



4333 NW 43rd St.
Topeka, KS 66618

785-224-0186(C)

investtools101@gmail.com

<http://www.investescent.com>

ADV Part 2A Brochure

April 1, 2019

This brochure provides information about the qualifications and business practices of **I.S.S.U.E.® INC.**, **Investment Strategies Simply Understood & Executed®**. If you have any questions about the contents of this brochure, please contact us at 785-224-0186 and/or investtools101@gmail.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

I.S.S.U.E.® INC. is a registered investment adviser. Registration is a legal and regulatory requirement and does not imply any specific level of skill or training.

Additional information about **I.S.S.U.E.® INC.**, **Investment Strategies Simply Understood & Executed®** is available on the SEC's website at www.adviserinfo.sec.gov. The search can be performed using the unique identifying number, referred to as the CRD number, of 157429.

Material Changes

I.S.S.U.E.® INC. is a registered investment adviser in the State of Kansas. This is the **2013** filing.

This section will address any “material changes” in subsequent filings.

All prospective Clients are encouraged to read this brochure in entirety. Any questions can be directed to Mark T. Wurtz, President, at 785-224-0186 or investtools101@gmail.com.

January, 2013 Changes:

I.S.S.U.E.® INC. and **Investment Strategies Simply Understood & Executed®** are now registered trademarks in the U.S.

The Firm's new website is now <http://www.investescent.com>

Advisory Business modified to include LTTA services and minor changes to Individual Financial Personal Services

Methods of Analysis, Investment Strategies, and Risk of Loss modified to include LTTA and Risk Tolerance factors

Fees and Compensation modified to include LTTA

Professional Liability Insurance section added

March, 2013 Changes:

INVESTESCENT® is now a registered trademark in the U.S. and the seminar fee is now \$150.

October, 2013 Changes:

Advisory Business modified to show two separate educational and motivational investing seminars, Pre/Post Retirement Edition, and Building Wealth Edition, are now provided.

Fees and Compensation modified to reflect both seminars, Pre/Post Retirement Edition (\$150) and Building Wealth Edition (\$50).

November, 2014 Changes:

Videos of the seminars, and associated documents, will now replace the live seminars.

The Capital Conservation service is now referred to as Capital Preservation & Market Value Investing service.

April, 2015 Changes:

Main telephone number is now 785-224-0186(C). No interest charges for any unpaid balances.

Material Changes

January, 2017 Changes:

Eliminate time references associated with the Building Wealth Edition and Pre/Post Retirement Edition Seminars. Group presentations of Seminars or Q&A presentations are available.

Add statement to the Fees section for Capital Preservation & Market Value Investing: Long – Term Trend Analysis (LTTA) Services indicating no fees will be charged for investment portfolio values of \$50K/\$100K or less for individuals/couples. Minimum notifications will be quarterly.

Ongoing Continuing Education Courses added to Education section in ADV Part 2B Procure Supplement.

January, 2018 Changes:

Reoccurring annual Client retainer fee of \$250 will be charged with no proration for partial years.

The Registered ParaplannerSM or RP[®] designation has been replaced by the College for Financial Planning with Financial Paraplanner Qualified ProfessionalTM or FPQPTM.

August, 2018 Changes:

Strategic Momentum Investing (SMI) Service added.

January, 2019 Changes:

Annual Client Retainer fee reduced to \$100.

Capital Preservation & Market Value Investing preservation threshold increased to 20%.

The Financial Paraplanner Qualified ProfessionalTM or FPQPTM designation has been dropped.

Additional Ongoing Continuing Education Courses added to Education section in ADV Part 2B Procure Supplement.

April, 2019 Changes

Change LTTA service notifications from quarterly to various.

Table of Contents

	PAGE
Advisory Business.....	4
Fees and Compensation.....	9
Performance-Based Fees and Side-By-Side Management.....	11
Types of Clients.....	12
Methods of Analysis, Investment Strategies, and Risk of Loss.....	13
Disciplinary Information.....	14
Other Financial Industry Activities and Affiliations.....	15
Code Ethics, Participation or Interest in Client Transactions and Personal Trading.....	16
Brokerage Practices.....	17
Review of Accounts.....	18
Client Referrals and Other Compensation.....	19
Custody.....	20

Investment Discretion.....	21
Voting Client Securities.....	22
Financial Information.....	23
Requirements for State-Registered Advisers.....	24
Professional Liability Insurance.....	25
Part 2B – Brochure Supplement.....	26

I.S.U.E.® INC., Investment Strategies Simply Understood & Executed® (“Adviser” or “Firm”), is an S-Corporation formed under the laws of the State of Kansas in 2010. The Firm is registered with the State of Kansas as an Investment Advisor effective 2012. Mark T. Wurtz is the principal owner and the registered Investment Advisor Representative (“IAR”) of the Firm.

