



**Part 2B of Form ADV: Brochure Supplement**

A Charles (Chip) Krempa III  
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This brochure supplement provides information about A Charles (Chip) Krempa III that supplements the IC Advisory Services, Inc. brochure. You should have received a copy of that brochure. Please contact Douglas A. Wright (908) 707-4422 if you did not receive IC Advisory Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about A Charles (Chip) Krempa III is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

## Item 2 Educational Background and Business Experience

**Full Legal Name:** A Charles (Chip) Krempa III      **Born:** 1966

### Education

- Clarion University of Pennsylvania; Business Administration, Finance; 1989

### Business Experience

- Krempa Associates, Inc; Co-President; from 01/2014 to Present
- Krempa Associates, Inc; Vice President; from 01/1994 to 12/2013
- The Investment Center, Inc.; Registered Rep; from 9/1/2006 to Present
- IC Advisory Services, Inc.; Representative; from 9/1/2006 to Present

### Designations

A Charles (Chip) Krempa III has earned the following designation(s) and is in good standing with the granting authority:

- CFS®; The Institute of Business & Finance ; 1999

#### **Certified Fund Specialist® (CFS®)**

The Institute of Business & Finance awards the CFS® (Certified Fund Specialist®), in which candidates must pass three exams and a case study and meet one of the following requirements; a bachelor's degree or one year of financial services work experience. A Certified Fund Specialist® is able to evaluate and compare financial measurements and benchmarks when constructing a portfolio. Continuing Education requirements are 30 hours every two years.

#### **Accredited Investment Fiduciary™ (AIF®); fi360; 2017**

Since October 2002, the Accredited Investment Fiduciary™ (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® designation have successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

## Item 3 Disciplinary Information

A Charles (Chip) Krempa III has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

1. A Charles (Chip) Krempa III is also engaged in the following investment-related activities:

#### **Registered representative of a broker-dealer**

**Registered Representative of The Investment Center, Inc.** Mr. Krempa is a registered representative of The Investment Center, Inc. ("TIC"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Krempa in his individual capacity as a registered representative of TIC, to implement investment recommendations on a commission basis.

**Conflict of Interest.** The recommendation by Mr. Krempa 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. Krempa. Clients are reminded that they may purchase investment products recommended by Mr. Krempa through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Douglas A. Wright, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### **Another investment adviser or financial planner**

**Other Investment Adviser Firm** Mr. Krempa , also serves as an investment adviser representative of Krempa Associates, Inc, an affiliated SEC registered investment advisor firm. Mr. Krempa may refer certain clients to *Krempa Associates, Inc.* for advisory services. No client is under any obligation to engage the services of *Krempa Associates, Inc.* **The Registrant's Chief Compliance Officer, Douglas A. Wright, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### **Insurance company or agency**

**Licensed Insurance Agent.** Mr. Krempa, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Krempa to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Krempa that a client purchase an insurance commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Krempa. Clients are reminded that they may purchase insurance products recommended by Mr. Krempa through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Douglas A. Wright, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. A Charles (Chip) Krempa III receives commissions, bonuses or other compensation on the sale of securities or other investment products.

**Commissions.** In the event the client chooses to purchase investment products through *TIC*, brokerage commissions will be charged by *TIC* to effect securities transactions, a portion of which commissions shall be paid by *TIC* to Mr. Krempa. The brokerage commissions charged by *TIC* may be higher or lower than those charged by other broker-dealers. In addition, *TIC*, as well as Mr. Krempa, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Krempa is separate and apart from IC Advisory Services Inc.'s investment management services discussed in the Registrant's *Brochure*.

#### **B. Non Investment-Related Activities**

A Charles (Chip) Krempa III is involved in the following other business activities. The following list includes information regarding the percentage of time required as well as the nature of the activity.

- Insurance Advisor, Advice, Sales, Service, 50%, Insurance Sales
- Krempa Associates, Inc - RIA, 401k Advice, Sales, Service, 15%, 401k Advice
- Vacation Rental Property, Owner, 5%, Property Management

#### **Item 5 Additional Compensation**

A Charles (Chip) Krempa III does not receive any economic benefit from a non-advisory client for the provision of

advisory services.

**Item 6 Supervision**

**Supervisor:** William Krempa

**Title:** Branch Manager

**Phone Number:** 215-345-5020

The supervisor listed above has the overall responsibility to oversee the activities of Mr. Krempa.

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 requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("Act"). The Registrant's Chief Compliance Officer, Douglas A. Wright, is primarily responsible for the implementation of the Registrant's policies and procedures. 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. Wright at (908) 707-4422.