

# INVESTMENT ADVISOR REPRESENTATIVE BROCHURE SUPPLEMENT

**P. Andrew Gregory CFA, CFP®, AIF®**

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This brochure supplement provides information about P. Andrew Gregory that supplements the Independent Financial Partners' brochure. You should have received a copy of that brochure. Please contact Independent Financial Partners' Compliance Department at 813-341-0960 if you did not receive Independent Financial Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about P. Andrew Gregory is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and/or FINRA's Broker Check at [www.finra.org/brokercheck](http://www.finra.org/brokercheck). Please be aware that not all states require registration and therefore your Advisor may not show up on the SEC website.

**DBA Name**

P. Andrew Gregory conducts the above investment related activities and may also conduct other business or investment related activities under the Doing Business As (“DBA”) name of Lifemore Financial Group. Lifemore Financial Group and Independent Financial Partners are not affiliated.

**Item 2 - Educational Background and Business Experience**

**Full Name:** P. Andrew Gregory

**Birth Year:** 1957

**Education:**

Bachelor of Science, Industrial Engineering, University of Oklahoma, 1979

**Business Background:**

July 2016 - Present, Investment Advisor Representative, IFP Advisors, LLC May 2019 - Present, Registered Representative, IFP Securities, LLC July 2016 – May 2019, Registered Representative, LPL Financial March 1994 - July 2016, Registered Representative, Cetera Advisor Networks LLC

**Designations:**

**CERTIFIED FINANCIAL PLANNER™ professional**

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

**To become a CFP® professional, an individual must fulfill the following requirements:**

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher

requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals. Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks.
- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

### **Chartered Financial Analyst (CFA®)**

**Issuing Organization:** CFA Institute

**Prerequisites/Experience Required:** Candidate must meet one of the following requirements: Undergraduate degree and 4 years of professional experience involving investment decision-making, or 4 years qualified work experience (full time, but not necessarily investment related).

**Educational Requirements:** Self-study program (250 hours of study for each of the 3 levels).

**Continuing Education:** None

### **Accredited Investment Fiduciary (AIF®)**

**Issuing Organization:** Center for Fiduciary Studies

**Prerequisites/Experience Required:** Must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development.

**Educational Requirements:** Must complete either a web-based program or Capstone program.

**Continuing Education:** 6 hours per year

The AIF® trademark is registered with the U.S. Patent and Trademark Office under the Center for Fiduciary Studies, a division of Fiduciary360.

### Item 3 - Disciplinary Information

P. Andrew Gregory has no disciplinary actions, orders, regulatory actions or regulatory disclosure events to disclose.

### Item 4 – Other Business Activities

There are certain business activities in which an investment advisor representative may engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your IAR's outside business activities are outlined below. Please note that these are potential conflicts of interest and it is your IAR's Fiduciary duty to act in your best interest. If you have questions about the disclosures, please ask your IAR as this is an opportunity to better understand your relationship and your IAR's activities.

#### **Registered Representative of a Broker-Dealer**

Your IAR is also a registered representative of Independent Financial Partners in its capacity as a broker-dealer. If you elect to have your IAR implement the advice provided as part of the financial planning or consulting services, this is done in his or her separate capacity as a registered representative of a broker-dealer. Your IAR could receive fees for the advice and could also receive commissions, including 12b-1, annual marketing and distribution fees for implementing the recommendations in this separate capacity. It provides incentive to recommend investment products based on the compensation received, rather than on your needs. You are not obligated to implement the advice provided by your IAR or to implement transactions through us as a broker-dealer. You are free to select any broker-dealer or registered representative to implement the recommendations provided by your IAR. However, if you choose to establish an account with your IAR, it is important to understand that due to regulatory constraints, your IAR must place all purchases and sales of securities products in commission-based accounts through Independent Financial Partners or other institutions approved by Independent Financial Partners.

#### **Independent Insurance Agent**

Your IAR is also licensed as an independent insurance agent soliciting, offering and selling fixed life and annuity insurance products and is appointed with various insurance companies. Your IAR may receive separate commission compensation resulting from the purchases and sales of fixed life and annuity

insurance products on behalf of investment advisory clients. The client is under no obligation to purchase fixed life and annuity insurance products through your IAR. In addition, your IAR may receive other compensation including bonuses and trail commissions from fixed insurance products. The potential for receipt of commissions and other compensation may create a conflict of interest and provide an incentive for your IAR to recommend fixed insurance products based on the compensation received, rather than on the client's needs. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your IAR will discuss the products, your needs and any compensation arrangements.

### Item 5 - Additional Compensation

Certain product sponsors may provide your IAR with economic benefits as a result of your IAR's recommendation or sale of the product sponsors' investments. The economic benefits received can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and/or tools to assist your IAR in providing various services to clients. These economic benefits may be received directly by your IAR or indirectly through Independent Financial Partners when Independent Financial Partners has entered into specific arrangements with product sponsors. These economic benefits could influence your IAR to recommend certain products/programs over others.

When referring clients to third party money managers, Independent Financial Partners receives a portion of the fees generated from the referral. Since each money manager has a separate agreement with Independent Financial Partners, each agreement will have a different percentage of the fee paid to Independent Financial Partners. That fee is shared with your representative. This provides an incentive for representatives to recommend one money manager over another one, creating a conflict of interest.

### Item 6 - Supervision

Chris Hamm, President and Chief Operating Officer, and Derek Wilkes, Chief Compliance Officer, are responsible for supervising the activities of Independent Financial Partners. Their roles include enforcing supervising accounts, trades, transaction compliance and enforcement of Independent Financial Partners Compliance policies. Both Mr. Hamm and Mr. Wilkes can be contacted at 813-341-0960.