EDUCATIONAL and MOTIVATIONAL INVESTING SERVICES:

The primary focus of the Firm for financial education to the Client is with the **INVESTESCENT®** Educational and Motivational Investing Video Seminars. The *Pre/Post Retirement Edition* Video Seminar contains 4 sessions with supporting material. The *Building Wealth Edition* Video Seminar is single session with five parts and supporting material. These video seminars are NOT what-to-invest-in programs and do not provide specific investment advice. Each individual’s criteria for investing are unique and demand a thorough evaluation of their individual needs, requirements, and risk structure. Therefore, these video seminars address the fundamentals each investor should consider and understand before personally investing or accepting any recommendations from a financial industry member.

Since these video seminars are a flat fee based service which does not provide specific investment advice, Clients will not be required to complete the following documents:

- Client Detailed Personal Data Questionnaire
- Client Portfolio and Risk Questionnaire
- Client Behavioral Finance Questionnaire

Pre/Post Retirement Edition Video Seminar:

Session one is entitled “*Financial Industry*” and discusses the following areas:

- Brokerage Activity (Buyer-Seller-Bid-Ask)
- Stock Market Trading Activity (Sell Limit, Buy Limit, Buy Stop, Sell Stop)
- Option Basics (Calls-Puts)
- Indexes
- Passive vs. Active
- Financial Products (Investments) Fees, Holdings, Performance
- Financial Industry Agencies, Terms, Members, Qualifications
- Individual Investor Education

Session two is entitled “*Investments*” and discusses the following areas:

- Asset Categories
- Bond Seesaw
- Asset Allocation vs. Diversification
- Descriptions (Mutual Funds, ETFs, Load vs. No-Load)
- Proprietary Interactive Tools (Investing and Historical Trends, Draw Down Evaluation)
- In-Depth Analysis of Comparable Load vs. No-Load Mutual Funds and ETF
- Investor Caveats
- Investor Informative Websites

Session three is entitled “*Behavioral Finance*” and discusses the following areas:

Personal Financial Planning Process
E.P.I.I.S. (Emotionally & Psychologically Impeded Investor Syndrome)
Successful Investor
Behavioral Finance Issues
Social Security Issues
Annuity Issues

Session four is entitled “*Risk and Investments Management*” and discusses the following areas:

Risk Tolerance
Stock Market Volatility
Indexes and Business Cycles
LTTA (Long-Term Trend Analysis)

Building Wealth Edition Video Seminar:

Part one is entitled “Savings” and discusses the following areas:

Too Busy Living Today...To Plan to Live Tomorrow
Dollar Cost Averaging
Retirement Statistics
Building Wealth Takes Time!

Parts two through five, entitled “Financial Industry”, “Investments”, “Behavioral Finance”, and “Risk and Investment Management” contain elements from the Pre/Post Retirement Edition sessions.

All Seminar Video content may vary due to future enhancements and changes.

PERSONAL FINANCIAL SERVICES:

Personal financial services, tailored to the specific needs of the Client, such as Financial Planning, Financial Consulting, and Investment Reviews or Recommendations are provided. For these types of services, each Client is required to complete the following documents prior to the initial Client – Advisor meeting where the individual financial personal services will be provided:

Client Detailed Personal Data Questionnaire
Client Portfolio and Risk Questionnaire
Client Behavioral Finance Questionnaire

It is imperative for the Client to utilize these questionnaires to assist themselves and the Advisor in knowing the Client’s financial position, attitude, and temperament for establishing goals, investing, and with following through with the mutually agreed upon recommendations provided.

FINANCIAL PLANNING:

The Financial Planning process will track the following steps:

Review and Discuss Client Data
Formalize Goals
Develop a Plan to Achieve the Goals
Implement the Plan
Review and/or Revise the Plan

The following areas of financial planning may be addressed:

Financial Allocations
Risk Planning
Investment Planning
Income tax Planning
Retirement Planning
Estate Planning

Client will receive a personal written Financial Plan. In addition, the Advisor may recommend the Client seek the services of other professionals (CPAs, Lawyers, Insurance Specialists, etc.) to complete specific areas of the Client's Financial Plan. Clients are never obligated to follow any recommendations of the Advisor. The Advisor cannot guarantee the success of the Financial Plan either in part or whole due to changing circumstances beyond the Advisor's control (Stock Market, Tax Laws, Client's Personal Circumstances, etc.).

