

4301 Anchor Plaza Parkway, Suite 450, Tampa, FL 33634
(813) 935-6776 (866)592-6531 FAX (813) 935-6775

Part 2B of Form ADV: *Brochure Supplement*

January 30, 2018

Item 1 Cover Page

This brochure supplement provides information about Kimberle M. Dyer, MBA, CEPA that supplements JW Cole Advisors, Inc.'s ("JW Cole Advisors") brochure (Form ADV, Part 2A and /or Appendix 1.) You should have received a copy of JW Cole Advisors' brochure. Please contact JW Cole Advisors' Advisory Services Team at (813) 935-6776 if you did not receive JW Cole Advisors' brochure or if you have any questions about the contents of this supplement.

Contact Information for Kimberle M. Dyer, MBA, CEPA:

Kimberle M. Dyer, MBA, CEPA

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Item 2 Educational Background and Business Experience

Kimberle M. Dyer was born in 1957. After high school, Ms. Dyer attended the University of Wyoming, Laramie, Wyoming and received her undergraduate Bachelor of Science Degree in Accounting in May 1979. After college, Ms. Dyer was an accountant at a CPA firm for 5 years and then was the VP of Finance and VP of Operations at two different healthcare institutions for 20 years to gain experience in financial services and management. She went back to college at the University of Nebraska, Kearney, Nebraska and received her graduate Master of Business Administration Degree in May 2004.

At the end of 2004, Ms. Dyer became an Investment Advisor Representative with InterSecurities, Inc., which later merged with Transamerica Financial Advisors, Inc. Ms. Dyer has been a Registered Representative with J.W. Cole Financial, Inc. and an Investment Advisor Representative with JW Cole Advisors since January 2014. She has successfully passed two securities registration examinations: Series 7 and 66. To maintain these registrations, Ms. Dyer completes a FINRA continuing education course every three years and JW Cole Advisors' continuing education courses each year.

In November 2014, Ms. Dyer completed the Certified Exit Planner (CEPA) certification program with the Exit Planning Institute, Inc. (EPI), by completing the program of study and passing a 3.5 hour closed-book proctored exam. In order to maintain this designation, the certificant must have completed a minimum of 40 hours of exit planning related professional development, or a minimum of 30 hours of exit planning related professional development plus 10 hours of qualifying leadership, authorship, and teaching activities contributing to the exit planning profession. Qualifying leadership activities include volunteer service as a chairman, chair-elect, or officer for committee service to a qualifying organization other than the applicant's employer. Renewal applicants must again agree in writing that they will adhere to the EPI Professional Standards and Code of Ethics, and they must re-attest that they have not been convicted of a felony related to the practice of exit planning.

Item 3 Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material in your evaluation. Currently, Ms. Dyer has no information applicable to this requirement.

For more information about Ms. Dyer, please visit FINRA's Broker Check at www.finra.org/brokercheck and/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4 Other Business Activities

In addition to offering investment advisory services as an Investment Advisor Representative of JW Cole Advisors (a Registered Investment Adviser), Ms. Dyer is a Registered Representative of JW Cole Advisors' broker-dealer, J.W. Cole Financial, Inc. ("JW Cole") a securities broker/dealer, member of FINRA/SIPC, and an independent insurance agent who is appointed by numerous insurance companies. As a dually registered investment professional and licensed insurance agent, Ms. Dyer has the ability to be compensated for her services and recommendations via commission as a Registered Representative of JW Cole Financial Inc., commission as an insurance agent, fee as an Investment Advisor Representative of JW Cole Advisors, or a combination of the three.

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In certain circumstances, Ms. Dyer may be offered commissions, bonuses, distribution or service fees (trails), incentive-based non-cash compensation, or other compensation based on the sale of securities, insurance products, and other investment products. Such compensations arrangements may create a conflict of interest by incentivizing Ms. Dyer to recommend certain products or services. However, as an Investment Advisor Representative, Ms. Dyer embraces the core values of maintaining a fiduciary standard. This fiduciary standard simply means that Ms. Dyer's actions for her clients should be performed with total trust, good faith and honesty. Furthermore, the actions of Ms. Dyer, as a fiduciary, are performed in the best interest of the client.

Ms. Dyer receives commissions, bonuses, distribution or service ("trail") fees, and other compensation based on the sale of securities (including mutual funds and insurance products) and other investment products. Ms. Dyer also receives incentive-based, non-cash compensation in connection with her attendance at conferences, seminars, sales or training programs, and other trips (such as reimbursement for travel, lodging and meal expenses) and/or in the form of entertainment, merchandise and other benefits. Such payment and benefits provide Ms. Dyer the incentive to recommend certain products based on the compensation received, rather than on the client's needs. However, as an Investment Advisor Representative, Ms. Dyer embraces the core value of maintaining a fiduciary standard. This fiduciary standard simply means that Ms. Dyer's actions for her clients should be performed with total trust, good faith, and honesty. Furthermore, the actions of Ms. Dyer, as a fiduciary, are performed in the best interest of the client.

A conflict of interest may exist between Ms. Dyer and her clients related to the compensation she receives for advisory services offered as an Investment Advisor Representative of JRAG's broker-dealer and an independent insurance agent. Ms. Dyer may offer investment advice related to the purchase or sale of securities and/or insurance products. In some cases, when such investment advice is offered outside of a managed account arrangement, Ms. Dyer may receive a fee for the investment advice and, if the client purchases or sell a security or purchases a fixed insurance contract, Ms. Dyer may also be paid a commission. Ms. Dyer conducts these investment-related activities under the assumed or trade name of Keystone Capital Management Group, LLC. Keystone Capital Management Group, LLC is not affiliated with JW Cole Advisors.

Ms. Dyer conducts business consulting, exit planning and corporate companion services through Keystone Business Consulting LLC. She functions as an exit planning and financial consultant and promotes use of the Value Acceleration Processes for business clients.

Item 5 Additional Compensation

Ms. Dyer may receive additional compensation in connection with her attendance at conferences, seminars, sales or training programs, and other trips (such as reimbursement for travel, lodging and meal expenses) and /or in the form of entertainment, merchandise and other benefits for providing advisory services.

Item 6 Supervision

Ms. Dyer is currently supervised by Todd Pack. Todd Pack or a member of the compliance department may be reached at (813) 935-6776. JW Cole Advisors supervises the activities of the representative through on-site visits conducted by a designated and qualified professional. In addition, Todd Pack or a qualified designee supervises e-mail communication and other activities that require such supervision or approval. Lastly, JW Cole Advisors utilizes various audit and monitoring/surveillance mechanisms to oversee the advisory activities of Ms. Dyer.