

# FORM ADV PART 2A DISCLOSURE BROCHURE



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This brochure provides information about the qualifications and business practices of Blosser Harrison Wealth Management. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 559-277-4772. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Blosser Harrison Wealth Management (IARD#277142) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

**JULY 20, 2018**

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Information since the Last Update**

Since the last filing of this brochure on March 16, 2018 the following changes have occurred:

1. Financial planning fee has been reduced from \$225 flat hourly rate to \$175. An estimate will be provided prior to the start of work.
2. Business or personal consulting is offered on a one time or on-going basis for a one time fee or on-going fee.
3. Minimum financial planning fee has been reduced from \$200 to \$175.
4. We have added additional verbiage relating to clients wanting on-going or regular intervals of planning assistance. Should a client pay us in regular intervals it is not to be considered a subscription and we will only invoice the client for work actually completed as it is assigned to us.
5. We have added additional clarifying language regarding self directed IRA financial planning service. The firm and it's advisors may give advice to the public regarding self-directed IRA assets and can open and custodial accounts inside of a self directed IRA and invest funds inside of a self directed IRA once funds are deposited. The firm does not however solicit actual self-directed IRA investments and only assist in the planning of cash flow and other financial scenarios relating to an asset already identified by a customer.
6. Blosser Harrison added further clarification to what constitutes a conflict of interest and investment methods. Blosser Harrison also added clarification as to what constitutes a material interest in a publicly traded company and what third party management means.

(This Firm Brochure being delivered is the complete brochure for the Firm.)

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## Item 4: Advisory Business

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### **Firm Description**

Kerr Financial Planning Corporation doing business as Blosser Harrison Wealth Management Blosser Harrison Wealth Management is a Sub-Chapter S Corporation organized in the State of California.

The firm was formed in January 2014, and the principal owner is Andrew Kerr.

The firm surrendered its registration on May 18<sup>th</sup> of 2016 and re-registered in September of 2017.

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### **Types of Advisory Services**

#### **Portfolio Management Services**

Blosser Harrison Wealth Management offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Blosser Harrison Wealth Management creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, time frame and risk tolerance levels) and then constructs an investment plan to aid in the selection of a portfolio that matches each client's specific situation. Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Regular portfolio monitoring
- Portfolio trade management and rebalancing.
- Individual security, stock, bond, ETF or mutual fund review, selection and or trading.

An IPS is not created if a client completes a financial plan because a financial plan captures the required information to create an investment portfolio.

Blosser Harrison Wealth Management evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Blosser Harrison Wealth Management seeks to provide investment decisions that are made in accordance with the fiduciary duties owed to its accounts and without consideration of Blosser Harrison Wealth Management's economic, investment or other financial interests. To meet its fiduciary obligations, Blosser Harrison Wealth Management attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, Blosser Harrison Wealth Management's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is Blosser Harrison Wealth Management's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time. Blosser Harrison may use economic indicators or other material market factors when implementing (buying / selling). Not all client's will experience simotaneous buying or selling of their portfolio.

Many factors effect a decision to buy or sell or implement a portfolio design. Blosser Harrison may use the same or similar stock in more than one client account. Blosser Harrison typically follows a handful of public companies therefore if suitable may recommend or purchase a stock, bond, ETF, mutual fund or CD or securities for more than one client. Blosser Harrison does not promise each client the same offer price but will do its best to purchase securities at a reasonable price given the timing, economic conditions and expectations of a stock.

Client portfolios are rebalanced on an as needed basis and are reviewed quarterly. Many factors can influence or dictate if a rebalance (buy / sell) is necessary. Factors may include, but are not limited to: economy, stock market conditions, investment advisor opinions, security information or company specific information. Depending on a clients investment policy they may not get rebalanced at the same time as other clients. Clients may also get rebalanced at the same time.

### **Pension (ERISA) Consulting**

Blosser Harrison Wealth Management offers ongoing consulting services to pension or other employee benefit plans (including but not limited to 401(k) plans) based on the demographics, goals, objectives, time horizon, and/or risk tolerance of the plan's participants. Blosser Harrison Wealth Management may act as either a 3(21) or 3(38) advisor:

**Limited Scope ERISA 3(21) Fiduciary.** Blosser Harrison Wealth Management typically acts as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. As an investment advisor Blosser Harrison Wealth Management has a fiduciary duty to act in the best interest of the client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using Blosser Harrison Wealth Management can help the plan sponsor delegate liability by following a diligent process.