FINANCIAL CONSULTING:

Client may request "targeted" consulting services focusing on any area of the financial planning process or any financial circumstance. The Client will receive a personal written analysis or recommendation regarding the specific areas requested. Clients are never obligated to follow any recommendations of the Advisor.

I.S.S.U.E.® INC. does not provide portfolio management services, that is, continuous and regular supervision or management of Client's portfolios (which can involve discretionary investment selections, custody of assets, and compensation based on an average value of Client's assets) or buy and sell securities on behalf of the Client. No wrap fee programs are offered.

CAPITAL PRESERVATION & MARKET VALUE INVESTING, LONG - TERM TREND ANALYSIS (LTTA) SERVICE:

This service would likely be classified as market timing by State, Federal, and Self-Regulating Agencies.

However, strict market timing is speculative, unreliable, and counterproductive to long-term investing. Staying invested during the long-term upward trending business cycles will enhance the positive investment benefits for any long-term investor; capital appreciation. Additionally, not being invested during the long-term downward trending business cycles will minimize the negative investment effects for any long-term investor: capital losses. *Although the stock market is a leading indicator for business cycles, the stock market, by itself, is a poor prognosticator of pending long-term upward and downward trending business cycles.* Ideally, a long-term investor is interested in equity investing once at the start of the long-term upward trend of the business cycle (which may last, based upon the three business cycles

starting December, 1982 through June, 2009, 6 – 10 years per the National Bureau of Economic Research) and equity divesting once at the start of the long-term downward trend of the business cycle (which may last, based upon the referenced three business cycles, 8 – 18 months per the National Bureau of Economic Research). For any investor, regardless of where, what, or with whom they are equity invested, utilizing a risk management strategy, of optimally having only one buy and one sell within a complete business cycle, will enhance long-term investing results.

The last two business cycles, and corresponding volatile stock market circumstances, have shown diversification (industry standard for risk management) may no longer be the best approach for capital preservation.

The Firm will attempt to provide no more than one buy and one sell signal within a complete business cycle, which, based upon the three business cycles starting December, 1982 through June, 2009, could range approximately from 8 years to 11 years. This service does not attempt to time stock market high or lows. Global circumstances and extreme stock market volatility could potentially create a “false” signal, usually a sell signal during a long-term upward trend in the business cycle. Although these circumstances MAY be acted upon by the Firm and Client, they will eventually be excluded from the service.

NO ONE, NO STRATEGY, NO SOFTWARE, or NO ADVISOR can predict EXACT market high and lows or even guarantee specific results for any investment tool, process, system, or strategy.....period!

Since this service provides only a simple buy or sell notification without regard to specific investments, the Client will ONLY be required to complete the section of the *Client Detailed Personal Data Questionnaire* involving the details and actual statements of all investable assets for which the service is being provided. Also, the Client will NOT be required to complete the entire following documents:

Client Portfolio and Risk Questionnaire
Client Behavioral Finance Questionnaire

The Firm will initially provide a copy of the LTTA whitepaper explaining the process and various notifications of the status of the current business cycle and stock market in the LTTA service.

This service is provided, and compensation received, without regard to:

What specific investments the Client has or will acquire
Where the Client maintains their investments
Whom the Client utilizes to advise them in their investments
When, If, or How much any distributions are taken

Due to the nature of this service; the potential stock market reactions with an unknown number of Clients, and the amount of potential Client funds affected by this service, any dissemination of information related to this service, by Clients to 3rd parties or members or clients of other firms, is prohibited. Primarily, and most substantially, Federal and State Commission laws and regulations prohibit unregistered individuals from providing investment advice. Doing so may result in monetary and/or criminal penalties.

Therefore, Clients of this service must consent to the release of any or all personal or company telephone (cell and land-line) records as well as email and internet documents or histories, if required, by the Firm or any State or Federal Agency. Further, any Client who disseminates information regarding this service may be subject to a separate penalty from the Firm equal to 10% of their investable assets and/or, as a representative of another company, 10% of that firm's annual profits during the timeframe of dissemination. With respect to other firms, licensing fees are required.

