

# **Kaizen Wealth Advisors, LLC**

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**Date: November 9, 2017**

**FORM ADV  
PART 2A BROCHURE**

**This brochure provides information about the qualifications and business practices of Kaizen Wealth Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at (402) 330-3366 or via e-mail at [ken@kaizenwealth.com](mailto:ken@kaizenwealth.com). 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 Kaizen Wealth Advisors, LLC. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Kaizen Wealth Advisors, LLC. is 143525.**

**Kaizen Wealth Advisors, LLC. is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.**

## Item 2 Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since our last annual updating amendment there are no material changes to report.

### Item 3 Table of Contents

Item 2 Material Changes .....	2
Item 3 Table of Contents.....	3
Item 4 Advisory Business.....	4
Item 5 Fees and Compensation .....	5
Item 6 Performance-Based Fees and Side-By-Side Management .....	7
Item 7 Types of Clients .....	7
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss .....	7
Item 9 Disciplinary Information .....	8
Item 10 Other Financial Industry Activities and Affiliations .....	9
Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	9
Item 12 Brokerage Practices.....	9
Item 13 Review of Accounts.....	10
Item 14 Client Referrals and Other Compensation .....	10
Item 15 Custody.....	10
Item 16 Investment Discretion.....	10
Item 17 Voting Client Securities .....	11
Item 18 Financial Information .....	11
Item 19 Requirements for State Registered Advisers.....	11
Item 20 Additional Information.....	11

## Item 4 Advisory Business

### Description of Services and Fees

Kaizen Wealth Advisors, LLC. is a registered investment adviser primarily based in Omaha, Nebraska. We are organized as a limited liability company under the laws of the State of Nebraska. We have been providing investment advisory services since 2007. Ken James Koubsky, is our principal owner. Currently, we offer the following investment advisory services, which are personalized to each individual client:

- **Selection of Other Advisers**
- **Financial Guidance Services**

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we", "our" and "us" refer to Kaizen Wealth Advisors, LLC. and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person throughout this brochure. As used in this brochure, our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

### Selection of Other Advisers

We generally recommend that you use the services of a Third Party Money Manager ("MM") to manage your entire, or a portion of your, investment portfolio. Currently, we recommend the services of Pacific Financial Group, Inc. and Potomac Fund Management as well as a broad range of managed account solutions accessible through Envestnet Asset Management which is a separate account platform that provides us with a broad range of managed account solutions.

After gathering information about your financial situation and objectives, we will recommend that you engage a specific MM or investment program. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: the MM's performance, the continuity of their management team; methods of analysis and consistency of such methods; fees; your financial needs, investment goals, risk tolerance, and investment objectives. We will periodically monitor the MM(s)' performance to ensure its management and investment style remains aligned with your investment goals and objectives.

The MM will be responsible for actively managing your account. We do not have discretionary authority over your account and we do not have the authority to hire or fire MMs but we will make recommendations as to which MM to use and may recommend replacing a MM and/or reallocating assets based on the factors listed above.

### Financial Guidance Services

We offer holistic financial guidance to our clients with assets under management. We assist you in coordinating and understanding the various aspects of your financial life. This guidance may include, but is not limited to: evaluating retirement funding choices; reviewing insurance needs including life, health and disability; and, comparing alternative ways to allocate limited financial resources. We also assist, when you desire it, with working with other financial professionals to coordinate financial decisions. These other professionals may include, but are not limited to: estate planning attorneys; property & casualty agents; and, bankers.

For existing clients who we've referred to Third Party Money Managers, we will provide this guidance at no charge as an add-on service. We may use various resources in providing this guidance.

You are under no obligation to act on our financial guidance. Should you choose to act on our financial guidance, you are not obligated to do so through any of our other investment advisory services. Moreover, you may act on our financial guidance by placing securities transactions with any brokerage firm.

Financial guidance is based on your financial situation at the time we meet with you, and on the financial information you provide to our firm. You must promptly notify our firm if your financial situation, goals, objectives, or needs change. However, we make reasonable periodic inquiries of clients for any changes in financial condition, goals or other factors that affect suitability.

### **Types of Investments**

We primarily offer advice on mutual funds, exchange traded funds, and debt or equity securities.

Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Since we do not manage assets directly, if you wish to restrict the particular securities or certain types of securities that you invest in, those restrictions must be provided to the MM in accordance with the MM's policies and procedures. Not all MMs permit clients to impose restrictions.

### **Assets Under Management**

We do not directly manage any client assets.

