

Money Concepts HQ Advisor Brochure Supplement

(Part 2B of Form ADV)

This brochure provides information about the qualifications and business practices of Scot Alan Shier. If you have any questions about the contents of this brochure, please contact us at 949-770-7555 and/or Scot@QFCorp.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.

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Additional information about Scot Alan Shier also is available on the SEC's website at www.adviserinfo.sec.gov.

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For additional questions, please contact us at 800-326-1825
, Or by E-MAIL Compliance@moneyconcepts.com

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Item 2 Educational Background and Business Experience

I was born in 1960.

FORMAL EDUCATION

I have the following educational background:

Institution Name: US Air Force Academy
Date Attended: 06/1978 to 06/1982
Degree Obtained: Bachelor of Science
Major: Aeronautical Engineering

Institution Name: University of Southern California
Date Attended: 1/1984 to 12/1985
Degree Obtained: Master of Science
Major: Systems Management

Graduated Dean's List at US Air Force Academy

RECENT WORK EXPERIENCE

The ADV 2B requires you to disclose your business background (including an identification of the specific positions held) for at least the preceding five years. If any information is different from what is on your Form U4, please update the Form U4.

I have the following business background:

Employment Dates: 06/2002 to Present
Business Name: Quintessential Financial Corp.
Investment Related: Yes
City: Newport Beach
State: CA
Position Held: President

Employment Dates: 04/2019 to Present
Business Name: Money Concepts Capital Corp
Investment Related: Yes
City: Newport Beach
State: CA

Position Held: Regional Director

Employment Dates: 04/2006 to 04/2019
Business Name: NEXT Financial Group
Investment Related: Yes
City: Newport Beach
State: CA
Position Held: Division Manager

SECURITIES LICENSES

I currently hold the following securities license(s): 7; 24; 63; 65.

The series 7 license allows me to assist you with any general securities investments you may be considering.

I passed the Series 24 securities exam for general securities principals.

I passed the Series 63 securities exam which is required by some states to sell securities since the exam for this license tests state regulations.

I passed the Series 65 securities exam which qualifies me to provide investment advisory services as a representative of Money Concepts Advisory Service.

INSURANCE LICENSES

I hold the following insurance licenses: Life; Variable Annuity; Health. I am licensed in the following states: Arizona; California; Oregon; South Carolina; Washington.

PROFESSIONAL DESIGNATIONS

I hold the following professional designations:

Designation Name: CFP - Certified Financial Planner
Accredited Sponsor: Certified Financial Planner Board of Standards, Inc.
Date Earned: 9/19/2007

CFP - Certified Financial Planner

The Certified Financial Planner Board of Standards, Inc., grants the Certified Financial Planner (CFP) professional certification in the United States. This certification is voluntary; no federal or state law or regulation requires financial planners to hold the Certified Financial Planner (CFP) certification. According to the CFP Board, the certification is recognized in the United States and a

number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP mark, a candidate: (1) must satisfactorily complete an advanced college-level course of study addressing financial planning subjects the CFP Board has determined are necessary for competent and professional delivery of financial planning services, including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning; (2) must pass the CFP certification exam; (3) must complete at least three years of full-time financial planning-related experience (or equivalent); (4) must agree to adhere to the CFP Board's Standards of Professional Conduct, and renew this agreement when required by the CFP Board; and (5) must complete 30 hours of continuing education hours every two years.

Item 3 Disciplinary Information

I have not been involved in any legal or disciplinary proceeding material to a client's determination of my integrity or my financial advice.

Item 4 Other Business Activities

INVESTMENT-RELATED BUSINESS ACTIVITIES

As described in its Brochure, MCAS offers a variety of investment advisory services in which MCAS or Scot Alan Shier will recommend or direct the purchase or sale of securities for client accounts. Except as discussed in the Brochure, MCCC will serve as a broker-dealer in effecting these purchases or sales of securities. As compensation for their brokerage services in effecting these purchases and sales of securities, MCCC and Scot Alan Shier may receive commissions or sales charges. They may also receive service and distribution fees payable pursuant to SEC Rule 12b-1, recordkeeping fees, and transfer and sub-transfer agent fees. This compensation is in addition to investment advisory fees the client pays.

