

Securities America Advisors, Inc.
Advisor Brochure Supplement
(Part 2B of Form ADV)

This brochure supplement provides information about Douglas Richards that supplements the brochure for Securities America Advisors, Inc. (SAA). You should have received a copy of that brochure. Please contact Levi Cass if you did not receive SAA's brochure or if you have any questions about the contents of this supplement. This Supplement has not been reviewed or approved by the U.S. Securities & Exchange Commission, any state regulatory agency or self-regulatory organization.

Phone: 541-868-0449
Fax: 541-935-3330
E-Mail: doug.richards@securitiesamerica.com

Additional information about Douglas Richards is available on the SEC's website at www.adviserinfo.sec.gov.

September 22, 2017



12325 Port Grace Blvd
La Vista, NE 68128
www.securitiesamerica.com
800-747-6111

Brochure Supplement (Part 2B of Form ADV)

Item 2. Educational Background and Business Experience

Year of Birth: 1971

Educational Background:

Your financial advisor has graduated from the following institution(s):

Institution Name: University of Oregon

Date Completed: 12/15/1992

Degree Earned: BS

Area of Study: Economics and Political Science

Business/Employment Experience (for past five years):

Your financial advisor has the following employment background:

Employer Name: Securities America Advisors, Inc.

Start Date: 1/23/2009

End Date: Present

Title: Investment Advisor Representative

Address: 12325 Port Grace Blvd., La Vista, NE 68128

Type of Business: Registered Investment Advisor

Employer Name: Securities America, Inc.

Start Date: 1/23/2009

End Date: Present

Title: Registered Representative

Address: 12325 Port Grace Blvd., La Vista, NE 68128

Type of Business: Broker/Dealer

Employer Name: Crest Financial LLC

Start Date: 1/1/2003

End Date: Present

Title: Owner

Address: 23847 Sky Lane, Elmira, OR 97437

Type of Business: Financial Services

Professional Designations

Accredited Investment Fiduciary (AIF): To be an AIF, one must:

- Successfully complete either the web-based program or Capstone program

- Successfully complete the final certification exam
- Complete six hours of continuing education per year

Certified Financial Planner™ (CFP®): To be a CFP®, one must:

- Hold a bachelor's degree from an accredited college or university
- Complete financial planning education requirements set by the CFP Board (www.cfp.net)
- Successfully complete the 10-hour CFP® Certification Exam
- Obtain three-year qualifying full-time work experience
- Successfully pass the Candidate Fitness Standards and background check
- Complete 30 hours of continuing education every two years

Chartered Financial Consultant (ChFC): To be a ChFC, one must:

- Have three years of full-time business experience within the five years preceding the awarding of the designation
- Six core and two elective courses
- Successfully complete the final proctored exam for each course
- Complete 30 continuing education credits every two years

Chartered Life Underwriter (CLU): To be a CLU, one must:

- Have three years of full-time business experience within the five years preceding the awarding of the designation
- Successfully complete five core and three elective courses
- Successfully complete the final proctored exam for each course
- Complete 30 hours of continuing education every two years

Item 3. Disciplinary History

None

Item 4. Other Business Activities

Your financial advisor may recommend the purchase and sale of securities products in their separate capacity as a registered representative with Securities America, Inc., a full service broker/dealer, member FINRA/SIPC. Securities America, Inc. and Securities America Advisors, Inc. are affiliated entities. A portion of the financial advisor's time each week is dedicated to securities and securities sales. Your financial advisor may receive commissions when offering securities products to clients.

In addition to his work with Securities America, Inc., the financial advisor is engaged in offering insurance and insurance products as an insurance agent. A portion of the financial advisor's time each week is dedicated to insurance and insurance sales, and he can earn commissions when acting in this separate capacity.

Compensation based on being a registered representative/insurance agent:

In addition to the advisory fees disclosed in your advisory agreement, your financial advisor may receive compensation, including bonuses and non-cash compensation, for selling certain securities or other investment products. As a result, certain incentives and conflicts of interest may exist for your financial advisor if you buy certain products or services recommended by your financial advisor.

Conflicts of interest may arise in the course of providing investment management services to you and the financial advisor's other financial industry activities. These potential conflicts of interest are described in this brochure. To the extent we are unable to prevent actual or potential conflicts, we will take reasonable steps to mitigate them and at a minimum, disclose them to you.

Item 5. Additional Compensation

The financial advisor may have an incentive to join or remain with Securities America, Inc. through compensation arrangements over and above the compensation that may be received for selling products and services through Securities America, Inc. These arrangements may include bonuses, enhanced pay-outs, forgivable loans, business transition loans, and other forms of cash/non-cash compensation for meeting certain production levels.

The financial advisor may receive bonuses or non-cash compensation relating to the promotion or sale of a program sponsor's products or services. These program sponsors may pay for training, education, or prospecting events such as seminars, for due diligence and travel expenses to these events, and occasionally they may provide business entertainment or gifts of nominal value to financial advisors.

The financial advisor may receive referral fees for referring a client or prospective client to SAA or a third party investment advisor.

Incentive programs and cash/noncash compensation are strictly regulated by the SEC, FINRA, and Securities America compliance policies.

Item 6. Supervision

Your financial advisor's activities are supervised by someone working in the financial advisor's office and/or a member of SAA's supervision team. The supervisor provides ongoing training and support to your financial advisor and answers questions about financial planning or providing investment advice to clients. The supervisor also reviews the financial advisor's activities through SAA's client relationship management system, business submission reviews, email monitoring, and correspondence reviews. The person responsible for supervising the financial advisor's advisory activities, Levi Cass, Regional Sales Supervision Principal, can be reached at 800-747-6111.