

Gary W. Bilyeu

KFA Financial 400 Bolivar St. Sanger, TX 76266 940-367-6687

Independent Wealth Network, Inc. 2763 86TH Street, Urbandale, IA 50322 (515) 255-3354

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This ADV Part 2B brochure provides information about Gary Bilyeu that supplements the Independent Network, Inc. ADV Part 2A brochure. You should have received a copy of that brochure. Please contact us at (515) 255-3354 or compliance@indwealth.net if you did not receive the Independent Wealth Network, Inc. brochure or if you have any questions about the content of this supplement.

Additional information about Gary Bilyeu is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Year of Birth: 1970

Formal Education beyond high school:

- FINRA registration, Series 7 and State registration, Series 66
- Life, Health, Annuity and Property/Casualty Licensed

Business Background for the past 5 years:

- KFA Financial IWN Investment Advisor Representative 08/2018 to present
- Hutchinson Insurance Services Independent Agent, 02/2005 to present
- Investment Advisors Corp., Investment Advisor Representative 3/2015 8/2018
- Broker Dealer Financial, Financial Advisor 3/2015 8/2018

Disciplinary Information

List any legal or disciplinary event, which occurred during the previous 10 years.

NONE

Other Business Activities

Other capacities in which you participate in investment-related business and the material conflicts of interest this presents:

I am a licensed insurance agent using the name of Hutcherson Insurance and provide insurance products including life insurance, property/casualty, disability insurance, long-term care insurance, individual and group health insurance, fixed annuities and equity-indexed-annuities. Selling these types of products can generate a sales commission. Any commissions earned are paid directly to me.

FKA Financial is independent of Independent Wealth Network, LLC.

Any other activities if they involve more than 10% of your time or compensation.

- 1. Marine Corps Reserves; Norfolk, VA; Marine Adviser Infantry Officer; 15-20 hours per month spent on this activity/0 during trading hours.
- 2. Rental Properties; 26 Highland Dr., Sanger, TX; Owner Manage Properties; 8-10 hours a month spent on this activity/0-1 during trading hours.
- 3. Sanger City Council; Municipal/Local government; Councilman Vote on City related matters; 15-20 hours per month/0-1 during trading hours.
- 4. Sanger Education Foundation Sanger, TX; Admin. Committee Member Attend meeting, assist with Community service non-profit;5-10 hours per month spent on this activity/0-1 during trading hours.
- 5. Marine Corps League, Det. 1300 Denton, TX; Member' Attend meetings, assist with Community service' non-profit; 5-10 hours per month spent on this activity/0-1 during trading hours.

Consistent with firm policies I may attend training events, due diligence meetings and other events provided and paid for by the sponsors of mutual funds or other investment products, which I may recommend to my clients. The receipt of this cash or non-cash compensation may create an incentive to recommend these investment products.

Investment Advisor Representatives are required to act in the best interest of the clients and are required to recommend only investment advisory programs, investment products and securities that are suitable for each client based upon the client's investment objectives, risk tolerance and financial situation and needs.

Supervision

Clients have or will received an Investment Policy Statement as part of their Investment Advisory Agreement which they acknowledge and sign.

The firm utilizes supervision policies applicable to all investment advisory programs, because of the different features and services of our programs, program-specific policies, and procedures.

The compliance officer and supervisor is: Arthur L. Dinkin, President & CCO (515) 255-3354