

Kevin Kennedy, LLC

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January 8, 2026

This brochure provides information about the qualifications and business practices of Kevin Kennedy, LLC. If you have any questions about the contents of this brochure, please contact us at the telephone number and/or e-mail address above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or any state securities authority. Our e-mail for regulatory compliance is klllcompliance@gmail.com.

Kevin Kennedy, LLC is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The verbal and written communications of an investment advisor provide you with information you need to determine whether to hire or retain the advisor.

Additional information about Kevin Kennedy, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. The Firm's CRD number is 133193.

Kevin Kennedy, LLC

Our previous annual update was dated January 20, 2025. Following is a summary of the material changes made to Part 2 since that amendment.

Item 4:

Services we offer: Updated to add a description of the financial planning services offered to clients.

General Disclosures (Updated): Some clients have securities holdings that are custodied at a broker/dealer other than SEI. Kevin Kennedy LLC takes these holdings into account as part of the client's overall financial picture when assisting the client in choosing the appropriate investment model. However, we do not provide advice about the advisability of holding these positions. Upon client request we may review the holdings for tax loss harvesting opportunities, concentration risk, and suitability related to the client's investment strategies.

Assets under advisement: As of December 31, 2025, we have assets under advisement of \$248.5 million. We have no regulatory assets under management.

Item 5:

SEI Managed Account Program: Updated to reflect additional discounts may apply to any portfolio of \$500,000 and above. Removed disclosure regarding option to not participate in wrap program for this service.

Financial Planning: Updated to remove fee disclosures. Financial planning services are included in the advisory fees.

Item 12:

Some clients have securities holdings that are custodied at a broker/dealer other than SEI. Kevin Kennedy LLC takes these holdings into account as part of the client's overall financial picture when assisting the client in choosing the appropriate investment model. However, we do not provide advice about the advisability of holding these positions. Upon client request we may review the holdings for tax loss harvesting opportunities, concentration risk, and suitability related to the client's investment strategies.

Item 14: Updated to reflect we no longer receive Finametrica risk tolerance software as part of our participation in the SEI Businesswise program. For 2025, the value of the services provided as part of our participation in this program was approximately \$1,000.

Please contact us at (510) 748-1898 or Kevin@kevinkennedyllc.com if you would like a copy of our updated Part 2. Additional information about us is also available on the SEC's website at www.adviserinfo.sec.gov .

ITEM 3

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ITEM 4: ADVISORY BUSINESS

Who we are

Kevin Kennedy, LLC (referred to as “we,” “our,” or “us”), has been registered as an investment advisor since September 2004. Our principal officers are Kevin Kennedy, Lee Kieran, and Ryan Kennedy, each a Managing Member.

The firm is owned by, Lee Kieran, Ryan Kennedy, and the Kevin P. Kennedy and Teresa Kennedy 2005 Revocable Trust, of which Kevin R. Kennedy and Teresa M. Kennedy are the trustees.

Services we offer

Comprehensive Financial Planning Services

The Firm offers comprehensive financial planning services designed to evaluate a client’s overall financial situation and assist in the development of strategies intended to address the client’s stated goals and objectives.

Scope of Financial Planning Services

As part of the financial planning process, the Firm gathers and reviews relevant financial information provided by the client, which may include, but is not limited to:

- Assets and liabilities for purposes of evaluating net worth
- Income sources and employment compensation
- Cash flow, spending, and savings patterns
- Federal and state tax considerations
- Investment accounts and retirement plans
- Employer-sponsored benefits
- Life insurance, disability insurance, health insurance, and long-term care coverage
- Business ownership interests or other outside financial arrangements
- Estate planning documents and beneficiary designations
- Stated financial goals, objectives, and time horizons

Financial Plan Development

Based on the information collected, the Firm prepares a personalized financial plan tailored to the client’s circumstances and objectives. The financial plan may include, as applicable:

- A net worth statement and cash flow analysis
- Projections of future net worth, income, and expenses
- Retirement planning and income sustainability analysis
- Goal-based planning for education funding, major purchases, or other financial objectives
- Analysis of savings strategies and capital allocation
- Scenario and sensitivity analysis based on varying assumptions
- An evaluation of the likelihood of achieving stated financial goals

- A review of investment accounts in the context of the client’s overall financial plan
- Recommendations are provided for consideration and are not implemented unless the client authorizes the Firm to do so or engages the Firm for additional services.