MCI is licensed as an insurance general agency and Scot Alan Shier is engaged as an MCI insurance agent representing various national insurance companies. Scot Alan Shier may recommend that clients purchase life insurance or variable life insurance products. If a client purchases an insurance product, MCI and Scot Alan Shier may receive separate, but typical sales compensation, which is in addition to investment advisor fees the client pays.

MCAS and Scot Alan Shier have an obligation to recommend or direct transactions that are in the client's best interests, and we have adopted supervisory procedures to help us to detect instances where transactions are not in the client's best interests. However, clients should be aware that the possibility of additional compensation from client purchases or sales of securities or insurance products might create an economic incentive.

Clients should review the Brochure carefully and discuss with Scot Alan Shier the specific costs their accounts will incur and the additional compensation MCCC and Scot Alan Shier will receive in connection with the purchase and sale of securities and insurance products. The commissions and other costs paid by the client may be higher or lower than the client might pay at another broker-dealer or insurance agency.

Clients are not under any obligation to accept MCAS's or Scot Alan Shier's recommendations to

purchase or sell securities or insurance products, and may choose to buy such products from third parties, if the client desires.

Clients are encouraged to contact MCAS's Chief Compliance Officer by telephone at (561) 472-2000, by email at compliance@moneyconcepts.com, or by mail at the first address above, to discuss any questions about the products or services provided by MCAS or MCCC.

I am engaged in the following investment-related business activities in addition to serving acting as an investment adviser representative of Money Concepts Advisory Service. I recognize that these activities may raise conflicts of interests. I have described how I address them and any compensation I receive from these activities:

I am a Registered Representative of Money Concepts Capital, Corp., which is a registered broker/dealer and a member of FINRA and SIPC.

My affiliation with Money Concepts Capital, Corp. creates limited potential material conflicts of interest for advisory clients because my commissions are customary and competitive for the marketplace. However, brokerage services may be available elsewhere at a lower cost. At no time is any client obligated to purchase securities through Money Concepts Capital, Corp.

I receive no additional economic benefits that could create a material conflict of interest that I have not included below.

I am not a registered or have an application pending to register as a broker/dealer and I am not a registered or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser.

I am involved in non-investment-related business activities that provide a substantial source of my income or involve a substantial amount of my time.

Description: Quintessential Financial & Insurance Services Corp provides non-investment related insurance services to clients.

Conflict of Interest: N/A

Item 5 Additional Compensation

From time to time, MCAS may enter into referral arrangements with various third-party investment advisers whose services Scot Alan Shier may recommend to clients. In these arrangements, if a client engages the third-party investment adviser, MCAS and Scot Alan Shier will receive a portion of the advisory fees the client pays for the services of such third-party adviser. The referral fees we receive for making referrals to these investment advisers may provide an economic incentive for us to make the referrals. Consequently, we may have a conflict of interest. We address this conflict by complying with the requirements under SEC Rule 206(4)-3 by: providing a written disclosure statement disclosing the terms of the referral arrangement between our firm and the investment adviser, providing a copy of the third-party adviser's disclosure brochure, and obtaining from the person referred a signed receipt for such documents.

Additionally, our Representatives, including Scot Alan Shier, may be eligible to participate in product sponsor educational meetings/conferences (non-cash compensation programs, including travel awards). Product sponsors periodically reimburse certain Representatives for the costs of client appreciation dinners, seminars, or other events. The possibility of this additional compensation or sponsor reimbursements may create a conflict of interest.

Clients should also be aware that our Representatives are permitted to offer dinners or other events to certain clients, including clients who refer other clients (so-called "Client Referral Clubs"). Consequently, clients who are referred to a Representative by an existing client should consider whether the referral was based on the existing client's desire to participate in a Client Referral Club.

Item 6 Supervision

I have access to your custodial account statements and your quarterly performance reports, which I review. I will request to meet with you annually to confirm your accounts' investments and asset allocation remain appropriate for your investment objectives.

I am supervised by Money Concepts Capital, Corp. at several levels. Annually, I attest that I understand the policies and procedures related to my offering of advisory services and must complete continuing education training administered by Money Concepts Capital. I am also trained by a Regional Director who is located within my region. To monitor the advice I give, a home office supervising principal reviews all account opening paperwork before an account is opened, and a surveillance program monitors the investment management of my existing accounts for red flags. Finally, my branch office is subject to a periodic audit which includes a review of client files and that I am servicing clients in accordance with firm policies.

My supervisor is:
Terri Walsh
CRD 2829444
Chief Compliance Officer
561-472-2000