevin T. Kurimoto, CFP®, CFA®, (CRD# 4619583) in addition to the information contained in the K2 Financial, Inc. ("K2 Financial" or the "Advisor", CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Kurimoto is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 4619583.

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## Item 2 – Educational Background and Business Experience

Kevin T. Kurimoto, CFP®, CFA®, born in 1980, is dedicated to advising Clients of K2 Financial as a Managing Partner. Mr. Kurimoto earned a MS Security Analysis and Portfolio Management from Creighton University in 2013. Mr. Kurimoto also earned a BA Business Administration from Azusa Pacific University in 2002. Additional information regarding Mr. Kurimoto's employment history is included below.

### Employment History:

Managing Partner, K2 Financial Inc.	04/2019 to Present
Investment Advisor Representative , Lincoln Investment Planning, LLC	09/2017 to Present
Registered Representative, Lincoln Investment Planning, LLC	01/2017 to Present
Investment Advisor Representative, Legend Advisory, LLC	03/2006 to 10/2019

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

Mr. Kurimoto is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### Chartered Financial Analyst™ (“CFA®”)

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The Chartered Financial Analyst™ (“CFA®”) charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. Also, CFA® charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

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

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***There are no legal, civil, or disciplinary events to disclose regarding Mr. Kurimoto.*** Mr. Kurimoto has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Kurimoto.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Kurimoto.***

However, we do encourage you to independently view the background of Mr. Kurimoto on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 4619583.

### **Item 4 – Other Business Activities**

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#### Broker-Dealer Affiliation

Mr. Kurimoto is also a registered representative of Lincoln Investment Planning, LLC (“Lincoln Investment Planning”). Lincoln Investment Planning is a registered broker-dealer (CRD# 519), member FINRA, SIPC. In Mr. Kurimoto’s separate capacity as a registered representative, Mr. Kurimoto will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Kurimoto. Neither the Advisor nor Mr. Kurimoto will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Kurimoto’s separate capacity as a registered representative.

#### Other Registered Investment Advisor Affiliation

Mr. Kurimoto is also an Investment Advisor Representative (“IAR”) of Lincoln Investment Planning, LLC (“Lincoln Investment Planning”) (CRD# 519). As a financial advisor with Lincoln Investment Planning, Mr. Kurimoto will receive investment advisory fees for investment management services offered. Mr. Kurimoto will provide each Client with Lincoln Investment Planning’s Form ADV 2A or equivalent disclosure brochure, in advance of providing investment management services. At no time will Mr. Kurimoto or the Advisor earn both ongoing investment advisory fees under the Advisor and ongoing investment advisory fees through Lincoln Investment Planning on the same investment assets. Mr. Kurimoto spends approximately 50% of time per month on this activity.

#### Insurance Agency Affiliations

Mr. Kurimoto is also a licensed insurance professional conducting the majority of his business through K2 Benefits and Insurance Services, Inc, an insurance agency owned in part by Mr. Kurimoto. Implementations of insurance recommendations are separate and apart from Mr. Kurimoto’s advisory role with Financial. Mr. Kurimoto will receive customary commissions and other related revenues from the various insurance companies whose products are sold, either directly as a licensed insurance professional or through K2 Benefits and Insurance Services, Inc. Mr. Kurimoto is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation

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to implement any recommendations made by Mr. Kurimoto, K2 Benefits and Insurance Services, Inc., or the Advisor.

### Tax Preparation Services

K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) ("KK&A") which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial, including Mr. Kurimoto, are also employees of or provide services to KK&A. Fees for tax preparation services are based upon the complexity of the services to be provided. Advisor has in the past and expects in the future to refer Clients to KK&A to receive tax services.

This situation creates a conflict of interest because the owners of Advisor, who also own KK&A, will receive compensation if a Client engages KK&A for tax services. As part of Advisor's fiduciary duty to clients, K2 and its representatives act in the Client's best interest at all times, and a referral will be made to the extent that it is in the best interest of the Client. Additionally, the conflicts presented by these practices are disclosed to clients through K2 Financial's Brochure, Brochure Supplements, and/or verbally prior to or at the time of entering into an agreement with K2 Financial. Clients are under no obligation to engage KK&A for any tax preparation services.