#### 1. Fiduciary Services are:

- Provide non-discretionary investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options.
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
- Provide non-discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.

#### 2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands Blosser Harrison Wealth Management's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, Blosser Harrison Wealth Management is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. Blosser Harrison Wealth Management will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

Blosser Harrison Wealth Management may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Blosser Harrison Wealth Management and Client.

3. Blosser Harrison Wealth Management has no responsibility to provide services related to the following types of assets ("Excluded Assets"):
  1. Employer securities;
  2. Real estate (except for real estate funds or publicly traded REITs);
  3. Stock brokerage accounts or mutual fund windows;
  4. Participant loans;
  5. Non-publicly traded partnership interests;
  6. Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
  7. Other hard-to-value or illiquid securities or property.

**3(38) Investment Manager.** Blosser Harrison Wealth Management can also act as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. Blosser Harrison Wealth Management would then become solely responsible and liable for the selection, monitoring and replacement of the plan's investment options.

1. Fiduciary Services are:
  - Blosser Harrison Wealth Management has discretionary authority and will make the final decision regarding the initial selection, retention, removal and addition



of investment options in accordance with the Plan's investment policies and objectives.

- Assist the Client with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan.
- Provide discretionary investment advice to the Client with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands Blosser Harrison Wealth Management's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, Blosser Harrison Wealth Management is not providing fiduciary advice as defined by ERISA to the Plan participants. Blosser Harrison Wealth Management will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.
- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

Blosser Harrison Wealth Management may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between Blosser Harrison Wealth Management and Client.

3. Blosser Harrison Wealth Management has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- a. Employer securities;
- b. Real estate (except for real estate funds or publicly traded REITs);
- c. Stock brokerage accounts or mutual fund windows;
- d. Participant loans;
- e. Non-publicly traded partnership interests;

- f. Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- g. Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to Blosser Harrison Wealth Management under this Agreement.

Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

### **Financial Planning**

Blosser Harrison Wealth Management offers the following financial planning services:

#### **Full Written Financial Plans:**

- Comprehensive Financial Plans (Goal Based & Cash Based)

#### **Limited Scope Services:**

- Cash Flow Analysis (cash flow may refer to a variety of scenarios including, but not limited to: real estate, rental income, business income, household income and social security)
- Portfolio Review, Evaluation & Recommendations – This includes assets not held with the firm and or assets held through a client’s 401k, 403b or qualified plan.
- Limited Tax Planning – involves a CPA. We do not provide tax advice. The firm assists clients in maximizing contributions to retirement accounts and understanding potential tax liability.
- Business Consulting (provided as a one time or on-going service for an on-going fee)
- Personal Consulting (provided as a one time or on-going service for an on-going fee)
- Business Risk Management
- Retirement Planning
- Insurance Planning
- Education Planning
- Medi-Cal Planning
- Special Needs
- Divorce Planning – assist clients in splitting assets, re-titling assets, consulting with attorney, tax professional and financial planning post marriage.
- Cash value and annuity review services \*The firm does not sell cash value life insurance or annuity products.
- Inheritance Planning.
- Estate Planning – The firm does not provide legal advice. Estate planning involves understanding the various types of trusts available as well as potential estate tax, inheritance tax and other estate costs.
- Self Directed IRA planning – the firm and it’s advisors provide cash flow plans and assist clients in reviewing the feasibility and financial scenarios associated with an alternative self directed asset already chosen by the client. The firm and it’s advisors do not solicit self directed alternative assets and it is the clients sole

responsibility to identify a self directed asset such as real estate or private investments. The firm and its advisor's can open self-directed IRA accounts and manage traditional assets inside of the self directed IRA. Traditional assets refer to (stocks, bonds, mutual funds, ETF's, CD's and cash). We do not manage non traditional custodial assets inside of a self directed IRA. It is the clients sole responsibility to locate an alternative asset to place inside of their self directed IRA. It is the clients responsibility to understand IRS rules relating to prohibited transactions.