Ongoing Planning and Monitoring

Financial planning services may be provided on either a one-time or ongoing basis, depending on the terms of the client’s advisory agreement. For clients receiving ongoing financial planning services, the Firm may:

- Periodically review and update the financial plan
- Adjust assumptions based on changes in the client’s financial situation, goals, or objectives
- Review progress toward stated goals
- Coordinate planning recommendations with investment management services, if applicable

We work with service providers to implement the portfolio allocations. A description of these programs is provided below.

Investment Advisory Services

SEI Managed Account Program

We participate in the Managed Accounts Program (“the Program”) sponsored by SEI Investment Management Corporation (“SIMC”). To participate in the Program, Kevin Kennedy, LLC, SIMC and each client execute a tri-party agreement (hereinafter, a “Managed Account Agreement”) providing for the management of certain investor assets in accordance with the terms thereof. In the Managed Account Agreement, you appoint Kevin Kennedy, LLC as your investment adviser to assist you in selecting an asset allocation strategy, which would include the percentage of investor assets allocated to designated portfolios of separate securities (each, a “Separate Account Portfolio”) and may include a percentage of assets allocated to a portfolio of mutual funds sponsored by SIMC or an affiliate thereof. You appoint SIMC to manage the assets in each Separate Account Portfolio in accordance with a strategy you select with Kevin Kennedy, LLC. SIMC may delegate its responsibility for selecting particular securities to one or more portfolio managers. The Program seeks to provide a globally diversified portfolio in order to meet your long term goals.

SEI Asset Management Program

In this program, SIMC provides advisory services to Kevin Kennedy, LLC (but not to the client directly) involving the structure and design of asset allocation portfolios comprised solely of mutual funds advised by SIMC. SIMC will not receive fees for this program other than fees received by the mutual funds in which client assets are invested. See the Other Costs Involved section of “Item 5: Fees and Compensation” for additional information.

SIMC selects the institutional investment management firms to act as investment managers of the underlying mutual funds. The managers are monitored by SIMC to ensure that their investment styles and performance remain consistent with the objectives of the mutual funds.

Rebalancing maintains the proper allocation to each asset class in the model. Rebalancing occurs automatically if the underlying mutual funds deviate from the prescribed quarterly allocation by greater

than a 2% variance. For tax-managed models, the variance is 3%. Rebalancing occurs quarterly with no transaction fees.

As economic or market changes occur, SIMC will make a quarterly review of its model allocations and may make changes in these model allocations.

Nationwide Mutual Insurance Company

Kevin Kennedy, LLC may recommend that you obtain a variable annuity contract with Nationwide Mutual Insurance Company. We will monitor and maintain the securities in the annuity on a non-discretionary basis and will receive an advisory fee, as disclosed in “Item 5: Fees and Compensation” in the section titled *Kevin Kennedy, LLC*. There will not be any other compensation received by Kevin Kennedy, LLC or related persons, for recommending this product.

John Hancock 401(k) Plans

We provide guidance to plan sponsors and plan participants in managing their 401(k) plan, including plan design, fund selection, monitoring, and investment allocation.

Charles Schwab & Co., Inc.

Clients may have security holdings in accounts held at Charles Schwab & Co., Inc. (“Schwab”). These holdings are considered when recommending models to be used at SEI as part of an overall investment program but are not monitored by Kevin Kennedy LLC on a regular basis. See “General Disclosures” below.