### Item 5 – Additional Compensation

Mr. Kurimoto has additional business activities where compensation is received that are detailed in Item 4 above. Mr. Kurimoto does not receive economic benefits from someone who is not a client.

### Item 6 – Supervision

Mr. Kurimoto serves as a Managing Partner of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics and internal compliance that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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## K2 FINANCIAL, INC

### **Form ADV Part 2B – Brochure Supplement**

**for**

**Matthew S. Phillips, CFP®  
Investment Adviser Representative**

**Effective: March 31, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Matthew S. Phillips, CFP® (CRD# 5299441) in addition to the information contained in the K2 Financial, Inc. (“K2 Financial” or the “Advisor”, CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Phillips is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 5299441.

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## Item 2 – Educational Background and Business Experience

Matthew S. Phillips, CFP®, born in 1980, is dedicated to advising Clients of K2 Financial as an Investment Adviser Representative. Mr. Phillips also earned a B.A. in Business Administration from Azusa Pacific University in 2005. Additional information regarding Mr. Phillips's employment history is included below.

### Employment History:

Investment Adviser Representative, K2 Financial Inc.	04/2019 to Present
Registered Representative/Investment Advisor Representative, Lincoln Investment Planning, LLC	09/2017 to Present
Investment Adviser Representative, Legend Advisory, LLC	09/2017 to 10/2019
Financial Advisor, Waddell & Reed	12/2015 to 09/2017
Driver, Uber/Lyft	01/2015 to 02/2017
Unemployed	11/2014 to 01/2015
Client Services Communication, Azusa Pacific University	03/2014 to 11/2014

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

Mr. Phillips is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

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### Item 3 – Disciplinary Information

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***There are no legal, civil, or disciplinary events to disclose regarding Mr. Phillips.*** Mr. Phillips has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Phillips.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Phillips.***

However, we do encourage you to independently view the background of Mr. Phillips on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 5299441.

### Item 4 – Other Business Activities

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#### Broker-Dealer Affiliation

Mr. Phillips is also a registered representative of Lincoln Investment Planning, LLC (“Lincoln Investment Planning”). Lincoln Investment Planning is a registered broker-dealer (CRD# 519), member FINRA, SIPC. In Mr. Phillips’s separate capacity as a registered representative, Mr. Phillips will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Phillips. Neither the Advisor nor Mr. Phillips will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Phillips’s separate capacity as a registered representative.

#### Other Registered Investment Advisor Affiliation

Mr. Phillips is also an Investment Advisor Representative (“IAR”) of Lincoln Investment Planning, LLC (“Lincoln Investment Planning”) (CRD# 519). As a financial advisor with Lincoln Investment Planning, Mr. Phillips will receive investment advisory fees for investment management services offered. Mr. Phillips will provide each Client with Lincoln Investment Planning’s Form ADV 2A or equivalent disclosure brochure, in advance of providing investment management services. At no time will Mr. Phillips or the Advisor earn both ongoing investment advisory fees under the Advisor and ongoing investment advisory fees through Lincoln Investment Planning on the same investment assets. Mr. Phillips spends approximately 50% of time per month on this activity.

#### Insurance Agency Affiliations

Mr. Phillips is also a licensed insurance professional conducting the majority of his business through K2 Benefits and Insurance Services, Inc, an insurance agency owned in part by Mr. Phillips. Implementations of insurance recommendations are separate and apart from Mr. Phillips’ advisory role with Financial. Mr. Phillips will receive customary commissions and other related revenues from the various insurance companies whose products are sold, either directly as a licensed insurance professional or through K2 Benefits and Insurance Services, Inc. Mr. Phillips is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Phillips, K2 Benefits and Insurance Services, Inc., or the Advisor.

#### Tax Preparation Services

K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) (“KK&A”) which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial, including Mr. Phillips, are also employees of or provide

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#### **Item 5 – Additional Compensation**

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Mr. Phillips has additional business activities where compensation is received that are detailed in Item 4 above. Mr. Phillips does not receive economic benefits from someone who is not a client.