In offering financial planning, a conflict exists between the interests of the investment adviser and the interests of the client. The client is under no obligation to act upon the investment adviser's recommendation, and, if the client elects to act on any of the recommendations, the client is under no obligation to affect the transaction through the investment adviser. This statement is required by California Code of Regulations, 10 CCR Section 260.235.2.

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### **Client Tailored Services and Client Imposed Restrictions**

Blosser Harrison Wealth Management will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by Blosser Harrison Wealth Management on behalf of the client. Blosser Harrison Wealth Management may use model portfolios or custom designed portfolios together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may or may not impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

Agreements may not be assigned without written client consent.

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### **Wrap Fee Programs**

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees.

Blosser Harrison Wealth Management does not participate in any wrap fee programs.

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### **Client Assets under Management**

**Currently the firm has \$8,346,478.10 in assets under management.** From September 9, 2015 to May 18, 2015 we had \$1,337,570.00 assets under management. From May 19<sup>th</sup>, 2015 to December 31, 2015 Blosser Harrison Wealth Management had \$0 AUM because we unregistered as an RIA in CA. The cause for our withdrawal was triggered by several events.

1. Our CCO was diagnosed with terminal pancreatic cancer.
2. Our manager was injured and had two back operations.

## **Item 5: Fees and Compensation**

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### **Method of Compensation and Fee Schedule**

Lower fees for comparable services may be available from other sources.

Fees are negotiable and based on potential scope of work.

**Asset-Based Fees for Individual Portfolio Management**

<i>Total Assets Under Management</i>	<i>Annual Fee</i>
<i>\$0 - \$150,000</i>	<i>1.65%</i>
<i>\$150,001 - \$500,000</i>	<i>1.55%</i>
<i>\$500,001 - \$800,000</i>	<i>1.25%</i>
<i>\$800,001 - \$1,000,000</i>	<i>1.10%</i>
<i>\$1,000,001 - \$5,000,000</i>	<i>1.0%</i>
<i>\$5,000,000 +</i>	<i>.50%</i>

**New Custodian Account Processing Fee**

A processing fee of \$45 per application will apply to all accounts regardless of account type. This fee will apply to all subsequent accounts an existing client opens. This fee covers the cost of administrative labor.

Clients may terminate the agreement without penalty for a full refund of Blosser Harrison Wealth Management's fees within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract with 30 days' written notice.

Blosser Harrison Wealth Management uses the value of the account as of the last business day of the billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based. Fees are billed monthly in advance.

**529 Plans**

The firm does not charge AUM fees for 529 plans. The firm charges an annual fixed advisory fee of \$250.00 for portfolio design, consultation and documentation.

**Pension (ERISA) Plan Design and Asset Management Service Fees**

The annual fees are based on the market value of the Included Assets and will not exceed 1.5%. All fees are negotiable. There will also be a processing fee between \$45 per application for all ERISA plan applications. This fee is negotiable and contingent upon scope of work. This fee can be paid for out of each participants account or paid by the plan sponsor. ERISA plan setup fees are based on potential scope of work and billed hourly. A good faith estimate will be provided. Asset based fees are charged monthly in arrears based on the assets as calculated by the custodian or record keeper of the included assets (without adjustments for anticipated withdrawals by plan participants or other anticipated or scheduled transfers or distribution of assets) on the last business day of the previous month. If the services to be provided start any time other than the first day of a month, the fee will be prorated based on the number of days remaining in the month. If this Agreement is terminated prior to the end of the fee period, Blosser Harrison Wealth Management shall be entitled to a prorated fee based on the number of days during the fee period services were provided.

The compensation of Blosser Harrison Wealth Management for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. Blosser Harrison Wealth Management does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, Blosser Harrison Wealth Management will disclose this compensation, the services rendered, and the payer of compensation. Blosser Harrison Wealth Management will offset the compensation against the fees agreed upon under this Agreement.

### **Financial Planning Fees**

Clients may terminate the agreement without penalty for a full refund of Blosser Harrison Wealth Management's fees within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice with any unearned, prepaid refunded to the client or any unpaid, earned fees due to Blosser Harrison Wealth Management.