General Disclosures

Some clients have securities holdings that are custodied at a broker/dealer other than SEI. Kevin Kennedy LLC takes these holdings into account as part of the client’s overall financial picture when assisting the client in choosing the appropriate investment model. However, we do not provide advice about the advisability of holding these positions. Upon client request we may review the holdings for tax loss harvesting opportunities, concentration risk, and suitability related to the client’s investment strategies.

Clients can use planning services in ways that best address their personal needs/goals. Clients may impose restrictions on investing in certain securities or types of securities.

We do not provide portfolio management services to a wrap fee program.

Assets under advisement

As of December 31, 2025, we have assets under advisement of \$248.5 million. We have no regulatory assets under management.

ITEM 5: FEES AND COMPENSATION

Kevin Kennedy, LLC

Kevin Kennedy, LLC is compensated for providing investment advice based on the following schedule:

<u>Assets Under Management</u>	<u>Annual Fee Percentage</u>
\$0 to \$249,999	1.25%
\$250,000 to \$999,999	1.00%
\$1,000,000 to \$4,999,999	0.80%
\$5,000,000 and up	0.70%

Minimum annual fee: \$2,500

When calculating the management fee, assets held in all related accounts will be combined to determine assets under management and annual fee percentage. In limited circumstances, and at its sole discretion, Kevin Kennedy, LLC will negotiate lower fees with clients. Negotiation criteria would include amount of assets under management and existing relationship with client.

Fees for advisory services provided to clients who choose not to use the SEI programs are as listed in above table, billed quarterly in arrears, based on the account value as of the last day of the quarter.

For services provided to John Hancock 401(k) plans, Kevin Kennedy, LLC receives an asset based fee of 0.20% - 0.90% *per annum*. This fee is calculated and paid monthly by John Hancock based on the value of the 401(k) plan assets as of the last day of each month.

SEI Investment Management Corporation

SEI Managed Account Program

The fees payable to SIMC, which are in addition to the fees charged by Kevin Kennedy, LLC, range from 0.30% to 1.20% per year, based on the investment model. The fees are fully disclosed to each client at the time the agreement with SEI is signed.

Additional discounts may apply to any portfolio of \$500,000 and above. There are no additional brokerage fees. All brokerage costs are included in the fees payable to SIMC. SIMC is the co-sponsor of this program and files a Form ADV, Part 2A, Appendix 1 (Wrap Brochure) for this option.

In addition to these fees, the client will pay Kevin Kennedy, LLC an asset-based fee based on the schedule shown above.

SEI Asset Management Program

SIMC will not receive fees for this program other than fees received by the mutual funds in which client assets are invested. Kevin Kennedy, LLC will receive an asset-based fee based on the schedule shown above.

Financial Planning

Fees for financial planning are included in the advisory fees disclosed above. We have a conflict of interest when providing financial planning advice. When you implement the financial plan through us, we receive the customary fees as disclosed in the following section. You are not required to employ us to implement the financial plan, or to implement the plan, or any portion of it, at all.

General Disclosures

You may end our advisory relationship by providing written notice. We will prorate the advisory fees earned through the termination date and bill your account for the advisory fees due.

We require that you provide authorization for your advisory fees to be debited directly from your account (rather than paying by check). In all cases, you are responsible for reviewing the invoice received because the Custodian will not do so.

SEI Specific Disclosures

- You must provide authorization for SEI to deduct fees in the contract.
- SEI will deduct advisory fees directly from your account. You will receive a detailed invoice each quarter as part of your regular quarterly account statement which outlines our fees and how they are calculated.
- SEI Private Trust Company will debit your account on a quarterly basis for the fees and charges shown above. All fees are billed after services are provided. SEI will send Kevin Kennedy, LLC its portion of the fees.

Schwab Specific Disclosures

- You must sign an authorization form with Schwab to allow us to direct debit your fees.
- You will receive a detailed invoice each quarter from Kevin Kennedy LLC which shows our fees and how they are calculated.

