



## Part 2B Brochure Supplement

### Item 1 Cover Page

A.

**Kevin Michael Gaines CFP® RICP®**

American Financial Management Group  
1055 Westlakes Drive Suite 300  
Berwyn, Pennsylvania 19312  
610-640-7660  
<https://www.afmgplanning.com>

Private Advisor Group, LLC  
Part 2B - Brochure Supplement  
Dated 04/11/2024

Contact: James Hooks, Chief Compliance Officer  
Private Advisor Group, LLC  
305 Madison Avenue, PO Box 1820  
Morristown, New Jersey 07962  
973-538-7010  
[www.PrivateAdvisorGroup.com](http://www.PrivateAdvisorGroup.com)

B.

**This Brochure Supplement provides information about Kevin Gaines that supplements the Private Advisor Group, LLC Brochure. You should have received a copy of that Brochure. Please contact James Hooks, Chief Compliance Officer, if you did not receive Private Advisor Group, LLC's Brochure or if you have any questions about the contents of this supplement. Additional information about Kevin Gaines is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## Item 2 Education Background and Business Experience

Kevin Gaines was born in 1970.

### Education

St. Joseph University  
Master of Science in Financial Services, 2006, Financial Services

University of Maryland, Baltimore County  
Bachelor of Arts, 1992, Economics, History

### Business Experience

Chief Investment Officer, American Financial Group  
2001 to present

Investment advisor representative, Private Advisor Group  
2019 to present

Registered representative, Triad Advisors LLC  
2014 - 2018

### Designations

#### CFP®

Mr. Gaines has held the designation of Certified Financial Planner™ certification since 2014. 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 71,000 individuals have obtained CFP® certification in the United States.

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

- I. 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;
- II. Examination – Pass the comprehensive CFP® Certification Examination. The examination 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;

- III. Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- IV. 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:

- I. 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
- II. 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.

## **RICP®**

Mr. Gaines has held the Retirement Income Certified Professional® (RICP®) designation since 2019. The RICP® designee is trained to understand how to structure an effective retirement income plan, how to mitigate risks to the plan, and how to create a sustainable stream of income to last throughout a client's retirement years. The American College confers the RICP® designation on candidates who meet an experience requirement, complete three courses and pass three closed-book, proctored examinations. RICP® designees must adhere to a code of ethics and complete continuing education.

### **Item 3 Disciplinary Information**

None

### **Item 4 Other Business Activities**

None

### **Item 5 Additional Compensation**

Mr. Gaines may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.

### **Item 6 Supervision**



The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act ("Act"). The Registrant's Chief Compliance Officer, James Hooks, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hooks at 973-538-7010.

### Item 7 Additional Addresses

None