- **Hourly fee for financial planning and consulting is: \$175 per hour (negotiable)**
- **On-going consulting for businesses or individuals** – \$175 per hour. If the firm or it's advisors are retained for periodic planning normal hourly rates apply. If the firm is retained for regular intervals of planning then a negotiated fee will be agreed upon prior to the start of work. This fee is not to be considered a subscription. This fee is for actual work completed. The actual charge will be based upon hours spent on projects. A good faith estimate of monthly charges will be provided prior to work beginning.
- **Hourly fee for mediation or attorney requested expert financial services: \$450 per hour.**
- **Fixed Fees for financial planning and consulting is: Minimum: \$175 – Maximum \$25,000 (negotiable)**

Fees are billed upon completion of a plan. Clients are welcome to pay in advance but not more than 50% of the estimated amount.

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### **Client Payment of Fees**

#### **Payment of Asset-Based Portfolio Management Fees**

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis. Fees are paid in advance.

#### **Payment of Maintenance and Setup Fees**

These are fixed fees that are to be billed to the clients directly or from assets under management. Maintenance fees are billed each month in advance along with the asset based fees. Setup fees are due in advance to pay for the cost of setup and administration.

#### **Payment of Asset-Based Pension Consulting Fees**

Asset-based pension consulting fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis. Fees are paid in advance.

### **Payment of Financial Planning Fees**

Fixed financial planning fees are paid via check, debit, credit card or out of client's assets under management at the rate of 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the plan.

### **Documentation & Account Setup Fees**

All individual investment and retirement account applications will be billed a fee not to exceed 1% of the assets under management should a client request to pay fees from assets. This fee covers the cost of administration and account setup. All employer sponsored pension plan participants will be billed a fee not to exceed 1% of assets under management. This fee covers the cost of administration and account setup.

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### **Additional Client Fees Charged**

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by Blosser Harrison Wealth Management. Please see Item 12 of this brochure regarding broker-dealer/custodian.

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### **Prepayment of Client Fees**

Blosser Harrison Wealth Management collects certain fees in advance and certain fees in arrears, as indicated above. Refunds for fees paid in advance will be returned within fourteen days to the client via check, or return deposit back into the client's account.

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

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### **External Compensation for the Sale of Securities to Clients**

Neither Blosser Harrison Wealth Management nor any of its affiliated persons receive any external compensation for the sale of securities to advisory clients.

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## **Item 6: Performance-Based Fees and Side-by-Side Management**

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### **Sharing of Capital Gains**

Blosser Harrison Wealth Management does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

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## **Item 7: Types of Clients**

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### **Description**

Blosser Harrison Wealth Management generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ Business Owners
- ❖ High-Net-Worth Individuals
- ❖ Charitable Organizations
- ❖ Corporations or Business Entities

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## Account Minimums

There is no account minimum for any of Blosser Harrison Wealth Management's services.

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## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

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### Methods of Analysis and Investment Strategy

#### *Methods of Analysis*

Blosser Harrison Wealth Management's methods of analysis may include fundamental analysis, technical analysis and modern portfolio theory (MPT). Blosser Harrison and its advisor's use stocks, bonds, mutual funds, money market, cash, REITS and ETF's. Blosser Harrison and its advisors may use one or all of the following methods when managing client portfolios and may use one, some or all of the various securities mentioned.

**Fundamental analysis** involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

**Multifactor Strategy** is a theory used to target specific behavior within a broad range of asset classes including, value, momentum, minimum volatility, size and quality.

**Modern portfolio theory** is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

**Technical Analysis** is a process that involves using charts, historical performance data, PE and EPS ratios, averages, trends and all relevant information.

#### *Investment Strategies*

Blosser Harrison Wealth Management uses short term, long term trading and options trading (including covered options, uncovered options, or spreading strategies).

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### Investment Strategy and Method of Analysis Material Risks

#### *Methods of Analysis*

**Fundamental analysis** concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

**Multifactor Strategy** concentrates on factors in attempt to improve portfolio allocation, reduce cost by taking a passive approach and take advantage of various strategies. We use mutual funds and ETFs from various fund companies to implement a multifactor strategy. Multifactors or single factor ETF's or Mutual Funds typically act as a replacement or addition to a portfolio to add a layer of asset class and style diversification.