Other Costs Involved

We work with you to develop an investment strategy. To implement the investment strategy we will introduce you to an unaffiliated third party investment adviser., SIMC as described in “Item 4: Advisory Business.” Kevin Kennedy, LLC may recommend, where appropriate, that you invest in SEI Funds, which are distributed by SEI Investments Distribution Co (the “SEI Funds”), a family of asset class mutual funds advised, managed and administrated by SIMC. Fees are not charged directly upon investments in the SEI Funds. SIMC receives certain fees and expenses directly from the SEI Funds for its services as disclosed in that Fund’s prospectus.

Nationwide Mutual Insurance Company charges a flat fee of \$20 per month which covers all custody and trading fees. This is in addition to the fees paid to Kevin Kennedy, LLC, as disclosed above.

John Hancock Retirement Plan Services charges an administration fee of approximately 40 basis points. This is in addition to the fees paid to Kevin Kennedy, LLC, as disclosed above.

Additional information about brokerage costs and services is provided in “Item 12: Brokerage Practices.”

We believe the fees mentioned above are competitive; however you may be able to obtain similar services from other sources at a lower price.

Conflicts of Interest

Kevin Kennedy, Managing Member, is also affiliated with various insurance agencies. If you elect to implement insurance recommendations through Mr. Kennedy, he will receive the normal and customary commissions. In these situations, a conflict of interest exists between the interests of the client and Kevin Kennedy, LLC. Clients are under no obligation to implement insurance recommendations through Mr. Kennedy.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

We do not receive performance fees for managing accounts.

ITEM 7: TYPES OF CLIENTS

Our clients are individuals, pension plans, and not-for-profit organizations. Generally, we require that you maintain \$500,000 under management with us. However, we may waive that minimum at our sole discretion.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Asset allocation is determined in consultation with clients based on their objectives and risk tolerance. Security selection is performed by managers within SEI's mutual funds and separate accounts. Diversification and asset allocation can be effective in reducing risk, but does not ensure against loss.

All investments involve different degrees of risk. You should be aware of your risk tolerance level and financial situations at all times. We cannot guarantee the successful performance of an investment and we are expressly prohibited from guaranteeing accounts against losses arising from market conditions.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of the investment advisor and each investment advisor representative providing investment advice to you. We have no information of this type to report.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Mr. Kennedy is an insurance agent with various insurance agencies. Information regarding this relationship and its associated conflicts of interest is disclosed in “Item 5: Fees and Compensation.”

Mr. Kennedy is a Director of Bank of Marin Bancorp and expects to spend approximately 10% of his time acting in that capacity. Since December 2000, Mr. Kennedy has been the Treasurer of the City of Alameda and spends less than 10% of his time acting in that capacity.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

We have adopted a set of enforceable guidelines (Code of Ethics), which describes unacceptable conduct by Kevin Kennedy, LLC and our associated persons. Summarized, this Code of Ethics prohibits us from:

- placing our interests before yours,
- using non public information gathered when providing services to you for our own gains, or
- engaging in any act, practice or course of business that is, or might be considered, fraudulent, deceptive, manipulative, or in violation of any applicable law, rule or regulation of a governmental agency.

Please contact us if you would like to receive a full copy of this Code of Ethics.

Personal Trading for Associated Persons

We may buy or sell some of the same securities for you that we already hold in our personal account. We may also buy for our personal account some of the same securities that you already hold in your account. It is our policy not to permit our associated persons (or their immediate relatives) to trade in a way that takes advantage of price movements caused by your transactions.

We may restrict trading for a particular security for our accounts or those of our associated person if there is a pending trade in that security in a client account. Trades for our accounts (and those of our associated persons) will be placed after client trades have been completed. When our trades are placed after our client trades, we may receive a better or worse price than that received by the client.

Kevin Kennedy, LLC and its associated persons may purchase or sell specific securities for their own account based on personal investment considerations without regard to whether the purchase or sale of such security is appropriate for clients.

All persons associated with us are required to report all personal securities transactions to us quarterly.