#### **Item 6 – Supervision**

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Mr. Phillips serves as an Investment Adviser Representative of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics and internal compliance that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

**K2 Financial, Inc.**

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## K2 FINANCIAL, INC

### **Form ADV Part 2B – Brochure Supplement**

**for**

**Allison R. Kapadia  
Investment Advisor Representative**

**Effective: March 31, 2023**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Allison R. Kapadia (CRD# 6624083) in addition to the information contained in the K2 Financial, Inc. ("K2 Financial" or the "Advisor", CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mrs. Kapadia is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or Individual CRD# 6624083.

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## Item 2 – Educational Background and Business Experience

Allison R. Kapadia, born in 1983, is dedicated to advising Clients of K2 Financial as an Investment Advisor Representative. Mrs. Kapadia earned a Liberal Studies from Biola University in 2005. Additional information regarding Mrs. Kapadia's employment history is included below.

### Employment History:

Investment Advisor Representative, K2 Financial Inc.	04/2019 to Present
Investment Advisor Representative, Lincoln Investment Planning, LLC	04/2018 to Present
Registered Representative, Lincoln Investment Planning, LLC	05/2017 to Present
Investment Advisor Representative, Legend Advisory, LLC	04/2018 to 10/2019
Teacher, California Prep Academy	03/2016 to 06/2019
Teacher, Opportunities for Learning	06/2006 to 03/2016

## Item 3 – Disciplinary Information

***There are no legal, civil, or disciplinary events to disclose regarding Mrs. Kapadia.*** Mrs. Kapadia has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mrs. Kapadia.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mrs. Kapadia.***

However, we do encourage you to independently view the background of Mrs. Kapadia on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or Individual CRD# 6624083.

## Item 4 – Other Business Activities

### Broker-Dealer Affiliation

Mrs. Kapadia is also a registered representative of Lincoln Investment Planning, LLC ("Lincoln Investment Planning"). Lincoln Investment Planning is a registered broker-dealer (CRD# 519), member FINRA, SIPC. In Mrs. Kapadia's separate capacity as a registered representative, Mrs. Kapadia will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mrs. Kapadia. Neither the Advisor nor Mrs. Kapadia will earn ongoing investment advisory fees in connection with any products or services implemented in Mrs. Kapadia's separate capacity as a registered representative.

### Other Registered Investment Advisor Affiliation

Mrs. Kapadia is also an Investment Advisor Representative ("IAR") of Lincoln Investment Planning, LLC ("Lincoln Investment Planning") (CRD# 519). As a financial advisor with Lincoln Investment Planning, Mrs. Kapadia will receive investment advisory fees for investment management services offered. Mrs. Kapadia will provide each Client with Lincoln Investment Planning's Form ADV 2A or equivalent disclosure brochure, in advance of providing investment management services. At no time will Mrs. Kapadia or the Advisor earn both ongoing investment advisory fees under the Advisor and ongoing investment advisory fees through Lincoln Investment Planning on the same investment assets. Mrs. Kapadia spends approximately 50% of time per month on this activity.

### Tax Preparer

Mrs. Kapadia also offers tax preparation services to the Clients of K2 Financial. Tax planning and preparation services are separate and distinct from the advisory services offered to Clients. Mrs. Kapadia dedicates less than 10% of her time to this activity.

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K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) ("KK&A") which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial, including Mrs. Kapadia, are also employees of or provide services to KK&A. Fees for tax preparation services are based upon the complexity of the services to be provided. Advisor has in the past and expects in the future to refer Clients to KK&A to receive tax services.

This situation creates a conflict of interest because the owners of Advisor, who also own KK&A, will receive compensation if a Client engages KK&A for tax services. As part of Advisor's fiduciary duty to clients, K2 and its representatives act in the Client's best interest at all times, and a referral will be made to the extent that it is in the best interest of the Client. Additionally, the conflicts presented by these practices are disclosed to clients through K2 Financial's Brochure, Brochure Supplements, and/or verbally prior to or at the time of entering into an agreement with K2 Financial. Clients are under no obligation to engage KK&A for any tax preparation services.