## **Item 5 Fees and Compensation**

### **Selection of Other Advisers**

Where we refer you to either Pacific Financial Group, Inc. or Potomac Fund Management, we will share in the fee you pay to MM. In that case, the advisory fee you pay to the MM is established and payable in accordance with the brochure provided by each MM that we refer you to. These fees may, or may not, be negotiable. Our compensation may differ depending upon the individual agreement we have with each MM. As such, a conflict of interest exists since we may have an incentive to recommend one MM over another MM with whom we have more favorable compensation arrangements. The annual fee is billed by Pacific Financial Group, Inc. or Potomac Fund Management and is payable quarterly in advance based on the value of your account on the last trading day of the previous quarter.

Where we utilize Envestnet, we will charge a fee in addition to that charged by the MM. However, our fee will be combined with the MM's fee and deducted from your account by Envestnet as one fee. The assets managed by the MMs will be included in calculating our advisory fee, which is based on the following fee schedule.

<b>Assets Under Management</b>	<b>Annual Fee</b>
On the first \$500,000.....	1.00%
On the next \$500,000.....	0.75%
On assets greater than \$1,000,000.....	Negotiable

Example: A client investing \$1,000,000 would pay 1.00% on the first \$500,000 and 0.75% on the second \$500,000 for an average fee of 0.875% for the account.

Advisory fees that you pay to MMs on the Envestnet platform are established and payable in accordance with the brochure provided by each MM to whom you are referred. The annual fee is billed and payable quarterly in advance based on the value of your account on the last trading day of the previous quarter. These fees may or may not be negotiable. You should review the recommended MM's brochure and take into consideration the MM's fees along with our fees to determine the total amount of fees associated with this program.

Whether we refer you to Pacific Financial Group, Inc., Potomac Fund Management, or a MM on the Envestnet platform you will be required to sign an agreement directly with the recommended MM(s). You may terminate your advisory relationship with the MM according to the terms of your agreement with the MM. You should review each MM's brochure for specific information on how you may terminate your

advisory relationship with the MM and how you may receive a refund, if applicable. You should contact the MM directly for questions regarding your advisory agreement with the MM.

If the portfolio management agreement is executed at any time other than the first day of a calendar quarter, the fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client.

You may terminate the agreement upon 30-days' written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the portfolio management agreement, which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

### **Financial Guidance Services**

We may charge either a negotiable fixed fee, which generally ranges between \$500 - \$5,000, or an hourly fee of \$200 for Financial Guidance Services. The fee is negotiable depending on the scope and complexity of the guidance you require. An estimate of the total time/cost will be determined at the start of the advisory relationship. In limited circumstances, the cost/time could potentially exceed the initial estimate. In such cases, we will notify you and request that you approve the additional fee.

As noted above, for existing clients who we've referred to Third Party Money Managers, we will typically waive our fee for providing financial planning advice. Otherwise, we require that you pay 50% of the fee in advance and the remaining portion upon the completion of the services rendered. We will not require prepayment of a fee more than six months in advance and in excess of \$500.

You may terminate the financial planning agreement by providing written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the agreement. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

### **Additional Fees and Expenses**

As part of our investment advisory services to you, the MM may invest, or recommend that you invest, in mutual funds and exchange traded funds. The fees that you pay to the MM or our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus to their shareholders). These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others. For information on our brokerage practices, please refer to the *Brokerage Practices* section of this brochure.

### **Compensation for the Sale of Other Investment Products**

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products

through any person affiliated with our firm.

## Item 6 Performance-Based Fees and Side-By-Side Management

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described in the *Fees and Compensation* section above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

## Item 7 Types of Clients

We offer investment advisory services to individuals, high net-worth individuals, pension and profit sharing plans, trusts, and corporations/other business entities.

In general, we require a minimum of \$50,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. For example, we may waive the minimum if you appear to have significant potential for increasing your assets under our management. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum. Third Party Money Managers may have higher minimum account requirements.

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

Since we do not actively manage your account directly, we do not employ any specific method of analysis of your portfolio. Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine the Third Party Money Manager based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. In general, our focus is on Long-Term purchases.

**Long-Term Purchases** – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

- Risk: Using a long-term purchase strategy generally assumes the financial markets will go up in the long-term which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your particular investment will go down over time even if the overall financial markets advance. Purchasing investments long-term may create an opportunity cost - “locking-up” assets that may be better utilized in the short-term in other investments.

Third Party Money Managers may use different methods of analysis or other strategies. The strategies and methods of analysis used by those Third Party Money Managers will be disclosed in the MMs own brochure which they will provide to the Client. In selecting a MM we go through an exhaustive process of evaluating an advisor's track record, the consistency of their approach and their statistical strength. We also review the tenure, stability and depth of their portfolio management team.

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional regarding the investing of your assets.

