

**Form ADV Part 2B - Brochure Supplement
Item 1: Cover Page
March 2020**

**John James Kosmer, RICP®
CRD# 3185064**

Regency Wealth Management

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This brochure supplement provides information about John J. Kosmer, RICP® that supplements our brochure. You should have received a copy of that brochure. Please contact Robert Lyman, Chief Compliance Officer if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Kosmer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

John James Kosmer, RICP®

Year of Birth: 1975

Educational Background:

Mr. Kosmer does not have a formal post-secondary education to disclose.

Business Background:

- 04/2015 – Present Sequoia Wealth Management, LLC;
Investment Adviser Representative
- 09/2009 – Present LPL Financial; Registered Representative
- 03/2003 – Present Get-A-Round Golf Card LLC; Owner
- 02/2005 – 09/2009 Associated Securities Corp.; Registered Representative

Exams, Licenses & Other Professional Designations:

- 05/1998: Life Insurance License
- 05/1998: Accident and Health Insurance License
- 02/1999: Series 6
- 05/1999: Series 63
- 09/2009: Variable Annuities Insurance License
- 03/2015: Series 65
- 05/2015: National Social Security Advisors SM
- 05/2019: Retirement Income Certified Professional (RICP®)

Retirement Income Certified Professional (RICP®)

The RICP® is offered by The American College and is designed for advanced financial professionals who either have one of the other top financial services credentials or who specifically focus their practices on retirement income planning. To receive the RICP® designation, one must have 3 years of full time professional business experience, successfully complete all courses in the selected program, meet ethics standards, and agree to comply with The American College Code of Ethics and Procedures. The designation also requires 15 hours of continuing education every 2 years.

National Social Security Advisors SM

The National Social Security Advisors (“NSSA”) program educates advisors on social security. Advisors learn about the many different aspects of Social Security, including but not limited to:

- Social Security History;
- Benefit Computations;
- Retirement Benefits;
- Medicare;
- Spousal Elections.

Advisors must meet the prerequisite of having a job function that includes advising clients about Social Security benefits choices. If met, advisors are required to complete an NSSA administered course and complete a certification exam, with a minimum test score of 75%. Advisors are then required to complete 16 hours every two years for renewal of their certification.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to the evaluation of Mr. Kosmer.

Item 4: Other Business Activities

Mr. Kosmer is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he and/or our supervised persons may earn.

Mr. Kosmer is a registered representative of LPL, member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Mr. Kosmer may earn.

Mr. Kosmer is the owner of Get-A-Round Golf Card LLC, a non-investment related entity that offers golf discount coupons. Mr. Kosmer spends approximately 10 hours per month during trading hours on this activity. It has been determined by our firm that this outside business activity does not present a conflict of interest.

However, in order to mitigate this conflict of interest, Mr. Kosmer, as part of his fiduciary duty, will always put the interests of the client before his own or that of any associated persons.

Item 5: Additional Compensation

Mr. Kosmer does not receive any additional compensation or economic benefit outside of his regular salary such as any sales awards or other prizes.

Item 6: Supervision

Robert Lyman, Chief Compliance Officer of Sequoia Wealth Management, LLC, supervises and monitors Mr. Kosmer's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Robert Lyman if you have any questions about Mr. Kosmer's brochure supplement at (847) 310-5900.