

FORM ADV PART 2B BROCHURE SUPPLEMENT

Lee Helmers

Item 1- Cover Page

Lee Helmers
Keystone Financial Group, LLC

Located at:
110 East Third Street
Lexington, KY 40508

Supervised from:
527 Wellington Way, Suite 140
Lexington, KY 40503

859-309-9791
<http://www.keystoneky.com>
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This brochure supplement provides information about Lee Helmers that supplements the Keystone Financial Group, LLC ("Keystone Financial Group") disclosure brochure. You should have received a copy of that brochure. Please contact Lee Helmers at (859) 309-9791 or at lee.helmers@lpl.com if you did not receive Keystone Financial Group's brochure or have any questions about the contents of this supplement.

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

Item 2- Educational Background and Business Experience

Lee Helmers
11/09/1970
CRD # 4269885

Post Secondary Educational Background:

University of Mississippi, Studied English/ Anthropology Dates Attended: 08/1989 to 12/1990
(no degree conferred)
University of Kentucky. BA 19994

Business Background:

Keystone Financial Group, Investment Adviser Representative. 04/2014 to Present;
LPL Financial, Registered Representative. 05/2008 to Present;
UBS Financial Services, Inc. Financial Adviser 04/2003 to 05/2008

Professional Designations

Certified Financial Planner (CFP)

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 62,000 individuals have obtained CFP® certification in the United States.

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

- 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;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, 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;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- 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:

- 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
- 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.

CFP Acknowledgment: (ADVISOR) acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board's Standards of Professional Conduct. If you become aware that (ADVISOR)'s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

The following disclosure has been included in the COE section of the 2A.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Item 3 – Disciplinary Information

Lee Helmers has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of a Broker-Dealer

Lee Helmers is separately licensed as a registered representative with LPL Financial, a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting in his separate capacity as a registered representative of LPL Financial, Lee Helmers may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Lee Helmers may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based LPL Financial account in addition to a Keystone Financial Group advisory account.

The receipt of commissions creates an incentive for Lee Helmers to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be

biased. Lee Helmers controls for this potential conflict of interest by discussing with clients the advantages and disadvantages of establishing a fee-based account through Keystone Financial Group versus establishing a commission-based account through LPL Financial. Keystone Financial Group does not require its advisor representatives to encourage clients to implement investment advice through LPL Financial.

Lee Helmers does not earn commissions in fee-based accounts.

Lee Helmers will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for Lee Helmers to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Lee Helmers will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Lee Helmers if 12b-1 fee paying mutual funds are held in the managed account. For ERISA accounts, there is an offset for any amount of 12b-1 fees. In such a situation, Lee Helmers discusses with clients the selection of a 12b-1 or other trail paying mutual funds. LPL Financial maintains records of all 12b-1 fee payments to Lee Helmers which may be viewed by clients upon request.

Clients are never obligated or required to establish accounts through Keystone Financial Group or LPL Financial. However, if a client does not choose to accept Lee Helmers's advice or decides not to establish an account through LPL Financial, Lee Helmers may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Lee Helmers, in his capacity as a LPL Financial. Lee Helmers must place all purchases and sales of securities products in commission-based brokerage accounts through LPL Financial or its other approved institutions.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, Lee Helmers can receive additional benefits.

Certain product sponsors may provide Lee Helmers with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Lee Helmers from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Lee Helmers in providing various services to clients.

Although Keystone Financial Group and Lee Helmers endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Lee Helmers when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Lee Helmers.

Item 6 – Supervision

NAME is the Chief Compliance Officer of Keystone Financial Group. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Lee Helmers. NAME can be contacted at 1-888-888-8888.