STRATEGIC MOMENTUM INVESTING (SMI) SERVICE:

This service would likely be classified as market timing by State, Federal, and Self-Regulating Agencies.

IA provides a Strategic Momentum Investing (SMI) Service which advises Clients on which equity category (Large Cap, Small Cap, Emerging Markets) is indicating a potential for stronger long-term investment returns in the immediate future. This is NOT a short-term stock market timing service nor a means to beat the stock market.

This service answers the Clients questions of "What do I Invest in" and "When do I Invest in it". The goal of this service to achieve the best possible stock market returns associated with current stock market leaders.

Historically, either Large Cap, Small Cap, or Emerging Markets equity categories will tend to lead all equity investments, in different timeframes, throughout a business cycle expansion. Staying invested throughout a business cycle expansion is imperative, even throughout periodic stock market corrections.

The investment returns of all asset classes and categories will fluctuate due to economic, political, and global activities and events. Even the returns of equity sub-categories (growth, value, and blend) within a category like Small Cap will vary throughout the year.

By comparing the current price activity of specific index-type ETFs within a category, to their long-term trends, comparisons of price strength, or momentum, can be made. These comparisons highlight potential leadership changes which periodically occur between the three equity categories. Previous changes have coincided with their historical yearly results.

This service can be used for all retirement plans, regardless of what they are (401k, 457b/f, 403b, Traditional or ROTH IRAs, etc.), where they are based (self-directed, company, organization, or government), and who manages them (self, IA, broker, other financial professional). This service is primarily suited for tax-advantaged portfolios where capital gains and losses are not separated from the plan's overall investment activity. This service can also be used with taxable portfolios. However, capital gains and losses will be generated and therefore create taxable consequences for the owner.

Due to the nature of this service; the potential stock market reactions with an unknown number of Clients, and the amount of potential Client funds affected by this service, any dissemination of information related to this service, by Clients to 3rd parties or members or clients of other firms, is prohibited. Primarily, and most substantially, Federal and State Commission laws and regulations prohibit unregistered individuals from providing investment advice. Doing so may result in monetary and/or criminal penalties.

Therefore, Clients of this service must consent to the release of any or all personal or company telephone (cell and land-line) records as well as email and internet documents or histories, if required, by the Firm or any State or Federal Agency. Further, any Client who disseminates information regarding this service may be subject to a separate penalty from the Firm equal to 10% of their investable assets and/or, as a representative of another company, 10% of that firm's annual profits during the timeframe of dissemination. With respect to other firms, licensing fees are required.

ANNUAL CLIENT RETAINER FEE:

A reoccurring annual client retainer fee of \$100 will be charged with no proration for partial years.

EDUCATIONAL and MOTIVATIONAL INVESTING SERVICE:

The **INVESTESCENT®** Pre/Post Retirement Edition Educational and Motivational Investing Video Seminar is comprised of four (4) separate sessions and is billed at \$150 (or as agreed to by the Client and Firm) with supporting material. The **INVESTESCENT®** Building Wealth Edition Educational and Motivational Investing Video Seminar is a single session with five parts and is billed at \$50 (or as agreed to by the Client and Firm) with supporting material. Payment is required prior to or at time of receipt of DVD or download, if applicable.

Group presentations of the Seminars or just Q&A presentations are also available.

Fees for time, travel, or other expenses may be charged. Additional travel fees may be required for any out of town service requests.

PERSONAL FINANCIAL SERVICES:

All individual financial personal services are billed at a rate of \$90 per hour (or as agreed to by the Client and Advisor) with minimum billing periods of 30 minutes. Fractional billing periods will be rounded up. No initial or contingency fees are charged. Client agrees to pay for any services rendered by the Advisor. Client may cancel services at any time and agrees to pay for all services completed by the Advisor prior to cancellation. Billing will be made monthly, at the end of each month, and due within 20 days from end of billing period. The FIRM does NOT charge interest on unpaid balances.

CAPITAL PRESERVATION & MARKET VALUE INVESTING, LONG - TERM TREND ANALYSIS (LTTA) SERVICE:

A one-time compensation, based upon only one buy and one sell signal per business cycle, will be charged by the Firm. Any potential additional buy/sell signals created by global circumstances or stock market volatility will not be considered for any compensation. The compensation will be assessed and billed after the new business cycle buy signal has been provided by the Firm. The Client is required to make payment in full within 90 days from date of billing, unless otherwise agreed to in writing by the Firm and Client. FIRM charges NO interest on late payments.