Moreover, as a result of revised IRS regulations, custodians and broker-dealers will begin reporting the cost basis of equities acquired in client accounts on or after January 1, 2011. Your custodian will default to the FIFO (First-In First-Out) accounting method for calculating the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes another accounting method is more advantageous, please provide written notice

to the MM immediately. Please note that decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method cannot be changed after settlement.

### **Risk of Loss**

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

### **Recommendation of Particular Types of Securities**

As disclosed under the *Advisory Business* section in this Brochure, we primarily provide advice concerning mutual funds and exchange traded funds, and debt or equity securities, however we may advise you on other types of investments as appropriate for you since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with that investment.

**Mutual Funds and ETFs:** Mutual funds and exchange traded funds (ETFs) are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. Exchange traded funds differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are “no load” and charge no fee to buy into or sell out of the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be “closed end” or “open end”. So-called “open end” mutual funds continue to allow in new investors indefinitely whereas “closed end” funds have a fixed number of shares to sell which can limit their availability to new investors.

**Stocks:** There are numerous ways of measuring the risk of equity securities (also known simply as “equities” or “stock”). In very broad terms, the value of a stock depends on the financial health of the company issuing it. However, stock prices can be affected by many other factors including, but not limited to: the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and, the overall health of the economy. In general, larger, better established companies (“large cap”) tend to be safer than smaller start-up companies (“small cap”) but the mere size of an issuer is not, by itself, an indicator of the safety of the investment.

**Bonds:** Corporate debt securities (or “bonds”) are typically safer investments than equity securities, but their risk can also vary widely based on: the financial health of the issuer; the risk that the issuer might default; when the bond is set to mature; and, whether or not the bond can be “called” prior to maturity. When a bond is called, it may not be possible to replace it with a bond of equal character paying the same rate of return.

### **Item 9 Disciplinary Information**

We are required to disclose the facts of any legal or disciplinary events, such as criminal action, civil action, regulatory proceedings and self-regulatory organization proceedings that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

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

Persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate from our advisory fees. Please see the *Fees and Compensation* section in this brochure for more information on the compensation received by insurance agents who are affiliated with our firm.

### **Recommendation of Other Advisers**

We may recommend that you use a Third Party Money Manager ("MM") based on your needs and suitability. We do not receive compensation for recommending the MM but in the case of Pacific Financial Group, Inc. and Potomac Fund Management we will share in the fees you pay to those MMs. You are not obligated, contractually or otherwise, to use the services of any MM we recommend.

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

### **Description of Our Code of Ethics**

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

### **Participation or Interest in Client Transactions**

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

### **Personal Trading Practices**

Since we do not actively manage accounts or recommend specific trades to clients, this section is not applicable.

## **Item 12 Brokerage Practices**

We recommend the brokerage and custodial services of TD Ameritrade Institutional ("TD Ameritrade") member FINRA/SIPC/NFA. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. We believe that TD Ameritrade provides quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by TD Ameritrade, including the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the services TD Ameritrade provides, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

### **Research and Other Soft Dollar Benefits**

We receive no soft dollar benefits from any broker-dealer

### **Brokerage for Client Referrals**

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as

brokerage services or research.

### **Directed Brokerage**

Since we do not actively manage accounts or execute trades, this section is not applicable.

### **Block Trades**

Since we do not actively manage accounts or execute trades, this section is not applicable.

## **Item 13 Review of Accounts**

On an ongoing basis, Ken James Koubsky, managing member of Kaizen Wealth Advisors, LLC., will monitor the third party money managers, their processes, management teams and performance as well as your individual account performance. Specific account holdings are not regularly monitored.

Mr. Koubsky will visit with you, either by telephone or in-person, at least quarterly to ensure the advisory services provided to you are consistent with your stated investment needs and objectives.

Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives.

We will provide you with additional or regular written reports in conjunction with annual account reviews. Reports we provide to you will contain relevant account and/or market-related information such as an inventory of account holdings and account performance. You will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

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

We do not directly or indirectly use, employ, or compensate non-employee (outside) consultants, individuals, and/or entities (Solicitors) for client referrals.

Beyond the disclosures provided in this Brochure under Item 5, we do not receive any compensation from any third party in connection with providing investment advice to you. If there was additional reportable compensation, it would be detailed here.

## **Item 15 Custody**

The Third Party Money Manager that we recommend to you will directly debit your account(s) for the payment of advisory fees. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy.

## **Item 16 Investment Discretion**

Since we do not actively manage accounts or execute trades, this section is not applicable.

## Item 17 Voting Client Securities

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

## Item 18 Financial Information

We are not required to provide a balance sheet or other financial information to our clients because we do not require the prepayment of fees in excess of \$500 and six months or more in advance; we do not take custody of client funds or securities; and, we do not have a financial condition that is reasonably likely to impair our ability to meet our commitments to you. Moreover, we have never been the subject of a bankruptcy petition.

