

# INVESTMENT ADVISOR REPRESENTATIVE BROCHURE SUPPLEMENT

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This brochure supplement provides information about Jason K. Spencer 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 Jason K. Spencer 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.

## Brighton Wealth Management, LLC

Jason Spencer conducts the above investment related activities and may also conduct other business or investment related activities under the Doing Business As ("DBA") name of Brighton Wealth Management, LLC. Brighton Wealth Management, LLC and IFP are not affiliated.

## Educational Background and Business Experience

### Education:

Master of Business Administration, Florida Atlantic University, 2007

### Business Experience:

March 2016 – Present, Investment Advisor Representative, Independent Financial Partners

July 2013 – April 2016, Registered Representative, LPL Financial LLC.

November 2010 – July 2013, Financial Advisor, Morgan Stanley Smith Barney

## Disciplinary Information

Jason Spencer has no disciplinary actions, orders, regulatory actions or regulatory disclosure events to disclose.

## 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.

### 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.

## Additional Compensation

Your IAR may be eligible to receive cash and/or non-cash compensation from product sponsors. Non-cash compensation can include gifts that do not exceed \$100, an occasional meal, a ticket to a sporting event or entertainment. The economic benefits received can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, reimbursement of travel expenses, and reimbursement to assist your IAR in providing various services to clients. Such compensation is and may not be in relation to the sales of any particular product or subsequent products. While IFP endeavors at all times to put the interests of our clients first as part of our fiduciary obligation, the possibility of receiving cash and non-cash compensation could create a conflict of interest when recommending certain products.

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

Your IAR can refer you to SoFi. Both IFP and your IAR receive compensation for this referral. This creates a conflict as your IAR has an incentive to recommend the use of SoFi rather than another bank that might better fit your needs. You are under no obligation to use SoFi and can choose another bank for your use.

Your IAR received a one-time grant of IFP private stock. While your IAR does not act as an officer of IFP there is a percentage of ownership and the ability to participate in IFPs overall profits. Your IAR is eligible to participate in the grant program due to their affiliation as a registered representative or IAR of IFP. This arrangement is a conflict of interest in that it can incentivize your IAR to make decisions in the interest of the firm versus your interest.

## 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.