**Modern Portfolio Theory** assumes that investors are risk adverse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio

exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

### ***Investment Strategies***

Blosser Harrison Wealth Management's use of options trading generally holds greater risk, and clients should be aware that there is a material risk of loss using any of those strategies.

**Short term trading** is designed to capture short term market opportunities but does involve greater timing risk or potential risk of incorrect judgement. Other risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

**Long term trading** is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

**Options transactions** involve a contract to purchase a security at a given price, not necessarily at market value, depending on the market. This strategy includes the risk that an option may expire out of the money resulting in minimal or no value, as well as the possibility of leveraged loss of trading capital due to the leveraged nature of stock options.

The methods mentioned above does not imply that we always use all methods at one time or that we always use a particular method.

**Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

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### **Security Specific Material Risks**

Blosser Harrison Wealth Management's use of options trading generally holds greater risk of capital loss. Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

**Mutual Funds:** Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond “fixed income” nature (lower risk) or stock “equity” nature.

**Equity** investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

**Fixed income** investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond



prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

**Exchange Traded Funds (ETFs):** An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance.

**Real Estate** funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

**Annuities** are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do. **Blosser Harrison Does not provide or sell annuities. We only provide annuity review services.**

**Options** are contracts to purchase a security at a given price, risking that an option may expire out of the money resulting in minimal or no value. An uncovered option is a type of options contract that is not backed by an offsetting position that would help mitigate risk. The risk for a “naked” or uncovered put is not unlimited, whereas the potential loss for an uncovered call option is limitless. Spread option positions entail buying and selling multiple options on the same underlying security, but with different strike prices or expiration dates, which helps limit the risk of other option trading strategies. Option transactions also involve risks including but not limited to economic risk, market risk, sector risk, idiosyncratic risk, political/regulatory risk, inflation (purchasing power) risk and interest rate risk.

**Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

The firm and its management have not been involved in any criminal or civil action.

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### **Administrative Enforcement Proceedings**

The firm and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

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## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

Blosser Harrison Wealth Management is not directly affiliated with any Broker Dealers.

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### **Futures or Commodity Registration**

Neither the firm nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

#### **Insurance Recommendations**

Andrew Thomas Kerr is a licensed insurance agent with Kerr Insurance Brokers, Inc., and from time to time will offer clients advice or products from those activities. Products could include: term life insurance, health related insurance or commercial property and casualty insurance. Clients should be aware that these services pay a commission to Kerr Insurance Brokers, Inc. or other compensation and involve a conflict of interest. Commissionable products conflict with the fiduciary duties of a registered investment adviser. Blosser Harrison Wealth Management always acts in the best interest of the client; including the recommendation of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Blosser Harrison Wealth Management in connection with such individual's activities outside of Blosser Harrison Wealth Management. Should a client choose to voluntarily use insurance services of Kerr Insurance Brokers, Inc. that are not part of an advisors recommendation, Blosser Harrison and it's advisors are not considered to be providing advice as this would be a voluntary request by a client. In general an insurance product or solution is recommended when a client is under or over insured for a period of time or amount. Kerr Insurance Brokers, Inc. is a separately owned entity by Andrew Kerr, owner of Blosser Harrison and any activity at Kerr Insurance Brokers, inc. that does not involve a Blosser Harrison client or should a Blosser Harrison client contact Kerr Insurance Brokers, Inc. and purchase any products or services of Kerr Insurance Brokers, Inc. without Blosser Harrison and it's advisors knowing is not a conflict.

### **Third Party Administrative Services / Retirement Consulting Services**

Blosser Harrison Wealth Management may provide qualified plan or pension plan administration services or 5500 filings for ERISA plans for which it manages assets or has recommended a qualified plan. These services create a conflict of interest because Blosser Harrison will charge separate and additional fees for administration services. In general it is customary for a qualified plan or pension plan to retain a third party administrator (TPA) or retirement consultant. TPA's and retirement consultants do charge separate fees which are in addition to plan asset management fees. Client's will be required to sign a separate service agreement for administrative services that do not relate with securities business activity. Administrative business is considered outside business activity and is not securities related. If a client retains Blosser Harrison strictly for administrative services it is not considered advisory services when Blosser Harrison is not retained to manage plan assets. If a client retains Blosser Harrison for administrative services and then retains us to manage assets, this is a conflict.

