Item 19 Requirements for State-Registered Advisers

EDUCATION AND BUSINESS BACKGROUND

Name: Richard Benjamin Komarek

Born: 1977

Education:

Richard is a graduate of Simpson University with a B.A. in History and a B.A. in Social Science. He has also successfully completed Kaplan University's CFP® Board-Registered Certificate in Financial Planning which requires two years of courses covering major aspects of financial planning, taxes, investments, insurance, and estate planning.

Business background:
~Principal, Komarek Financial Services, from 01/2010 to present.
~Financial Advisor, highWAY Financial Networks, from 03/2007 to 01/2010
~Therapeutic Specialty Representative, Pfizer Inc., from 01/2004 to 03/2007

Examinations and Professional Designations:
~Registered Financial Consultant (IARFC)
~Certificate in Financial Planning (Kaplan University)
~Accredited Investment Fiduciary (Foundation for Fiduciary Studies)
~Series 65 Uniform Investment Adviser Law Examination (NASAA)
~Life and Health Insurance License (State of California)

OTHER BUSINESS ACTIVITIES

I am licensed by the State of California as a Life and Health Insurance Producer. I receive a commission from an insurance company when a client purchases a policy through me.