#### Insurance Agency Affiliations

While Mrs. Kapadia is not a licensed insurance professional, Mrs. Kapadia may, from time to time, refer clients to the insurance services provided by other members of the Firm through K2 Benefits and Insurance Services, Inc. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Kapadia, K2 Benefits and Insurance Services, Inc., or the Advisor.

### **Item 5 – Additional Compensation**

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Mrs. Kapadia has additional business activities where compensation is received that are detailed in Item 4 above. Mrs. Kapadia does not receive economic benefits from someone who is not a client.

### **Item 6 – Supervision**

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Mrs. Kapadia serves as an Investment Advisor Representative of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

#### **K2 Financial, Inc.**

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# K2 FINANCIAL, INC

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Rene Rodriguez  
Investment Advisor Representative**

**Effective: March 31, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Rene N. Rodriguez (CRD# 6087511) in addition to the information contained in the K2 Financial, Inc. (“K2 Financial” or the “Advisor”, CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Rodriguez is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 6087511.

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## Item 2 – Educational Background and Business Experience

Rene Rodriguez, born in 1966, is dedicated to advising Clients of K2 Financial as an Investment Advisor Representative. Additional information regarding Mr. Rodriguez's employment history is included below.

### Employment History:

Investment Advisor Representative, K2 Financial Inc.	04/2019 to Present
Investment Advisor Representative, Lincoln Investment Planning, LLC	05/2018 to Present
Registered Representative/, Lincoln Investment Planning, LLC	01/2017 to Present
Investment Advisor Representative, Legend Advisory, LLC	05/2018 to 10/2019
Owner, Mobile Notary Services	03/2003 to 07/2012

## Item 3 – Disciplinary Information

***There are no legal, civil, or disciplinary events to disclose regarding Mr. Rodriguez.*** Mr. Rodriguez has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Rodriguez.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Rodriguez.***

However, we do encourage you to independently view the background of Mr. Rodriguez on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 6087511.

## Item 4 – Other Business Activities

### Broker-Dealer Affiliation

Mr. Rodriguez is also a registered representative of Lincoln Investment Planning, LLC ("Lincoln Investment Planning"). Lincoln Investment Planning is a registered broker-dealer (CRD# 519), member FINRA, SIPC. In Mr. Rodriguez's separate capacity as a registered representative, Mr. Rodriguez will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Rodriguez. Neither the Advisor nor Mr. Rodriguez will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Rodriguez's separate capacity as a registered representative.

### Other Registered Investment Advisor Affiliation

Mr. Rodriguez is also an Investment Advisor Representative ("IAR") of Lincoln Investment Planning, LLC ("Lincoln Investment Planning") (CRD# 519). As a financial advisor with Lincoln Investment Planning, Mr. Rodriguez will receive investment advisory fees for investment management services offered. Mr. Rodriguez will provide each Client with Lincoln Investment Planning's Form ADV 2A or equivalent disclosure brochure, in advance of providing investment management services. At no time will Mr. Rodriguez or the Advisor earn both ongoing investment advisory fees under the Advisor and ongoing investment advisory fees through Lincoln Investment Planning on the same investment assets. Mr. Rodriguez spends approximately 50% of time per month on this activity.

### Insurance Agency Affiliations

Mr. Rodriguez is also a licensed insurance professional conducting the majority of his business through K2 Benefits and Insurance Services, Inc., an insurance agency owned in part by Mr. Rodriguez. Implementations of insurance recommendations are separate and apart from Mr. Rodriguez's advisory role with Financial. Mr. Rodriguez will receive customary commissions and other related revenues from the various insurance companies whose products are sold, either directly as a licensed insurance professional or through K2 Benefits

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and Insurance Services, Inc. Mr. Rodriguez is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Rodriguez, K2 Benefits and Insurance Services, Inc., or the Advisor.

#### Tax Preparation Services

K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) ("KK&A") which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial are also employees of or provide services to KK&A. Fees for tax preparation services are based upon the complexity of the services to be provided. Advisor has in the past and expects in the future to refer Clients to KK&A to receive tax services.

