

Joel E. Twedt

intellicents investment solutions inc.

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This Brochure Supplement provides information about Joel Twedt that supplements the intellicents investment solutions inc. Brochure, a copy of which you should have received. Please contact our Director of Operations at 507-377-2919 if you did not receive intellicents investment solutions inc.'s Brochure or if you have any questions about the contents of this supplement. Additional information about Joel Twedt is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Joel E. Twedt born in 1957, received the following formal education after high school:

- 1975-1979 Iowa State University, Ames, IA – B.S. in Industrial Administration and Economics

Business experience includes:

- January 2018 - Present Financial Consultant of intellicents investment solutions inc., Lake Mills, IA
- 1980 – December 2017 Financial Advisor of Twedt Financial Services, Lake Mills, IA
- 1986 – March 2018 Financial Advisor of Securian Advisors Mid-America, Lake Mills, IA

Professional examinations, certifications and/or designations include:

- FINRA Securities examinations: Series 6; Series 7 and Series 63
- Life, Accident & Health License
- Chartered Financial Consultant (“ChFC®”)
- Life Underwriters Training Council Fellow (“LUTCF®”)
- Certified in Long Term Care (“CLTC®”)

The ChFC® designation is a financial planning credential awarded by the Certified Financial Planner Board of Standards, Inc. to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the CFP® certification hold a bachelor’s degree (or higher) from an accredited college or university, have completed three years of full-time personal financial planning experience and successfully completed the CFP® Certification Exam. In order to maintain the designation, CFP® holders must satisfy ongoing requirements which include at least 30 hours of continuing education every two years.

The LUTCF® designation provides advisors with a more comprehensive understanding of insurance products. To earn this designation, advisors must be a member of NAIFA and complete six courses (with exams) on the following subject matter: ethics, insurance/investment products and marketing. Additionally, advisors must abide by a code of ethics and complete continuing education requirements.

The CLTC® designation provides advisors with foundational information necessary to the appropriate sale of long-term care insurance. THE CLTC® is obtained by taking a 7-part multidisciplinary course focusing on the profession of long-term care and then passing a written examination. Additionally, advisors must abide by a code of ethics and complete continuing education requirements.

Item 3- Disciplinary Information

intellicents investment solutions inc. (“iis”) is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. iis has no information to disclose in relations to this item.

Item 4- Other Business Activities

intellicents investment solutions inc. is part of a consortium of companies that focus on providing employee benefit services to employers. The services include investment advisory services provided through iis, and through its affiliated companies: life, disability and health insurance services, and benefits consulting services that range from defined contribution retirement Plans to employee wellness programs.

To provide brokerage and insurance services, Joel Twedt is a registered representative of Mutual Securities, Inc of California, doing business as Mutual Securities, a registered broker dealer and member of FINRA. He is a licensed agent of multiple insurance companies.

For services provided by the affiliated intellicents investment solutions companies, the companies and Joel Twedt may receive consulting fees and/or commissions on sales of any investment and insurance product sold to clients. iis may also provide investment advisory services to the clients of the affiliated intellicents investment solutions companies; however, iis never receives commissions on any assets under management for which iis receives advisory fees.

Item 5- Additional Compensation

Because of the nature and extent of the business intellicents investment solutions (iis and its affiliates) provides various custodians and mutual fund companies “revenue sharing” in the form of shareholder servicing fees, sub-transfer agency fees, 12b-1 fees and finder’s fees. These fees are fully disclosed to plan sponsors and participants and are passed on to the plan sponsor or the plan for use in offsetting plan related fees.

Item 6 - Supervision

Joel Twedt is one of several supervised persons who give general advice on behalf of intellicents investment solutions and under the direct supervision of Mr. Nicholas Holmes, Chief Compliance Officer. Inquiries about Joel Twedt should be forwarded to Mr. Nicholas Holmes at 800-880-4015.