The formula for compensation is as follows:

$$[(\text{Value of Investable Assets at Prior Buy Signal Date} + \text{Value of Investable Assets at Sell Signal Date})/2] * (.0005 * \text{Number of Months between Prior Buy Signal and Current Sell Signal})$$

Example – \$150,000 Investable Assets at Prior Buy Signal, \$200,000 Investable Assets at Current Sell Signal, 72 Months (6 Years) between Prior Buy Signal and Current Sell Signal – $(\$250,000 - \$150,000)/2 = \$50,000$, $.0005 * 72 = .036$, $\$50,000 * .036 = \$1,800$ {In this example, equivalent to a .6% fee per invested year, or if considering an additional 12 months of being uninvested, a .5% fee per year.}

Minimum Preservation Provision: If the Client has preserved less than 20% of the value of their investable assets between the previous sell signal and current buy signal, assuming no assets were sold from the sell signal to the current buy signal (in other words the Client had maintained their exact investments and allowed them to decrease in value from the date of the previous sell signal to the date of the current buy signal, i.e. staying exactly invested through the downward trend), **NO** compensation is due. In essence, **NO** compensation is due unless the Client has preserved at least 20% of their capital from the date of the previous sell signal to the date of the current buy signal, assuming the Client had elected to stay exactly invested through the downward trend of the stock market.

Example – 1500 Shares of ABC at \$100 per share on Date of Previous Sell Signal, 1500 Shares of ABC at \$80 per share on Date of Current Buy Signal - $1500 * \$100 = \$150,000$, $1500 * \$80 = \$120,000$, $\$150,000 - \$120,000 = \$30,000$, $\$30,000 / \$150,000 = .2$ or 20%, Compensation is Due, if the difference was \$29,999, $\$29,999 / \$150,000 = .19999333$ or 19.999333%, **NO** Compensation is Due

The service may be initiated at any time between the Client and the Firm. However, if the service is initiated after the current sell signal and before the next buy signal, the formula will change to reflect the value of the investable assets at the date of initiation of the service rather than the date of the current sell signal. This reduces the average value of the Clients assets and enhances the 20% Minimum Preservation Provision, both in favor of the Client, to minimize or possibly eliminate fees for the service in the last business cycle.

Effective January 1, 2017, this service will be offered WITHOUT charge to any individual with an investment portfolio of \$50K or less and any couple with an investment portfolio of \$100K or less. An investment portfolio consists of all moneys owned or allocated to the individual, available for investing, and contained within any taxable or nontaxable accounts.

STRATEGIC MOMENTUM INVESTING (SMI) SERVICE:

The fee for this service is .05% (.0005) of the Clients previous year-end assets, per quarter (.2% (.002) total per year).

No specific investment advice is provided. Each Clients investment universe will vary depending on their specific corporate or individual investment plans. Past studies have demonstrated that improved investment returns are related more to the equity categories selected rather than specific investments within the category. The investment returns of all specific investments with a category will vary due to the differences of stocks contained within the mutual fund or ETF.

The Client is required to make payment in full within 90 days from date of billing, unless otherwise agreed to in writing by the Firm and Client. FIRM charges NO interest on late payments.

OTHER CONDITIONS:

Time, travel, or other expenses may be charged by the Firm for any services.

All fees are negotiable.

No compensation, monetarily or otherwise, is received from other sources.

Firm is not affiliated with any Broker/Dealers or Mutual Fund Companies and receives no material compensation for products or services recommended.

Performance-Based Fees and Side-By-Side Management

I.S.U.E.® INC. does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a Client).

Types of Clients

I.S.S.U.E.® INC. provides services to any individual or organization.

There are no pre-requirements, minimum account size, or knowledge base restrictions.

I.S.U.E.® INC. utilizes both fundamental and technical analysis in developing recommendations and strategies for Clients. Fundamental is concerned with the intrinsic value of the investment and technical monitors the market activity of the investment and current economic conditions.

Asset allocation, or the selection of specific investment categories (large caps, small caps, bonds, REITS, commodities, international, etc.) as well as their % mix within a portfolio, over time, is the single most reason for varying performance. Understanding the characteristics of each of these specific investment categories will help the Client in creating and monitoring their own unique investment portfolio.