This situation creates a conflict of interest because the owners of Advisor, who also own KK&A, will receive compensation if a Client engages KK&A for tax services. As part of Advisor's fiduciary duty to clients, K2 and its representatives act in the Client's best interest at all times, and a referral will be made to the extent that it is in the best interest of the Client. Additionally, the conflicts presented by these practices are disclosed to clients through K2 Financial's Brochure, Brochure Supplements, and/or verbally prior to or at the time of entering into an agreement with K2 Financial. Clients are under no obligation to engage KK&A for any tax preparation services.

#### Item 5 – Additional Compensation

Mr. Rodriguez has additional business activities where compensation is received that are detailed in Item 4 above. Mr. Rodriguez does not receive economic benefits from someone who is not a client.

#### Item 6 – Supervision

Mr. Rodriguez serves as an Investment Advisor Representative of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics and internal compliance that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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# K2 FINANCIAL, INC

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Nicholas M. Colletta, CAIA®**  
**Investment Research Analyst and Chief Investment Officer**

**Effective: March 31, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Nicholas M. Colletta, CAIA®, (CRD# 7043381) in addition to the information contained in the K2 Financial, Inc. (“K2 Financial” or the “Advisor”, CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Colletta is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 7043381.

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## Item 2 – Educational Background and Business Experience

Nicholas M. Colletta, CAIA®, born in 1994, is dedicated to advising Clients of K2 Financial as an Investment Research Analyst and Chief Investment Officer. Mr. Colletta earned a B.S. in Business Finance from Azusa Pacific University in 2018. Additional information regarding Mr. Colletta's employment history is included below.

### Employment History:

K2 Financial, Inc. <ul style="list-style-type: none"><li>• Chief Investment Officer: 03/2023 to Present</li><li>• Director of Investments: 01/2021 to Present</li><li>• Investment Research Analyst: 10/2018 to 12/2020</li></ul>	10/2018 to Present
Full-time Student	07/2009 to 10/2018

### Chartered Alternative Investment Analyst™ (“CAIA®”)

The CAIA® designation, recognized globally, is administered by the Chartered Alternative Investment Analyst™ Association and requires a comprehensive understanding of core and advanced concepts regarding alternative investments, structures, and ethical obligations. To qualify for the CAIA® designation, finance professionals must complete a self-directed, comprehensive course of study on risk-return attributes of institutional quality alternative assets; pass both the Level I and Level II CAIA® examinations at global, proctored testing centers; attest annually to the terms of the Member Agreement; and hold a US bachelor's degree (or equivalent) plus have at least one year of professional experience or have four years of professional experience. Professional experience includes full-time employment in a professional capacity within the regulatory, banking, financial, or related fields. Once a qualified candidate completes the CAIA® program, he or she may apply for CAIA® membership and the right to use the CAIA® designation, providing an opportunity to access ongoing educational opportunities.

## Item 3 – Disciplinary Information

***There are no legal, civil, or disciplinary events to disclose regarding Mr. Colletta.*** Mr. Colletta has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mr. Colletta.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Colletta.***

However, we do encourage you to independently view the background of Mr. Colletta on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 7043381.

## Item 4 – Other Business Activities

Mr. Colletta is dedicated to the investment advisory activities of K2 Financial's Clients. Mr. Colletta does not have any other business activities.

### Insurance Agency Affiliations

While Mr. Colletta is not a licensed insurance professional, Mr. Colletta may, from time to time, refer clients to the insurance services provided by other members of the Firm through K2 Benefits and Insurance Services, Inc. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Colletta, K2 Benefits and Insurance Services, Inc., or the Advisor.

### Tax Preparation Services

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K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) ("KK&A") which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial are also employees of or provide services to KK&A. Fees for tax preparation services are based upon the complexity of the services to be provided. Advisor has in the past and expects in the future to refer Clients to KK&A to receive tax services.

This situation creates a conflict of interest because the owners of Advisor, who also own KK&A, will receive compensation if a Client engages KK&A for tax services. As part of Advisor's fiduciary duty to clients, K2 and its representatives act in the Client's best interest at all times, and a referral will be made to the extent that it is in the best interest of the Client. Additionally, the conflicts presented by these practices are disclosed to clients through K2 Financial's Brochure, Brochure Supplements, and/or verbally prior to or at the time of entering into an agreement with K2 Financial. Clients are under no obligation to engage KK&A for any tax preparation services.

