



**INDEPENDENT FINANCIAL GROUP, LLC  
INVESTMENT ADVISORY SERVICES**

**FORM ADV PART II B: BROCHURE SUPPLEMENT**

**For**

**Joshua C. Koehnen, CFP®**

**This brochure supplement provides information about Joshua Koehnen, an Investment Advisor Representative (“IAR”) of Independent Financial Group, LLC (“IFG”). This information supplements the IFG Form ADV Part 2A Firm Brochure or Wrap Program Brochure. You should have received a copy of one of these IFG brochures. Please contact the Compliance Department if you did not receive IFG’s brochure or if you have any questions concerning the contents of this supplement at 858-436-3180 or email us at [disclosures@ifgsd.com](mailto:disclosures@ifgsd.com). Additional information about Joshua Koehnen is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Joshua C. Koehnen, CFP®**  
**12531 High Bluff Drive, Suite 110**  
**San Diego, CA 92130**  
**619-501-1184**

**INDEPENDENT FINANCIAL GROUP, LLC**

12671 High Bluff Drive, Suite 200  
San Diego, CA 92130  
858-436-3180

July 3, 2017

## **Item 2: Educational Background and Business Experience**

Joshua Koehnen was born in 1977.

### **Formal Education after High School**

Joshua Koehnen received a Bachelor of Science degree in Business Administration (Finance) from San Diego State University in 1999.

Joshua Koehnen received a Master of Science degree in Business Administration with a focus on Finance & Tax Planning from San Diego State University in 2003.

### **Business Experience**

Joshua Koehnen joined IFG as an Investment Adviser Representative (IAR) in 2004 and is an owner of DBA Premier Wealth Advisors, LLC, since 2017. Joshua Koehnen worked at Financial Designs, Ltd. as an IAR from 2002-2013 and at QA3 Financial, LLC as an IAR from 2002-2004.

### **Professional Designations**

Joshua Koehnen holds the following professional designations:

CFP® or Certified Financial Planner – In order to receive the CFP® designation an individual must satisfy an educational and experience requirement, successfully complete a CFP-board registered program (or be waived from the program due to another approved designation), and satisfy 30 hours of continuing education every two years. For additional information, refer to the CFP's website at <http://www.cfp.net/default.asp>.

## **Item 3: Disciplinary Information**

There are no legal or disciplinary events to disclose.

## **Item 4: Other Business Activities**

a) The IAR is engaged in the following **investment-related** business activities:

1. Joshua Koehnen is a registered representative of IFG, a registered broker/dealer and member of the Financial Industry Regulatory Authority ("FINRA"). As such, IAR may sell securities through IFG and receive normal and customary commissions as a result of such transactions. IAR may also receive other compensation such as mutual fund 12b-1 fees and variable annuity trails from product sponsors. Therefore, the IAR has a financial incentive to recommend securities based on the compensation to be received rather than on the client's needs. The client is under no obligation to buy or sell securities through IAR. To the extent client does elect to open a brokerage account through IFG, disclosure is made as to the nature of the relationship, services and any compensation to be received by the registered representative at the time the account is established.
2. Joshua Koehnen is also licensed as an insurance agent and may offer fixed and variable life insurance products for typical commissions as a result of such transactions. IAR may also receive other compensation such as fixed or variable life renewals from insurance carriers. Therefore, the IAR has a financial incentive to recommend insurance based on the compensation to be received rather than on the client's needs. The client is under no obligation to purchase insurance through IAR. To the extent client does elect to purchase insurance through IAR, disclosure is made as to the nature of the relationship, services and any compensation to be received by the registered representative at the time of the transaction.

b) The IAR is engaged in the following **non-investment related** business activities:

1. Joshua Koehnen is President/Owner and real estate broker with Premier Realty Solutions, Inc. This business offers real estate brokerage services and property management services in San Diego County.

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

Joshua Koehnen may receive cash and non-cash compensation from certain third party product sponsors as permitted by industry rules. For example, product sponsors and other companies may reimburse IAR up to 100% of the cost of due diligence, training and education/joint marketing meetings. In addition, sales by IARs may qualify them for additional compensation that may include support for their business activities, attendance at seminar, conferences and entertainment.

Joshua Koehnen may also receive compensation from third party investment advisors for referring client accounts to the third party for account management. The third party will pay the IAR a solicitation fee for the referral. The IAR may also serve as the registered representative of record on the assets managed by the third party investment advisor. When this is the case, the IAR will receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) for the purchase of the investments. This compensation is in addition to the referral fee paid by the third party advisor.

### **Item 6: Supervision**

Joshua Koehnen is supervised by Andrew Scheeper, Supervisor, Supervision, at 858-436-3180. The supervisor's responsibilities include: review and approval of advisor's transactions, regular review of correspondence and review of client documentation such as account forms, advisory agreements and Investment Policy Statements. The supervisor will conduct this supervision by using daily trade reports, blotters, compliance reports and other back office systems provided by IFG. The supervisor also reviews inspection reports of the IAR's business practices as conducted by IFG's Compliance Department to monitor if IAR is adhering to IFG's Code of Ethics.