

ADV 2B Brochure Supplement

KEITH RICHARD MEYERS

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This brochure supplement provides clients with information about KEITH MEYERS that supplements the Royal Alliance Associates disclosure brochure. Please contact LISA R DOHERTY, OSJ Manager at 8884843778 or Royal Alliance Associates at the firm phone number above, if you did not receive a copy of the Royal Alliance Associates disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about KEITH MEYERS is available on the SEC's website at www.adviserinfo.sec.gov. Information of any disciplinary history for the advisor can be found through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system's website; www.finra.org/brokercheck.

EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

KEITH RICHARD MEYERS

Year of Birth: 1979

Education

Minnesota State University, Mankato

Finance Degree

19972001

Business Experience

Investment Advisor Representative, Royal Alliance Associates, Inc. 2018present

Investment Advisor Representative, Signator Investors, Inc 20162018

Investment Advisor Representative, Transamerica Financial Advisors, Inc 20022016

Professional Licenses/Designations

Certified Financial Planner (CFP®)

Important Information About the Certified Financial Planner (CFP®) Designation: The Certified Financial Planner (CFP®) certification represents proven expertise within the financial planning profession and possesses a bachelor's degree from an accredited college or university. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates for the CFP® designation must pass a certification exam administered by the Certified Financial Planner Board of Standards Inc. that focuses on over 100 topics of concern to the financial planning field, such as retirement, estate, and investment planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience (three years fulltime or equivalent parttime experience in the financial planning field) and agree to adhere to the CFP® Board's code of ethics and professional responsibility and financial planning standards.

Chartered Financial Consultant (ChFC)

The ChFC, Chartered Financial Consultant designation is a financial credential awarded by the American College to individuals who satisfy educational, work experience and ethics requirements. Recipients of the ChFC certification have completed, and passed

examinations, on at least seven mandatory collegelevel courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least three elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain this designation, ChFC holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE"), which includes at least 30 hours of continuing education every two years.

Chartered Life Underwriter (CLU)

For 84 years the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more collegelevel courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a nonprofit educator with the top level of academic accreditation.

Series 6 Investment Company and Variable Contracts Exam (Mutual Funds/Variable Annuities)

To obtain the Series 6 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 7 General Securities Representative Exam (Stockbroker)

To obtain the Series 7 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

Series 63 Uniform Securities Agent State Law Exam

To obtain the Series 63 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirement

include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

DISCIPLINARY INFORMATION

I have no material disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Your advisor is also a registered representative of Royal Alliance Associates. As such, your advisor may recommend the purchase of securities from Royal Alliance Associates. If you purchase securities from Royal Alliance Associates, your advisor will receive commissions on the sale of investment products and in certain instances receive ongoing 12b1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Your advisor is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services, such as financial planning services.

These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment. In some instances, sales commissions from life insurance provide a higher deposit rate to registered representatives than investment products. As such, a registered representative may have a financial incentive to promote certain life insurance products over other investment products. While the firm and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Keith Meyers, Inc is a S Corp and DBA name for Keith's securities and insurance product sales. Commissions or fees are received for these products

Please note that registered representative and insurance agent activities are reviewed and supervised by Royal Alliance Associates. This review includes transactions that you may conduct in your accounts based on specific recommendations to purchase products and/or services made by your registered representative.

With respect to certain other business activities unrelated to registered representative or certain insurance agent activities that your financial advisor may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities

are not associated or in any way related to activity conducted by Royal Alliance Associates. Therefore, Royal Alliance Associates will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your financial advisor for further information.

ADDITIONAL COMPENSATION

As discussed previously above, your advisor is a registered representative and may also be an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b1 fees, Royal Alliance Associates may pay bonuses based on a registered representative's overall product and/or service sales, including with respect to advisory business, conduct sales incentive contests or provide marketing payments to its financial advisors to the extent permitted under applicable law. As a result, these arrangements may create a conflict of interest. While Royal Alliance Associates and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Financial advisors may receive compensation from someone other than a client for providing investment advice or other advisory services to clients by referring clients to other investment advisers. As such, there may be potential conflicts of interests with these arrangements, including situations where the compensation paid to the firm or the financial advisor differs based on the particular thirdparty adviser. Therefore, financial advisors may have an economic incentive to recommend one thirdparty adviser over another. Additionally, certain thirdparty advisers may provide reimbursements to financial advisors as an offset for marketing and seminar materials for the advisory products and services offered. These situations may also create conflicts of interest that you should carefully consider.

SUPERVISION

Royal Alliance Associates supervises the investment advisory services provided by its financial advisors through a variety of methods, including a review by a licensed principal prior to a client's enrollment in any investment advisory service or prior to any new account opening. This review is designed to ensure that the products and services offered and recommended to clients are appropriate based on the particular client's situation. Additionally, the Firm conducts periodic ongoing supervision related to its investment advisory services. These efforts, which vary in frequency, include review based on a number of different factors, including but not limited to specific account activity and changes in a client's financial situation or investment objectives.

The individual responsible for supervising KEITH MEYERS is LISA R DOHERTY, OSJ Manager. LISA R DOHERTY may be reached at 8884843778.