### **Item 5 – Additional Compensation**

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Mr. Colletta is dedicated to the investment advisory activities of K2 Financial's Clients. Mr. Colletta does not receive any additional forms of compensation.

### **Item 6 – Supervision**

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Mr. Colletta serves as Director of Investments and Chief Investment Officer of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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# K2 FINANCIAL, INC

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Travis J. Bettfreund  
Investment Advisor Representative and Chief Compliance Officer**

**Effective: March 31, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Travis J. Bettfreund (CRD# 6700680) in addition to the information contained in the K2 Financial, Inc. (“K2 Financial” or the “Advisor”, CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Bettfreund is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 6700680.

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## Item 2 – Educational Background and Business Experience

Travis Bettfreund, born in 1983, is dedicated to advising Clients of K2 Financial as an Investment Advisor Representative and Chief Compliance Officer. Mr. Bettfreund earned a Bachelor of Arts degree in History from the University of California, San Diego. Additional information regarding Mr. Bettfreund's employment history is included below.

### Employment History:

Chief Compliance Officer, K2 Financial Inc.	03/2023 to Present
Investment Advisor Representative, K2 Financial Inc.	12/2021 to Present
Investment Advisor Representative, Lincoln Investment Planning, LLC	12/2021 to Present
Registered Representative/, Lincoln Investment Planning, LLC	12/2021 to Present
Registered Client Associate, Merrill Lynch, Pierce, Fenner and Smith Incorporated	09/2016 to 12/2021

## Item 3 – Disciplinary Information

***There are no legal, civil, or disciplinary events to disclose regarding Mr. Bettfreund.*** Mr. Bettfreund has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Bettfreund.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Bettfreund.***

However, we do encourage you to independently view the background of Mr. Bettfreund on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 6700680.

## Item 4 – Other Business Activities

### Broker-Dealer Affiliation

Mr. Bettfreund is also a registered representative of Lincoln Investment Planning, LLC ("Lincoln Investment Planning"). Lincoln Investment Planning is a registered broker-dealer (CRD# 519), member FINRA, SIPC. In Mr. Bettfreund's separate capacity as a registered representative, Mr. Bettfreund will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Bettfreund. Neither the Advisor nor Mr. Bettfreund will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Bettfreund's separate capacity as a registered representative.

### Other Registered Investment Advisor Affiliation

Mr. Bettfreund is also an Investment Advisor Representative ("IAR") of Lincoln Investment Planning, LLC ("Lincoln Investment Planning") (CRD# 519). As a financial advisor with Lincoln Investment Planning, Mr. Bettfreund will receive investment advisory fees for investment management services offered. Mr. Bettfreund will provide each Client with Lincoln Investment Planning's Form ADV 2A or equivalent disclosure brochure, in advance of providing investment management services. At no time will Mr. Bettfreund or the Advisor earn both ongoing investment advisory fees under the Advisor and ongoing investment advisory fees through Lincoln Investment Planning on the same investment assets. Mr. Bettfreund spends approximately 50% of time per month on this activity.

### Insurance Agency Affiliations

Mr. Bettfreund is also a licensed insurance professional conducting the majority of his business through

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K2 Benefits and Insurance Services, Inc. Implementations of insurance recommendations are separate and apart from Mr. Bettfreund 's advisory role with K2 Financial.

Mr. Bettfreund will receive customary commissions and other related revenues from the various insurance companies whose products are sold, either directly as a licensed insurance professional or through K2 Benefits and Insurance Services, Inc. Mr. Bettfreund is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Bettfreund, K2 Benefits and Insurance Services, Inc., or the Advisor.

#### Tax Preparation Services

K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) ("KK&A") which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial are also employees of or provide services to KK&A. Fees for tax preparation services are based upon the complexity of the services to be provided. Advisor has in the past and expects in the future to refer Clients to KK&A to receive tax services.

This situation creates a conflict of interest because the owners of Advisor, who also own KK&A, will receive compensation if a Client engages KK&A for tax services. As part of Advisor's fiduciary duty to clients, K2 and its representatives act in the Client's best interest at all times, and a referral will be made to the extent that it is in the best interest of the Client. Additionally, the conflicts presented by these practices are disclosed to clients through K2 Financial's Brochure, Brochure Supplements, and/or verbally prior to or at the time of entering into an agreement with K2 Financial. Clients are under no obligation to engage KK&A for any tax preparation services.