ITEM 12: BROKERAGE PRACTICES

We do not recommend or select broker/dealers to execute client trades. The majority of client accounts are managed by SEI. Some clients have securities that are held at Schwab. We do not select or recommend the broker/dealer used for those holdings, but may have a limited power of attorney to place trades on behalf of the client. We do not block trade for client accounts.

ITEM 13: REVIEW OF ACCOUNTS

A review of the performance and allocation for all accounts is performed on a quarterly basis by Kevin Kennedy, Lee Kieran, or Ryan Kennedy, each a Managing Member. You will receive statements from the custodian, Kevin Kennedy, LLC does not send out reports directly to clients.

Financial plans are reviewed on an annual basis by Kevin Kennedy, Lee Kieran, or Ryan Kennedy, each a Managing Member. These reviews look at resources, goals and objectives and may be done in person or over the phone.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

Kevin Kennedy, LLC participates in the SEI Businesswise program sponsored by SEI. As part of this program, SEI makes available integration, financial planning and workflow tools to us to use. These services include Redtail Technology, Inc. (client relationship management services). SEI may, in its sole discretion, choose to pay our monthly or yearly licenses for these services. For 2025, the value of the services provided was approximately \$1,000.

We do not directly or indirectly compensate anyone for client referrals.

ITEM 15: CUSTODY

We do not maintain custody of client assets.

ITEM 16: INVESTMENT DISCRETION

We do not accept investment discretion for any client accounts.

We offer non-discretionary advisory services. If you elect to engage us to manage assets on a non-discretionary basis, we will contact you before each trade is placed in your account.

ITEM 17: VOTING CLIENT SECURITIES

We do not accept the authority to vote proxies on your behalf and we do not provide guidance about how to vote proxies. You will receive proxies and other related paperwork directly from your custodian.

ITEM 18: FINANCIAL INFORMATION

We do not charge or solicit pre-payment of more than \$500 in fees per client six or months in advance. We have never filed for bankruptcy and are not aware of any financial conditions that are reasonably likely to impair our ability to meet our contractual obligations to clients.

ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Principal Executive Officers and Management Persons

Our principal executive officers are Kevin Kennedy, Lee Kieran, and Ryan Kennedy. Additional information regarding their education and business background is provided on their Part 2Bs.

Neither Kevin Kennedy, LLC nor any management person have had an award against it or otherwise been found liable in an arbitration claim or in a civil, self-regulatory organization, or administrative proceeding.

California Disclosure Requirements

In our opinion, all material conflicts of interest regarding Kevin Kennedy, LLC, our representatives, or any of our employees which could reasonably be expected to impair our rendering of unbiased and objective advice to an advisory client under Section 260.238(k) of the California Code of Regulations have been disclosed.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Kevin R. Kennedy

Kevin Kennedy, LLC

1516 Oak Street, Suite 101

Alameda, CA 94501

(510) 748-1898

January 8, 2026

This Brochure Supplement provides information about Kevin R. Kennedy that supplements the Kevin Kennedy, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin R. Kennedy, Managing Member at (510) 748-1898 or Kevin@kevinkennedyllc.com if you did not receive Kevin Kennedy, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about Kevin R. Kennedy is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 1870739.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Kevin R. Kennedy was born in 1967. He received a BA in Economics/Minor in Statistics from University of California, Davis in 1988.

Employment Background

Mr. Kennedy has been the Managing Member of Kevin Kennedy, LLC since July 2004. Kevin Kennedy LLC is a registered investment advisor.

Professional Designations

Certified Financial Planner (CFP) – 2007

The CFP designation is issued by the Certified Financial Planner Board of Standards, Inc. In order to receive a CFP designation, the candidate must have a bachelor's degree or higher from an accredited college or university and have 3 years of full-time personal financial planning experience. In addition, the candidate must complete a CFP board-registered program or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration or attorney's license. Once the designation is earned, the CFP must complete 30 hours of continuing education every 2 years.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kennedy is a Director of Bank of Marin Bancorp and expects to spend approximately 10% of his time acting in that capacity. Since December 2000, Mr. Kennedy has been the Treasurer of the City of Alameda and spends less than 10% of his time acting in that capacity.

