

DAVID FREDRIC BERDOW
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Kestra Advisory Services, LLC

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Brochure Supplement (Part 2B for Form ADV)

Dated: Jan 02, 2020

This Brochure Supplement provides information about DAVID FREDRIC BERDOW that supplements the Kestra Advisory Services, LLC Brochure. You should have received a copy of that Brochure. Please contact your representative if you did not receive Kestra Advisory Services, LLC Brochure or if you have any questions about the contents of this supplement.

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

Educational Background and Business Experience

Prior to providing advisory services through our company, we require our investment advisor representatives (Advisors) to be properly licensed and registered.

Professional Certifications:

Professional designation: Certified Financial Planner

Description: Certified Financial Planner

Minimum qualification: Successful candidates must typically hold a Bachelor's degree, complete required course of study, hold relevant work experience, pass a background check, and pass a 10 hour examination. Must comply with code of ethics.

Issuing institution: Certified Financial Planner Board of Standards

Issuing institution Website: www.cfp.net

Continuing Education Requirements: 30 hours every 2 years

DAVID FREDRIC BERDOW

Year of Birth: **1972**

Educational Background:

School Type: College

Name of School: UNIVERSITY OF LYNCHBURG

Degree Received: BACHELOR OF ARTS

Field of study:

SOCIOLOGY

Date: 01/15/1991 - 05/15/1995

School Type: High School

Name of School: RADNOR HIGH SCHOOL

Degree Received: HIGH SCHOOL DIPLOMA

Field of study:

Date: 09/01/1986 - 06/15/1990

Business Experience (past five years):

Organization: KESTRA FINANCIAL SERVICES, INC.
Position Held: REGISTERED REP
City: Narberth
State: PA
Date: 04/01/2016 - Present

Organization: NFP ADVISOR SERVICES, LLC
Position Held: REGISTERED REP
City: HAVERFORD
State: PA
Date: 10/01/2011 - 04/01/2016

Disciplinary Information

Registered investment advisers (RIAs) must disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing you investment advice.

There is no disciplinary event to report for IAR DAVID FREDRIC BERDOW.

Other Business Activities**A. Registered Representative of Kestra Investment Services, LLC**

DAVID BERDOW is a registered representative of Kestra Investment Services, LLC, a FINRA member broker-dealer ("Kestra IS"). Clients may choose to engage DAVID BERDOW as a registered representative of Kestra IS, to implement investment recommendations on a commission basis.

1. Conflict of Interest

DAVID BERDOW roles as both an Investment Adviser Representative and as a Registered Representative of a broker-dealer present a conflict of interest. If DAVID BERDOW recommends a purchase of a securities commission product and the product is purchased through Kestra IS, DAVID BERDOW will earn a commission on the purchase. At any time, a client may purchase recommended investment products through other, non-affiliated broker dealers. A client is under no obligation to purchase any commission products through DAVID BERDOW .

2. Commissions

In the event a client chooses to purchase investment products through Kestra IS, Kestra IS will charge brokerage commissions on the securities transactions, a portion of which will be paid to DAVID BERDOW as applicable. DAVID BERDOW brokerage commissions may be higher or lower than those charged by other broker-dealers. In addition, in connection with mutual fund purchases, Kestra IS and DAVID BERDOW may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. DAVID BERDOW securities commission business is separate and apart from Kestra Advisory Services, LLC investment management services discussed in Kestra Advisory Services, LLC Brochure.

B. Other Business Activities Not Addressed in A.

Business Name:

BERDOW PLANNING GROUP, LLC.

Nature of Business: Registered Rep Activities through Kestra Investment Services, LLC using a DBA name;Consulting;Insurance

Hours spent on this activity per month: 100%+ (More than 160 hours)

Insurance Statement

Advisors may also act as insurance agents independent from our firm. Some of our Advisors, in their individual capacities as insurance agents, may recommend you purchase fixed or general account insurance products or annuities on a commission basis. Although some of these insurance agencies may be affiliated with our firm, we are not responsible for sales and services conducted through these other companies. The recommendation to purchase a commission-based product presents a conflict of interest because commission amounts vary and Advisors may be incentivized to recommend products paying higher commissions.

Additional Compensation

DAVID BERDOW may offer a wide variety of securities products and financial services through our firm. The commissions, fees and other forms of compensation paid to an Advisor in connection with the purchase or sale of products will be in addition to the fees paid by you for investment advice.

Supervision

We have adopted a system of compliance and supervision we believe is reasonably designed to oversee the activities of our Advisors in accordance with applicable law. We assign supervisors to oversee the activities of our Advisors conducted through our company. The designated supervisor of an Advisor may vary from time to time. Frank Weldon manages the department responsible for monitoring the activities of our Advisors and may be contacted at 844-553-7872 should you have any questions or concerns regarding your Advisor.