#### **Item 5 – Additional Compensation**

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Mr. Bettfreund has additional business activities where compensation is received that are detailed in Item 4 above. Mr. Bettfreund does not receive economic benefits from someone who is not a client.

#### **Item 6 – Supervision**

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Mr. Bettfreund serves as an Investment Advisor Representative and Chief Compliance Officer of K2 Financial. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics and internal compliance that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

#### **K2 Financial, Inc.**

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## K2 FINANCIAL, INC

### **Form ADV Part 2B – Brochure Supplement** **for**

**Omar Velasco**  
**Investment Advisor Representative**

**Effective: March 31, 2023**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Omar Velasco (CRD# 7591219) in addition to the information contained in the K2 Financial, Inc. ("K2 Financial" or the "Advisor", CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Velasco is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 7591219.

**K2 Financial, Inc.**  
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## Item 2 – Educational Background and Business Experience

Omar Velasco, born in 1979, is dedicated to advising Clients of K2 Financial as an Investment Advisor Representative. Mr. Velasco earned a Bachelor of Science degree in Business Administration from the California State University, Northridge. Additional information regarding Mr. Velasco's employment history is included below.

### Employment History:

Investment Advisor Representative, K2 Financial Inc.	06/2022 to Present
Investment Advisor Representative, Lincoln Investment Planning, LLC	06/2022 to Present
Registered Representative/, Lincoln Investment Planning, LLC	06/2022 to Present
Life Insurance Agent, AAA Life Insurance Co.	08/2020 to 06/2022
Insurance Broker, Freeway Insurance Services	04/2019 to 08/2020
Owner/Operator, Vending Machine Service	01/2007 to 04/2019

## Item 3 – Disciplinary Information

***There are no legal, civil, or disciplinary events to disclose regarding Mr. Velasco.*** Mr. Velasco has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Velasco.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Velasco.***

However, we do encourage you to independently view the background of Mr. Velasco on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 7591219.

## Item 4 – Other Business Activities

### Broker-Dealer Affiliation

Mr. Velasco is also a registered representative of Lincoln Investment Planning, LLC ("Lincoln Investment Planning"). Lincoln Investment Planning is a registered broker-dealer (CRD# 519), member FINRA, SIPC. In Mr. Velasco's separate capacity as a registered representative, Mr. Velasco will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Velasco. Neither the Advisor nor Mr. Velasco will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Velasco's separate capacity as a registered representative.

### Other Registered Investment Advisor Affiliation

Mr. Velasco is also an Investment Advisor Representative ("IAR") of Lincoln Investment Planning, LLC ("Lincoln Investment Planning") (CRD# 519). As a financial advisor with Lincoln Investment Planning, Mr. Velasco will receive investment advisory fees for investment management services offered. Mr. Velasco will provide each Client with Lincoln Investment Planning's Form ADV 2A or equivalent disclosure brochure, in advance of providing investment management services. At no time will Mr. Velasco or the Advisor earn both ongoing investment advisory fees under the Advisor and ongoing investment advisory fees through Lincoln Investment Planning on the same investment assets. Mr. Velasco spends approximately 50% of time per month on this activity.

### Insurance Agency Affiliations

Mr. Velasco is also a licensed insurance professional conducting the majority of his business through

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K2 Benefits and Insurance Services, Inc. Implementations of insurance recommendations are separate and apart from Mr. Velasco 's advisory role with K2 Financial.

Mr. Velasco will receive customary commissions and other related revenues from the various insurance companies whose products are sold, either directly as a licensed insurance professional or through K2 Benefits and Insurance Services, Inc. Mr. Velasco is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Velasco, K2 Benefits and Insurance Services, Inc., or the Advisor.

