



Part 2B of Form ADV: *Brochure Supplement*

William Thomas Krempa
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This brochure supplement provides information about William Thomas Krempa 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 William Thomas Krempa is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Full Legal Name: William Thomas Krempa **Born:** 1967

Education

- Clarion University of Pennsylvania; BS , Business / Finance; 1990

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

William Thomas Krempa has earned the following designation(s) and is in good standing with the granting authority:

- CFS®; Institute of Business and Finance; 1994

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.

- CFP®; CFP Board; 1998

CERTIFIED FINANCIAL PLANNER™ (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP® Board's code of ethics and professional responsibility and financial planning standards. Continuing Education requirements are 30 hours every two years.

Accredited Investment Fiduciary™ (AIF®); fi360; 2016

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

William Thomas Krempa has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. William Thomas Krempa 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. William Thomas Krempa 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

William Thomas Krempa 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.

- Krempa Associates, Inc RIA, Chief Compliance Officer, 20%, Registered Investment Advisor

Item 5 Additional Compensation

William Thomas Krempa does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision**Supervisor:** Ralph DeVito**Title:** President**Phone Number:** 908-707-4422

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.