

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

Thomas Chandler, CFP, CRPC

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This brochure supplement provides information about Thomas Chandler and supplements the Kerr Wealth Management brochure. You should have received a copy of that brochure. Please contact Thomas Chandler if you did not receive the brochure or if you have any questions about the contents of this supplement. Additional information about Thomas Chandler (CRD#1082136) is available on the SEC's website at www.adviserinfo.sec.gov.

APRIL 3, 2020

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Investment Advisor Representative

Thomas Chandler, CFP, CRPC

- Year of birth: 1944
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Item 2 Educational Background and Business Experience

Educational Background:

Thomas Chandler is an investment advisor representative (IAR) of Kerr Wealth Management. He was born in 1944, and received a Bachelor of Arts from Gettysburg College.

Thomas Chandler is a CFP®. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 68,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The exam consists of two 3-hour sessions separated by a scheduled 40-minute break, and includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Business Experience:

- Kerr Wealth Management; Financial Planner and Investment Advisor 4/2020 – current.
- Kovack Securities Inc.; Financial Planner and Investment Advisor 1/2018 – 4/3/2020
- LPL Financial, LLC.; 6/2014 – 02/2018
- Merrill Lynch, Pierce, Fenner & Smith Incorporated; 10/1982 – 05/2014

Item 3 Disciplinary Information

Criminal or Civil Action: None to report.

Administrative Proceeding: None to report.

Self-Regulatory Proceeding: None to report.

Item 4 Other Business Activities

Thomas Chandler is a licensed insurance agent. Clients are aware of the relationship and have been provided this ADV as well as a verbal disclosure from Thomas Chandler. Clients should be aware that these services pay a commission to Thomas Chandler and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Thomas Chandler is an Investment Advisor Representative and registered with Kerr Financial Planning Corporation, DBA: Kerr Wealth Management, A Registered Investment Advisor and receives compensation through the form of fees as an Investment Advisor. Thomas Chandler and Kerr Wealth Management always strive to act in the best interest of their clients. Clients are in no way required to implement any planning recommendations through Thomas Chandler or any representative of Kerr 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. When Thomas Chandler recommends an insurance product to a non Kerr Wealth Management client, he is not acting as an investment advisor representative and it is not a conflict of interest.

Item 5 Additional Compensation

Thomas Chandler receives compensation in the form of salary at Kerr Wealth Management. He does not personally receive any fees directly from clients for hourly fees, asset management fees or setup fees. All fees are payable directly to Kerr Wealth Management. Thomas Chandler may receive bonuses via profit share from Kerr Wealth Management. Bonuses are paid to Thomas Chandler via additional wage. Thomas may earn commissions from the sale of insurance products he recommends. Profit share could create a conflict of interest.

Item 6 Supervision

Thomas Chandler is supervised by Andrew Thomas Kerr. Andrew Thomas Kerr is the firm Chief Compliance Officer of Kerr 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.

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.