

# Brochure Supplement

March 13, 2020

## Lester R. Kefauver IV (“Rusty”)

Rusty Kefauver

1020 William Blount Drive  
Maryville, TN 37801

(865) 268-9585

This Brochure Supplement provides information about Rusty Kefauver that supplements the brochure of Flagship Harbor Advisors, LLC (hereinafter “Flagship Harbor”), a copy of which you should have received. . Please contact our Chief Compliance Officer if you did not receive Flagship Harbor Advisors, LLC’s brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Rusty Kefauver is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Flagship Harbor Advisors, LLC, a Registered Investment Adviser**

346 Commercial Street, Boston, MA 02109 | (857) 350-4229

## **Item 2. Educational Background and Business Experience**

Born 1977

### **Post-Secondary Education**

Rusty Kefauver has no formal post-secondary education.

### **Recent Business Background**

Flagship Harbor Advisors, LLC | Investment Adviser Representative | December 2015 – Present

LPL Financial | Registered Representative | September 2011– Present

Hilliard Lyons | Financial Consultant | January 2009 – September 2011

Edward Jones | Financial Advisor | February 2007 – January 2009

### **Professional Designations**

Rusty Kefauver holds the professional designations of Chartered Retirement Planning Counselor<sup>SM</sup> (“CRPC<sup>®</sup>”) and Accredited Wealth Management Advisor<sup>SM</sup> (“AWMA<sup>®</sup>”).

The College of Financial Planning<sup>®</sup> awards the CRPC<sup>®</sup> designation to applicants who complete the CRPC<sup>®</sup> professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC<sup>®</sup> designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC<sup>®</sup> designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

AWMA<sup>®</sup> is a professional designation administered by the College for Financial Planning. Candidates receive training in investment for retirement, strategies for small business owners, the management of deferred compensation plans, insurance, estate planning, asset protection, and tax reduction issues. Candidates are required to complete a final examination testing these topics. All candidates are subject to ongoing ethics and educational requirements.

For additional information about these credentials, please refer directly to the website of the issuing organizations.

## **Item 3. Disciplinary Information**

Flagship Harbor is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Rusty Kefauver. Flagship Harbor has no information to disclose in relation to this Item.

## Item 4. Other Business Activities

Flagship Harbor is required to disclose information regarding any investment-related business or occupation in which Rusty Kefauver is actively engaged.

A. **Registered Representative of LPL Financial Corporation.** Mr. Kefauver is a registered representative of LPL Financial Corporation ("*LPL*"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Kefauver in his individual capacity as a registered representative of *LPL*, to implement investment recommendations on a commission basis.

1. **Conflict of Interest.** The recommendation by Mr. Kefauver that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Kefauver. Clients are reminded that they may purchase investment products recommended by Mr. Kefauver through other, non-affiliated broker dealers. **Flagship Harbor's Chief Compliance Officer, John Sawyer, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. **Commissions.** In the event the client chooses to purchase investment products through *LPL*, brokerage commissions will be charged by *LPL* to effect securities transactions, a portion of which commissions shall be paid by *LPL* to Mr. Kefauver. The brokerage commissions charged by *LPL* may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Kefauver is separate and apart from Flagship Harbor's investment management services discussed in Flagship Harbor's *Brochure*.

B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

## Item 5. Additional Compensation

Flagship Harbor is required to disclose information regarding any arrangement under which Rusty Kefauver receives an economic benefit from someone other than a client for providing investment advisory services. Flagship Harbor has no information to disclose in relation to this Item.

## Item 6. Supervision

John Sawyer, the firm's Chief Compliance Officer, is generally responsible for supervising Rusty Kefauver's advisory activities on behalf of Flagship Harbor. The telephone number to reach Mr. Sawyer is (857) 366-4982.

Flagship Harbor supervises its personnel and the investments made in client accounts.

Flagship Harbor monitors the investments recommended by Rusty Kefauver to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Flagship Harbor periodically reviews the advisory activities of Rusty Kefauver, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Rusty Kefauver.