Index investing, rather than active management investing, is the primary focus of all recommendations and strategies. Studies have concluded that chasing performance results in lower returns primarily because past good performance does not guarantee future good performance, approximately 75% of active managers fail to beat market returns, very few managers consistently beat the market, and no reliable method has been found to determine which manager will beat the market in the future.

By developing an initial long-term investment strategy, with only periodic rebalancing, investment costs will be minimized. Using no-load mutual funds, low cost ETFs, and even NTF (No Transaction Fee) investments, the Client can assemble a custom portfolio to maximize investment return.

All services are focused on long-term investing for the Client. As with any investment, there is always an inherent risk of loss associated with general market activity, especially in certain shorter time frames. Longer investment timeframes tend to mitigate the risks of loss in investments.

Risk tolerance factors, such as Income, Assets, Insurance, Timeframes, Behavior, and Management must all be considered and are unique for each Client.

Disciplinary Information

I.S.S.U.E.® INC. has no disciplinary information activity to report.

Other Financial Industry Activities and Affiliations

I.S.S.U.E.® INC. does not have or intends to have, any affiliations with the following:

1. Broker-dealer, municipal securities dealer, or government securities dealer or broker
2. Investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and Offshore fund)
3. Other investment adviser or financial planner
4. Futures commission merchant, commodity pool operator, or commodity trading advisor
5. Banking or thrift institution
6. Accountant or accounting firm
7. Lawyer or law firm
8. Insurance company or agency
9. Pension consultant
10. Real estate broker or dealer
11. Sponsor or syndicator of limited partnerships

I.S.S.U.E.® INC. personnel may invest in the same securities as recommended to Clients.

This creates a potential conflict of interest.

To maintain the highest fiduciary standards, Client's investment opportunities are considered primary and paramount to all personal securities holdings and transactions of the Firm's personnel in all circumstances. To insure this principle, initial, quarterly, and annual reports of personal security holdings and transactions are mandatory. Prior written approval is required before the transaction of any personal security, especially IPOs. Prior approval of brokers and brokerage accounts are also required.

The entire Firm's personnel will conduct their work with the integrity, objectivity, fairness, full disclosure, confidentiality, competence, due diligence and professionalism required to adhere to the highest fiduciary standards for all Clients.

Integrity - Adherence to moral and ethical principles by subordinating person gain and/or advantage for the benefit of the Client.

Objectivity - Expressing or dealing with the Client's facts or conditions without distortion by personal feelings, prejudices, or interpretations.

Fairness – Impartial and honest conduct toward the Client with full disclosure of conflicts and free from self-interest, prejudice, or favoritism.

Full Disclosure – Divulging to the Client all known actual and potential conflicts of interest.

Confidentiality – Nondisclosure of Client's Personal information without specific consent of Client or as required by legal process.

Competence – For the benefit of the Client, attain and maintain an acceptable level of knowledge and skill to provide meaningful services or the wisdom to know the limitations in providing those services.

Due Diligence – The exercising of proper planning, thoroughness and promptness to avoid harm to the Client.

Professionalism – Providing the quality of services expected by the Client utilizing the characteristics of Integrity, Objectivity, Fairness, Full Disclosure, Confidentiality, Competence, and Due Diligence.

The Firm will provide a copy of the Privacy Policy & Code of Ethics to every Client, or prospective Client, annually, or as requested.

Brokerage Practices

I.S.S.U.E.® INC. does not recommend any brokerage or mutual fund companies for the Client.

The Client may choose any financial organization, outside of the Firm, to procure the investments recommended by the Firm.

The Firm receives no money, services, or benefits of any kind, for any investment recommendations or services, beyond moneys paid by the Client.

Review of Accounts

Client's financial plans, questionnaires, portfolios, individual investments, etc. are not regularly reviewed by the **I.S.S.U.E.® INC.** unless requested by the Client. Such requests for review and comment are considered new services for the Client and subject to the prevailing hourly fee.

Client Referral and Other Compensation

I.S.S.U.E.® INC. receives no compensation, monetarily or otherwise, for referrals made or received. All services, and the compensation associated with them, are strictly between the Client and the Firm.

Custody

I.S.S.U.E.® INC. will not have custody of Client's money or securities.

Investment Discretion

I.S.S.U.E.® INC. will not have discretionary authority of Client's money or securities.

Voting Client Securities

I.S.S.U.E.® INC. will not have voting authority of Client's securities. All security issues are strictly between the Client and their security's custodian or transfer agent. The Client can request assistance from the Firm regarding voting questions or security concerns. Advice or recommendations will be billed at the prevailing hourly fee.