Kevin R. Kennedy is also affiliated with various insurance agencies. If you elect to implement insurance recommendations through Mr. Kennedy, he will receive the normal and customary commissions. In these situations, a conflict of interest exists between the interests of the client and Mr. Kennedy. You are under no obligation to implement insurance recommendations through Mr. Kennedy.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kennedy does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

W. Lee Kieran, Managing Member, is responsible for the supervision of Mr. Kennedy. His telephone number is (510) 748-1898.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Investment advisors who are registered with a state regulatory agency rather than the SEC are required to provide information about a wider range of disciplinary information than that described above. Mr. Kennedy has not declared personal bankruptcy and has no disciplinary information to report.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Ryan A. Kennedy

Kevin Kennedy, LLC

1516 Oak Street, Suite 101

Alameda, CA 94501

(510) 289-5206

January 8, 2026

This Brochure Supplement provides information about Ryan A. Kennedy that supplements the Kevin Kennedy, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin R. Kennedy, Managing Member at (510) 748-1898 or Kevin@kevinkennedyllc.com if you did not receive Kevin Kennedy, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about Ryan A. Kennedy is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 7410970.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Ryan A. Kennedy was born in 1999. He received a BS in Financial Service from San Diego State University in 2021.

Employment Background

<u>Dates</u>	<u>Company Name</u>	<u>Title(s)</u>
3/2023 – Present	Kevin Kennedy, LLC	Managing Member
1/2022 – 2/2023	Northwestern Mutual	Associate Advisor
7/2021 – 11/2021	Danielle Stanton Inc	Executive Assistant
8/2017 – 6/2021	San Diego State University	Student
3/2020 – 3/2021	NextGen Financial Planning	Paraplanner
6/2018 – 8/2019	Kevin Kennedy LLC	Paraplanner
6/2016 – 1/2018	Alameda Theater and Cineplex	Worker

Professional Designations

Certified Financial Planner (CFP) – 2025

The CFP designation is issued by the Certified Financial Planner Board of Standards, Inc. In order to receive a CFP designation, the candidate must have a bachelor's degree or higher from an accredited college or university and have 3 years of full-time personal financial planning experience. In addition, the candidate must complete a CFP board-registered program or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration or attorney's license. Once the designation is earned, the CFP must complete 30 hours of continuing education every 2 years.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kennedy is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kennedy does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Mr. Kevin Kennedy, Managing Member, is responsible for the supervision of Mr. Kennedy. His telephone number is (510) 748-1898.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Investment advisors who are registered with a state regulatory agency rather than the SEC are required to provide information about a wider range of disciplinary information than that described above. Mr. Kennedy has not filed for personal bankruptcy and has no disciplinary information to report.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

W. Lee Kieran

Kevin Kennedy, LLC

1516 Oak Street, Suite 101

Alameda, CA 94501

(949) 285-8431

January 8, 2026

This Brochure Supplement provides information about W. Lee Kieran that supplements the Kevin Kennedy, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin R. Kennedy, Managing Member at (510) 748-1898 or Kevin@kevinkennedyllc.com if you did not receive Kevin Kennedy, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about W. Lee Kieran is available on the SEC's website at www.adviserinfo.sec.gov. His CRD number is 4407030.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

William L. Kieran was born in 1978.

Educational Background

<u>School Name</u>	<u>Degree</u>	<u>Year</u>	<u>Major(s)</u>
Villanova University	BS	2001	Finance and Management
John Cabot- Rome Italy	BS	1999	Finance and Management

Employment Background

<u>Dates</u>	<u>Company Name</u>	<u>Title(s)</u>
3/2023 - Present	Kevin Kennedy, LLC	Managing Member
9/2015 – 2/2023	SEI	Relationship Manager
10/2008 – 9/2015	Curian Capital	Financial Wholesaler
11/2007 – 11/2008	Icon Advisors	Financial Wholesaler

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Kieran is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Kieran does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Mr. Kennedy, Managing Member, is responsible for the supervision of Mr. Kieran. His telephone number is (510) 748-1898.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Investment advisors who are registered with a state regulatory agency rather than the SEC are required to provide information about a wider range of disciplinary information than that described above. Mr. Kieran has not filed for personal bankruptcy and has no disciplinary information to report.