### **Rollover and Transfer Recommendations**

It is as conflict of interest if an advisor of Blosser Harrison recommends rolling over a retirement account from a 401(k), 403(b) or other qualified plan because it will result in additional fee compensation to Blosser Harrison Wealth Management. This is a conflict of interest wether or not a client has existing assets with our firm.

It is a conflict of interest if Blosser Harrison provides financial planning advice and also recommends transferring investment accounts, retirement accounts, 529 accounts, HSA accounts or when a Blosser Harrison recommends the use of insurance services or plan administrative services to a new or existing client. This is a conflict because it will result in additional fee compensation or compensation to Kerr Insurance Brokers, Inc. If a financial planning client voluntarily requests to transfer, rollover or purchase insurance products through Kerr Insurance Brokers, Inc. and it is not solicited or advised by Blosser Harrison it still creates a conflict of interest. This creates a conflict of interest because additional compensation or fees are earned which are separate to and in addition to financial planning fees.

All material conflicts of interest under California Code of Regulations Section 260.238(k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonable expected to impair the rendering of unbiased and objective advice.

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### **Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

Blosser Harrison Wealth Management does not solicit the services of third party money managers to manage client accounts. Blosser Harrison does not use any third party to manage client assets. Third party does not refer to investment companies such as a mutual fund or ETF investment company.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics Description**

Blosser Harrison Wealth Management has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Blosser Harrison Wealth Management's Code of Ethics is available free upon request to any client or prospective client.

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### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

Blosser Harrison Wealth Management and its employees do not recommend to clients securities in which we have a material financial interest. Material financial interest means we are part of a publicly traded companies board of directors, executive branch or direct ownership. Material financial interest does not refer to the ownership of actual publicly traded stocks.

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### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

From time to time, Blosser Harrison Wealth Management and representatives of Blosser Harrison Wealth Management may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for Blosser Harrison Wealth Management and representatives of Blosser Harrison Wealth Management to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. Blosser Harrison Wealth Management will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

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### **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

From time to time, Blosser Harrison Wealth Management and representatives of Blosser Harrison Wealth Management may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for Blosser Harrison Wealth Management and representatives of Blosser Harrison Wealth Management to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Blosser Harrison Wealth Management will never engage in trading that operates to the client's disadvantage if representatives of Blosser Harrison Wealth Management buy or sell securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

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### **Factors Used to Select Broker-Dealers for Client Transactions**

Blosser Harrison Wealth Management will recommend clients to TD Ameritrade or Equity Trust Company. The client and advisor will discuss which custodian is most appropriate based upon client goals. Trade fees and other custodial fees may vary but are comparable between the two custodians. Blosser Harrison is not responsible for such custodian fees and do not share in any custodial fees under any circumstance.

#### *1. Research and Other Soft-Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by Blosser Harrison Wealth Management from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, Blosser Harrison Wealth Management does not receive economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of Blosser Harrison Wealth Management.

#### *2. Brokerage for Client Referrals*

Blosser Harrison Wealth Management receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party. Investment advisors who manage or supervise client portfolios have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.

#### *3. Clients Directing Which Broker/Dealer/Custodian to Use*

Blosser Harrison Wealth Management does not allow clients to direct brokerage.

### **About TD Ameritrade**

TD Ameritrade is a traditional investment custodian / banking custodian. TD Ameritrade may provide banking services in addition to custodian services for Blosser Harrison client's. Banking services may include check writing, debit cards and various types of lending including margin. TD Ameritrade custodies various securities for our clients including, but not limited to: stocks, bonds, ETF's, Mutual funds, REITS, CD's, Options and other assets. Blosser Harrison will direct, manage or purchase various investment types on behalf of our clients on a discretionary basis. Blosser Harrison will bill clients from their accounts directly at TD Ameritrade.

