

Lynn M. Miori

KMH Wealth Management, LLC

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Lynn M. Miori that supplements the KMH Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact 361 573-4383, Chief Compliance Officer, if you did not receive KMH Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lynn M. Miori is available on the SEC's website at www.adviserinfo.sec.gov.¹

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

Lynn M. Miori

Year of Birth: 1953

Formal Education after High School:

- Santa Monica College, Associate of Arts, Home Economics, 1973
- Victoria College, 8 credit hours, 1984
- University of Houston – Victoria, 23 credit hours, 1985-1987
- College of Financial Planning, 1986-1987
- Certificate Program in Financial Planning, January 1996 – May 1997, CFP® Professional Education Program

Business Background for the Previous Five Years:

- KMH Wealth Management, LLC, Portfolio Manager, CFP®, 01/1998 - Currently
- Keller & Associates, CPAs, CPA/PFS, CFP®, 01/1993 - Currently

Certifications:

- CERTIFIED FINANCIAL PLANNER™, CFP®, The CERTIFIED FINANCIAL PLANNER™ and CFP® marks are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planner 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.

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 a Bachelor's Degree from a regionally accredited United States college or 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 the CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professional must provide financial planning services in the best interest 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.

- Personal Financial Specialist (PFS) – This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites:
 1. Be a member of AICPA
 2. Hold an unrevoked CPA certificate issued by a state authority
 3. Have at least two years of full-time business personal financial planning experience or 3,000 hours equivalent experience (including up to 1,000 hours of tax compliance) within the five-year period preceding the date of the PFS application.

Education – Minimum of 80 hours of personal financial planning education within the five-year period preceding the date of the PFS application.

Examination – Final Certification Exam

Continuing Education – 60 hours of continuing professional education every three years related to the personal financial planning body of knowledge.

- **Certified Public Accountant (CPA)** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.

Disciplinary Information

Form ADV Part 2B, Item 3

This is not applicable as there are no material events to report.

Other Business Activities

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Lynn Miori is not actively engaged in any other investment-related business, thus this is not applicable.

Lynn Miori is also a CPA and employed by Keller & Associates, CPAs. KMH is an affiliate of Keller & Associates, CPAs. Keller & Associates, CPAs offers tax services and KMH provides investment advisory services, both which benefit the client when planning their financial future.

Additional Compensation

Form ADV Part 2B, Item 5

This is not applicable to KMH and Lynn Miori. No economic benefits are received from anyone who provides advisory services to clients or refers clients.

Supervision

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Lynn Miori is supervised by Thomas Lane Keller, owner, 361 573-4383. She and two other investment advisory representatives evaluate and write policies, supervise portfolio management and other investment advisor services. The investment advisor representatives meet weekly to ensure policies and investment philosophies are in compliance.

Requirements for State-Registered Advisers

Not applicable to Lynn Miori and KMH. KMH is SEC registered.

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