BROCHURE SUPPLEMENT
ITEM 1: COVER SHEET

Amy M. Friedman

Kevin Kennedy, LLC

1516 Oak Street, Suite 101

Alameda, CA 94501

(818) 990-7276

January 8, 2026

This Brochure Supplement provides information about Amy M. Friedman that supplements the Kevin Kennedy, LLC Brochure. You should have received a copy of that Brochure. Please contact Kevin R. Kennedy, Managing Member at (510) 748-1898 or Kevin@kevinkennedyllc.com if you did not receive Kevin Kennedy, LLC's Brochure or if you have any questions about the content of this supplement.

Additional information about Amy M. Friedman is available on the SEC's website at www.adviserinfo.sec.gov. Her CRD number is 5482272.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Amy M. Friedman was born in 1967.

Educational Background

<u>School Name</u>	<u>Degree</u>	<u>Year</u>	<u>Major(s)</u>
Cal Poly State University, San Luis Obispo	B.S	1989	Business Administration
California State University, Northridge	MBA	1994	Master of Business Administration

Employment Background

Employment Dates: 01/2024 – Present
Firm Name: Kevin Kennedy, LLC
Type of Business: Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Background (continued)

Employment Dates: 10/2015 – Present
Firm Name: Sled Dogs Productions Inc.
Type of Business: Full-service creative company
Job Title & Duties: Vice President

Employment Dates: 4/2015 – 1/2024
Firm Name: Osaic Wealth Inc.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Employment Dates: 10/2015 – 1/2024
Firm Name: Financial Security Solutions Corporation
Type of Business: Registered Investment Advisor
Job Title & Duties: Investment Advisor Representative

Employment Dates: 9/2009 – 4/2015
Firm Name: LPL Financial
Type of Business: Broker Dealer
Job Title & Duties: Administrative Associate

Employment Dates: 12/2008 – 9/2009
Firm Name: Mutual Service Corp.
Type of Business: Broker Dealer
Job Title & Duties: Registered Representative

Professional Designations

Certified Financial Planner - 2021 The CFP designation is issued by the Certified Financial Planner Board of Standards, Inc. In order to receive a CFP designation, the candidate must have a bachelor's degree or higher from an accredited college or university and have 3 years of full-time personal financial planning experience. In addition, the candidate must complete a CFP board-registered program or hold one of the following: CPA, ChFC, Chartered Life Underwriter (CLU), CFA, Ph.D. in business or economics, Doctor of Business Administration or attorney's license. Once the designation is earned, the CFP must complete 30 hours of continuing education every 2 years.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose any material facts regarding any legal or disciplinary actions that would be material to your evaluation of each investment advisor representative providing investment advice to you. There is no information of this type to report.

ITEM 4: OTHER BUSINESS ACTIVITIES

Ms. Friedman is the Vice President of Sled Dogs Productions Inc., a full-service creative company. She expects to spend approximately 1 hour per month in this capacity.

ITEM 5: ADDITIONAL COMPENSATION

Ms. Friedman does not receive any economic benefit from any non-client for providing advisory services.

ITEM 6: SUPERVISION

Kevin R. Kennedy, Managing Member, is responsible for the supervision of Ms. Friedman. His telephone number is (510) 748-1898.

ITEM 7: REQUIREMENTS FOR STATE-REGISTERED ADVISORS

Investment advisors who are registered with a state regulatory agency rather than the SEC are required to provide information about a wider range of disciplinary information than that described above. Ms. Friedman has not filed for personal bankruptcy and has no disciplinary information to report.