Financial Information

I.S.S.U.E.® INC. maintains a positive net worth and has not been the subject of any bankruptcy proceedings. The Firm will continue to meet all contractual and fiduciary commitments to its Clients.

Requirements for State-Registered Advisers

Mark T. Wurtz is President, the majority owner (80%), and the primary representative of **I.S.S.U.E.® INC.** Additional information is available in Part 2B, following this section.

Mary Jo Wurtz is Vice-President and a minority owner (20%) with primarily administrative duties in the Firm.

The Firm provides no other services than has been described with this brochure.

The Firm does not use capital appreciation performance-based fees.

The Firm, nor any of the owners, has been involved in any arbitration claims or settlements.

The Firm, nor any of the owners, has been involved in any civil, self-regulatory organization, or administrative proceedings.

Professional Liability Insurance

Neither **I.S.S.U.E.® INC.** or Mark T. Wurtz, as IAR, carries Professional Liability Insurance. Only the assets of **I.S.S.U.E.® INC.** are subject to any legal settlements between the Firm/IAR and Clients.

Mark T. Wurtz

President

I.S.S.U.E.® INC.
Investment Strategies Simply Understood & Executed®
Investescent®

4333 NW 43rd St.
Topeka, KS 66618

785-224-0186(C)

investtools101@gmail.com

<http://www.investescent.com>

ADV Part 2B Brochure Supplement

January 1, 2019

This brochure supplement provides information about Mark T. Wurtz that supplements the **I.S.S.U.E.® INC.** brochure. You should have received a copy of that brochure. Please contact us if you did not receive **I.S.S.U.E.® INC.**'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mark T. Wurtz is available on the SEC website at www.adviserinfo.sec.gov. This website can be searched by using a unique identifying number, known as the CRD number. The CRD number for Mark T. Wurtz is 2205966.

Educational Background and Business Experience

Born: 1950

Education:

Missouri University of Science and Technology – BS Engineering Management '73

College for Financial Planning®, Denver, CO – Foundations in Financial PlanningSM '91

Course Topics –

The Financial Planning Process
Financial Statements & Cash Flow Management
The Time Value of Money
Investment Principles & Mutual Funds
Equities & Debt Instruments
Tax Planning
Retirement Planning
Introduction to Insurance
Life & Health Insurance
Estate Planning

Financial Paraplanner Qualified ProfessionalTM or FPQPTM: 2009 - 2018; NO Longer Maintained

Issued By - College for Financial Planning®, Denver, CO

Prerequisites - Individuals who hold the FPQPTM designation have completed a course of study encompassing the financial planning process, the five disciplines of financial planning and general financial planning concepts, terminology and product categories. Individuals also complete a three-month long internship. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Ongoing Continuing Education Courses:

Annuity Training
Fundamentals of Estate Planning
Inherited IRAs
Senior Needs Planning
401K Plans
2016 DOL Conflict of Interest Rule
CFP Board Practice, Standards, and Ethics
Charitable Donations, Cash and Noncash
Distribution Planning
Effective and Ethical Communication with Seniors
Financial Planning for Today's Consumers

Ongoing Continuing Education Courses - Continued:

Principles of Wealth Management
Retirement Planning Strategies
Elder Financial Abuse
Social Security Strategies
Fixed Annuities

Business Background:

AT&T – 1979 through 2004

Registered Financial Adviser in Kansas - 1992 through 1997

Series 65, Uniform Investment Adviser Law Exam – 2011

Management of Family's 7 Figure Portfolio – 2004 through Present

Registered Investment Adviser Representative (IAR) for **I.S.S.U.E.® INC.**, IA:
State of Kansas – 2012 to Present

Disciplinary Information

Mark T. Wurtz has no legal, financial, or regulatory issues to disclose.

Other Business Activities

Mark T. Wurtz has no other investment-related business activity to disclose.

Additional Compensation

Mark T. Wurtz neither receives nor supplies additional compensation related to advisory services beyond the work performed for **I.S.S.U.E.® INC.**

Supervision

I.S.S.U.E.® INC. maintains formal Supervisory and Compliance Procedures. Through these procedures, all IAR advice to Clients is monitored for compliance with the Firm's business standards and regulatory requirements. Supervision is conducted by the Compliance Officer, Mark T. Wurtz, 785-224-0186(C).