### **About Equity Trust Company**

Equity Trust Company is a traditional and alternative asset trust custodian providing banking services in addition to custodian services. Through Equity Trust Company Blosser Harrison client's may self direct certain retirement accounts including SEP IRA, 401(k), SIMPLE IRA, Traditional IRA and ROTH IRA accounts to physical real estate properties,

businesses or other qualified alternative assets. Blosser Harrison does not recommend any investment properties or alternative assets. It is solely up to the client to decide if self directing is right for their needs. Through Blosser Harrison clients can facilitate such a transaction if they feel it is suitable. Blosser Harrison will provide various financial planning services relating to the rental property or asset they have located to help them confirm if the investment they are interested in makes financial sense. Our planning services may include, but not limited to: include cash flow analysis, cap rate analysis and budget analysis. Equity Trust Company also provides access to traditional investments like stocks, bonds, ETF's, Mutual Funds, CD's, REITS, Options and other assets. Blosser Harrison will direct, manage or purchase such traditional (non-alternative) assets on behalf of our clietns on a discretionary basis. Blosser Harrison will bill clients from their accounts directly at Equity Trust Company.

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### **Aggregating Securities Transactions for Client Accounts**

Blosser Harrison Wealth Management is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other clients of Blosser Harrison Wealth Management. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

All client accounts for Blosser Harrison Wealth Management's advisory services provided on an ongoing basis are reviewed at least quarterly by Andrew Thomas Kerr, CEO, with regard to clients' respective investment policies and risk tolerance levels. All accounts at Blosser Harrison Wealth Management are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Andrew Thomas Kerr, CEO. There is only one level of review for financial planning, and that is the total review conducted to create the financial plan. Should a client want periodic or regular reviews or financial advice there will be a separate hourly rate charged for such services.

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### **Review of Client Accounts on Non-Periodic Basis**

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

With respect to financial plans, Blosser Harrison Wealth Management's services will generally conclude upon delivery of the financial plan.

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### **Content of Client Provided Reports and Frequency**

Each client of Blosser Harrison Wealth Management's advisory services provided on an ongoing basis will receive a monthly report detailing the client's account, including assets

held, asset value, transactions and calculation of fees or fee total. This written report will come from the custodian.

Each financial planning client will receive the financial plan upon completion or login access to our financial planning portal to review their plan.

## **Item 14: Client Referrals and Other Compensation**

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### **Economic benefits provided to the Advisory Firm from External Sources and Conflicts of Interest**

Blosser Harrison Wealth Management does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Blosser Harrison Wealth Management's clients.

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### **Advisory Firm Payments for Client Referrals**

Blosser Harrison does not make any payments or compensate anyone for solicitation of our advisory services.

## **Item 15: Custody**

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### **Account Statements**

When advisory fees are deducted directly from client accounts at client's custodian, Blosser Harrison Wealth Management will be deemed to have limited custody of client's assets. Because client fees will be withdrawn directly from client accounts, Blosser Harrison Wealth Management will:

- Each time a fee is directly deducted from a client account, Blosser Harrison Wealth Management concurrently:
  - i. Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and
  - ii. Sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.
- Blosser Harrison Wealth Management has written authorization from the client to deduct advisory fees from the account held with the qualified custodian.
- The investment adviser notifies the Commissioner in writing that the investment adviser intends to use the safeguards provided in this paragraph (b)(3).

Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients are urged to compare the account statements they received from custodian with those they received from Blosser Harrison Wealth Management. Statements will be generated from quickbooks or our third party billing software and emailed or mailed to clients. Clients are responsible for viewing and verifying the accuracy of invoice statements.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

Blosser Harrison Wealth Management provides discretionary investment advisory services to clients. The Investment Advisory Contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, Blosser Harrison Wealth Management generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share.

## **Item 17: Voting Client Securities**

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### **Proxy Votes**

Blosser Harrison Wealth Management will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

## **Item 18: Financial Information**

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### **Balance Sheet**

Blosser Harrison Wealth Management neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

Neither Blosser Harrison Wealth Management nor its management has any financial condition that is likely to reasonably impair Blosser Harrison Wealth Management's ability to meet contractual commitments to clients.

### **Bankruptcy Petitions during the Past Ten Years**

Blosser Harrison Wealth Management has not been the subject of a bankruptcy petition in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

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### **Principal Executive Officers and Management Persons**

The education and business backgrounds of Blosser Harrison Wealth Management's current management person, Andrew Thomas Kerr, can be found on the Form ADV Part 2B brochure supplement.

