

Lynn Allen Kermes

intellicents investment solutions inc.

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This Brochure Supplement provides information about Lynn A. Kermes 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 Lynn A. Kermes is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Lynn Kermes born 1973 received the following formal education after high school:

- 1991-1997 University of Minnesota, Minneapolis, MN - B.S. Sports Mgmt Park & Leisure

Business experience includes:

- 2006 - current Investment Consultant of intellicents investment solutions inc. (f/k/a ABG Investment Services, Inc., Albert Lea, MN
- 2006 – current Consultant of intellicents investment solutions inc. (f/k/a Alliance Benefit Group Financial Services Corp., Albert Lea, MN
- 2003-2006 Owner of real estate investments, Jacksonville, FL
- 2000-2003 Advertising/Promotions Manager of World Golf Hall of Fame, St. Augustine, FL

Professional examinations, certifications and/or designations include:

- FINRA Securities examinations: Series 65
- Life, Accident & Health license
- Accredited Investment Fiduciary® (“AIF®”)
- Certified Plan Fiduciary Advisor (CPFA™)

AIF® is a professional designation which includes one of the following combinations: (1) minimum of two year of relevant experience with a bachelor’s degree (or higher) and a professional credential; (2) minimum of five years of relevant experience with a bachelor’s degree (or higher) or a professional credential; (3) minimum of eight years of relevant experience. The remaining requirements are to enroll in and complete a training course, pass an examination and satisfy the Code of Ethics and Conduct Standards. The designees must accrue a minimum of six hours of continuing education annually.

CPFA™ is a professional designation issued by the National Association of Plan Advisors. The following requirements for the certification are: (1) completion of the Certified Plan Fiduciary Advisor Exam consisting of 75 multiple choice questions; (2) coursework areas include four modules: ERISA Fiduciary Roles and responsibilities, oversight, Plan investment management and Plan management; (3) designee demonstrates knowledge, expertise and commitment to working with retirement plans. The designees must accrue twenty hours of continuing education every two years.

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 insurance services, Lynn Kermes is a licensed agent of multiple insurance companies.

For services provided by the affiliated intellicents investment solutions inc. companies, the companies and Lynn Kermes 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 finders 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

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