## Item 19 Requirements for State Registered Advisers

Neither our firm, nor any of our Associated Persons are compensated for advisory services with performance-based fees. Please refer to the *Performance-Based Fees and Side-By-Side Management* section above for additional information on this topic.

Neither our firm, nor any of our Associated Persons have any reportable arbitration claims, civil, self-regulatory organization proceeding or administrative proceeding.

Neither our firm, nor any of our Associated Persons have a material relationship or arrangement with any issuer of securities.

Refer to the Part(s) 2B for background information about management personnel and those giving advice on behalf of our firm.

## Item 20 Additional Information

### Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees, who need that information in order to provide products or services to you. We maintain physical and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact our main office at the telephone number on the cover page of this brochure if you have any

questions regarding this policy.

**Trade Errors**

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account. If a trade error results in a profit, you will keep the profit.

**Class Action Lawsuits**

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

# **Ken J. Koubsky**

**Kaizen Wealth Advisors, LLC  
17445 Arbor Street, Suite 300  
Omaha, NE 68130**

**Telephone: (402) 330-3366**

**Date: November 9, 2017**

## **FORM ADV PART 2B BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Ken J. Koubsky that supplements the Kaizen Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Kaizen if you did not receive the brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ken J. Koubsky is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

# Ken J Koubsky

Born 7/2/1971

## **Educational Background**

B.S. in Business Administration with emphasis in Accounting, 1993, University of Nebraska, Lincoln, Nebraska

Passed Certified Public Accountant examination, 1995

Passed Series 6, 7, 63, 65 securities exams and life, accident, health, HMO insurance licensed

Merrill Lynch Training Academy, 1995-1997 and Salomon Smith Barney Practice Development Center, 1999.

Specialized training in comprehensive financial planning and wealth management for high net-worth clients in addition to advanced sales skills development.

Certified Financial Planner™ certificate holder with active registration

A CFP™ designation is achieved only after completing advanced personal financial planning coursework, earning, at minimum, a bachelor's degree, passing a comprehensive two-day examination, and completing ethics training and 30 hours of continuing education every two years.

## **Professional Experience**

Financial Consultant, Merrill Lynch, 1996-1998.

- Provided asset, liability and insurance management to over 100 client households

Financial Consultant, Salomon Smith Barney, 1998-2003.

- Provided financial relationship management to over 150 clients and acted as an advisor to the 500+ local employees of a public company who required expertise in exercising options and in wealth building and preservation
- Engaged in cooperative education events with CPAs, estate planning attorneys, portfolio managers and other professionals
- Integrated multiple financial services for clients by working closely with their CPA and attorney

Wealth Advisor, Orizon Investment Counsel, 2003-2007

- Provided active portfolio management resources to over 200 clients
- Collaborated with other advisors including CPAs, attorneys, insurance agents and employment benefit personnel
- Identified, recruited and interviewed prospective candidates for consultant positions
- Trained new consultants to be advocates for their clients and to coordinate resources with other advisors

President and Wealth Advisor, Kaizen Wealth Advisors, 2007-Present

- Provide access to institutional-level portfolio management resources for individual and corporate clients
- Engaged in holistic guidance using a financial model to integrate all financial decision-making to assist clients in making efficient and effective money decisions
- Coordinate financial strategies with other advisors including CPAs, attorneys, P&C agents and bankers
- Provide educational events to assist the community in better understanding complex financial matters including money management, insurance needs and educational planning
- Responsible for budget formulation and execution, human resources, employee training and other administration functions

## **Disciplinary Information**

We are required to disclose the facts of any legal or disciplinary events, such as criminal action, civil action, regulatory proceedings and self-regulatory organization proceedings that are material to a client's evaluation

of Mr. Koubsky as a supervised person. We do not have any required disclosures under this item.

**Other Business Activities**

Ken J. Koubsky, in his individually licensed capacity can offer insurance-related products including life, disability, health and annuities.

**Additional Compensation**

Mr. Koubsky does not receive any economic benefit as a supervised person from any non-clients. He does not receive any sales awards or other prizes and receives no bonuses based, at least in part, on the number or amount of sales, client referrals, or new accounts. He does, however, have the ability to earn commissions from the sale of insurance products.

**Supervision**

Mr. Koubsky is responsible for firm supervision in his role as President. His phone number is listed on the Part 2B Supplement cover page.

**Requirements for State-Registered Advisers**

Mr. Koubsky has been the subject of a bankruptcy petition, filed 02/28/2011 and terminated 06/13/2011. He has not been found liable in an arbitration claim; or a civil, self-regulatory organization, or administrative proceeding.