### **Outside Business Activities**

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.



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**Performance Based Fee Description**

Blosser Harrison Wealth Management does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

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**Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

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**Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

Blosser Harrison Wealth Management as an entity does not have a relationship or arrangement with issuers of securities.

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**Material Conflicts of Interest Assurance**

All material conflicts of interest regarding Blosser Harrison Wealth Management, its representatives or any of its employees which could be reasonably expected to impair the rendering of unbiased and objective advice are disclosed as required under CCR Section 260.238(k).

Item 1 Cover Letter  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Andrew Thomas Kerr

**Office Address:**  
2507 W. Shaw Ave.  
Suite 3E  
Fresno, CA 93711  
Tel: 559-277-4771  
Fax: 559-573-8558

[akerr@bhria.com](mailto:akerr@bhria.com)

[www.blosserharrison.com](http://www.blosserharrison.com)

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This brochure supplement provides information about Andrew Thomas Kerr and supplements the Blosser Harrison Wealth Management brochure. You should have received a copy of that brochure. Please contact Andrew Thomas Kerr if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Thomas Kerr (CRD#6461370) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**JULY 20, 2018**

## **Brochure Supplement (Part 2B of Form ADV)**

### **Supervised Person Brochure**

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#### **Principal Executive Officer**

##### **Andrew Thomas Kerr**

- Year of birth: 1983
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#### **Item 2 Educational Background and Business Experience**

##### **Educational Background:**

Andrew attended Santa Monica College and Fresno City College. Andrew Thomas Kerr has not received any degrees after high school.

##### **Business Experience:**

- Mara, LLC – passive partner. Andrew does not spend anytime during trading hours or during business hours or weekends at Mara, LLC. 6/2018 – Present.
  - Kerr Financial Planning Corporation doing business as Blosser Harrison Wealth Management; CEO; 07/2015 – Present
  - Cambridge Investment Research Advisors, Inc. – IAR / Registered Representative; 3/2016 – 7/2016
  - Lincoln Securities Corporation; IAR/Registered Representative; 04/2015 – 09/2015
  - Mission Life & Insurance Center, Inc.; CEO 01/2014 – 05/2015
  - Kerr Insurance Brokers, Inc.; COO; 01/2010 – Present
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#### **Item 3 Disciplinary Information**

*Criminal or Civil Action:* None to report.

*Administrative Proceeding:* None to report.

*Self-Regulatory Proceeding:* None to report.

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

Andrew Thomas Kerr is a licensed insurance agent with Kerr Insurance Brokers, Inc. From time to time, he may recommend or give advice relating to fixed (non-wealth accumulating) term life or property & casualty products from this activity. These recommendations are usually part of an isolated financial planning review or need or part of a fully written plan. Andrew does disclose compensation paid to Kerr Insurance Brokers, Inc. if an insurance strategy or product is recommended and is sold by Kerr Insurance Brokers, Inc. Clients are aware of the relationship and have been provided this ADV as well as a verbal disclosure from Andrew Kerr. Clients should be aware that these services pay a commission to Kerr Insurance Brokers, Inc. and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Andrew Thomas Kerr is an Investment Advisor Representative and Registered with Kerr Financial Planning Corporation, DBA: Blosser Harrison Wealth Management, A Registered Investment Advisor and receives

compensation through the form of fees only as an Investment Advisor. Andrew Kerr and Blosser Harrison Wealth Management always strive to act in the best interest of their clients. Clients are in no way required to implement the plan through Andrew Kerr or any representative of Blosser Harrison Wealth Management in their capacity as a licensed insurance agent. Clients are ultimately responsible for determining if an insurance product is suitable for their situation.

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

Andrew Thomas Kerr receives compensation in the form of w-2 salary at Kerr Insurance Brokers, Inc. He does not earn commissions personally. All commissions are paid to Kerr Insurance Brokers, Inc.

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#### **Item 6 Supervision**

As the Chief Compliance Officer of Blosser Harrison Wealth Management, Andrew Thomas Kerr supervises all activities of the firm. Andrew Thomas Kerr's contact information is on the cover page of this disclosure document. Andrew Thomas Kerr adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

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#### **Item 7 Requirements for State-Registered Advisors**

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.