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SCHEDULE 2B - BROCHURE SUPPLEMENT

Michael Joseph Cajthaml, Sr.
CFP®, ChFC®, CLU®, LUTCF
December 4, 2019

CLIENT ONE SECURITIES, LLC

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This Brochure Supplement provides information about Michael Joseph Cajthaml, Sr. that supplements the Client One Securities, LLC (“C1S”) brochure. You should have received a copy of that brochure. Please contact Jeffrey Eisenhauer if you did not receive C1S's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Joseph Cajthaml, Sr. (CRD No. 1604873) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Mr. Cajthaml was born in 1955. He has worked in the financial services industry since 1986. He has earned the designations of Certified Financial Planner™ Certificate (CFP®), Chartered Financial Consultant (ChFC®), Chartered Life Underwriter (CLU®), and Life Underwriters Training Council Fellow (LUTCF®).

From December of 1986 to April of 1989 he was a Registered Representative with Transamerica Financial Resources, Inc. From May of 1989 to January of 1990 he was a Registered Representative with Travelers Equity Sales, Inc. From February of 1990 to December of 1994 he was a Registered Representative with Fortis Investors, Inc. He was a Registered Representative with National Planning Corporation from February of 1995 to December of 1998. He joined Locust Street Securities, Inc. in March of 1999 where he was a Registered Representative until March of 2003. From March of 2003 to December of 2006 he was a Registered Representative with National Network Investment Corporation. He was also an Investment Advisor Representative with Financial Network Investment Corporation from March of 2006 to December of 2006. From January of 2007 to December of 2010 he was a Registered Representative with Broker Dealer Financial Services and an Investment Advisor Representative with Investment Advisors Corp. From August of 2012 to April of 2014 he was a Registered Representative and an Investment Advisor Representative with Client One Securities, LLC. From November of 2007 to November of 2013 he was a Senior Vice President of Creative Marketing. From August of 2014 to April of 2015 he was an Investment Advisor Representative with Dover Strategic Capital. From April of 2015 to November of 2015 he was an Investment Advisor Representative with Gradient Securities, LLC. From January of 2016 to December of 2016 he was an Investment Advisor Representative with Global Financial Private Capital, LLC. From December of 2016 to December of 2019 he was an Investment Advisor Representative with AE Wealth Management LLC. He joined C1S again as an Investment Advisor Representative in December of 2019. Since November of 2013 he has been President of Cy Financial, LLC.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or equivalent, measured as 2,000 hours per year); and

- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

The Chartered Financial Consultant or ChFC® designation is granted by The American College after successfully completing the program which requires the candidate to complete 7 required courses including Financial Planning: Process and Environment, Fundamentals of Insurance Planning, Income Taxation, Planning for Retirement Needs, Investments, Fundamentals of Estate Planning and Financial Planning Applications; 2 elective courses; complete three years of full-time business experience; agree to comply with The American College Code of Ethics and Procedures; and complete on-going continuing education requirements.

The CLU or Chartered Life Underwriter® designation is granted by The American College to those individuals who have completed a program of an additional 3 required courses, and passed a 100 questions examination covering the application of life and health insurance in filling needs for survivor income, estate planning, business continuation and employee benefits. The individual must also meet experience and ethical standards and achieve continuing education requirements.

The LUTCF is jointly conferred by the National Association of Insurance and Financial Advisors (NAIFA) and The American College. The LUTCF designation requires the completion of 300 designation credits (or 5 courses) and one Ethics course. The courses focus on fundamental product and services concepts. The designation represents accomplishment and professionalism,

Item 3 - Disciplinary Information

Mr. Cajthaml does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Mr. Cajthaml is also licensed to sell insurance products through various insurance companies. He spends approximately 40% of his time on these activities. He is licensed to sell Life insurance in Arizona, Arkansas, Colorado, Florida, Kansas, Michigan, Minnesota, Missouri, Illinois, Tennessee, Texas, and Wisconsin.

Item 5 - Additional Compensation

Mr. Cajthaml may receive commissions for the sale of insurance products. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Item 6 - Supervision

Mr. Cajthaml is supervised by Jeffrey Eisenhauer, C1S's Chief Compliance Officer. His contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Mr. Eisenhauer and other individuals as he may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.