#### Tax Preparation Services

K2 Financial, through its affiliate Krellwitz Kurimoto & Associates (DBA K2 Financial Partners, DBA K2 Tax Prep) ("KK&A") which is under common control and ownership with the Advisor, may provide tax preparation services. KK&A, a CTEC Registered Tax Preparer (CRTP), offers tax preparation to individuals, high net worth individuals, trusts, and estates. Some employees of K2 Financial are also employees of or provide services to KK&A. Fees for tax preparation services are based upon the complexity of the services to be provided. Advisor has in the past and expects in the future to refer Clients to KK&A to receive tax services.

This situation creates a conflict of interest because the owners of Advisor, who also own KK&A, will receive compensation if a Client engages KK&A for tax services. As part of Advisor's fiduciary duty to clients, K2 and its representatives act in the Client's best interest at all times, and a referral will be made to the extent that it is in the best interest of the Client. Additionally, the conflicts presented by these practices are disclosed to clients through K2 Financial's Brochure, Brochure Supplements, and/or verbally prior to or at the time of entering into an agreement with K2 Financial. Clients are under no obligation to engage KK&A for any tax preparation services.

#### **Item 5 – Additional Compensation**

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Mr. Velasco has additional business activities where compensation is received that are detailed in Item 4 above. Mr. Velasco does not receive economic benefits from someone who is not a client.

#### **Item 6 – Supervision**

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Mr. Velasco serves as an Investment Advisor Representative of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics and internal compliance that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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# K2 FINANCIAL, INC

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Kyle S. Douthit**  
**Investment Advisor Representative**

**Effective: March 31, 2023**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Kyle S. Douthit (CRD# 7429370) in addition to the information contained in the K2 Financial, Inc. ("K2 Financial" or the "Advisor", CRD# 300913) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the K2 Financial Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (909) 394-7678 or by email at [info@k2financialpartners.com](mailto:info@k2financialpartners.com).

Additional information about Mr. Douthit is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 7429370.

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## Item 2 – Educational Background and Business Experience

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Kyle S. Douthit, born in 1999, is dedicated to assisting clients of K2 Financial as an ClientService Associate. Mr. Douthit does not have any post-secondary education. Additional information regarding Mr. Douthit's employment history is included below.

### Employment History:

Client Service Associate, K2 Financial Inc.	07/2022 to Present
Service Operator, Premier Packaging	02/2022 to 07/2022
Trading Associate, ATIF Inc.	10/2020 to 07/2022
Technician, TDS Heat Solutions	10/2018 to 03/2020
Technician, Inland Pacific Heating and Air	05/2018 to 10/2018
Service Associate/Technician, Americas Tire	05/2017 to 05/2018

## Item 3 – Disciplinary Information

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***There are no legal, civil, or disciplinary events to disclose regarding Mr. Douthit.*** Mr. Douthit has never been involved in any regulatory, civil, or criminal action. There have been no lawsuits, arbitration claims, or administrative proceedings against Mr. Douthit.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Douthit.***

However, we do encourage you to independently view the background of Mr. Douthit on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 7429370.

## Item 4 – Other Business Activities

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Mr. Douthit is dedicated to the investment advisory activities of K2 Financial's Clients. Mr. Douthit does not have any other business activities.

### Insurance Agency Affiliations

While Mr. Douthit is not a licensed insurance professional, Mr. Douthit may, from time to time, refer clients to the insurance services provided by other members of the Firm through K2 Benefits and Insurance Services, Inc. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Douthit, K2 Benefits and Insurance Services, Inc., or the Advisor.

## Item 5 – Additional Compensation

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Mr. Douthit has additional business activities where compensation is received that are detailed in Item 4 above. Mr. Douthit does not receive economic benefits from someone who is not a client.

## Item 6 – Supervision

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Mr. Douthit serves as a Client Service Associate of K2 Financial and is supervised by Travis Bettfreund, the Chief Compliance Officer. Travis Bettfreund can be reached at (909) 394-7678.

K2 Financial has implemented a Code of Ethics and internal compliance that guides each Supervised Person in meeting their fiduciary obligations to Clients of K2 Financial. Further, K2 Financial is subject to regulatory oversight by various agencies. These agencies require registration by K2 Financial and its Supervised Persons. As a registered entity, K2 Financial is subject to examinations by regulators, which may be announced or unannounced. K2 Financial is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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