

**Form ADV Part 2B - Brochure Supplement  
Item 1: Cover Page  
March 2018**

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

**Regency Wealth Management**

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This brochure supplement provides information about John J. Kosmer 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](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background & Business Experience

**John James Kosmer, NSSA®**

**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 <sup>SM</sup>

### **National Social Security Advisors <sup>SM</sup>**

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.