

Form ADV Part 2B Brochure Supplement

Edna Kowitz, ChFC, CLU®

LexAurum Advisors, LLC

d/b/a “Kowitz Financial Group”

Branch Office: 10451 Mill Run Circle, Suite 400

Owings Mill, MD 21117

(888) 517-4888

Home Office: 16010 Metcalf Avenue, Suite 101

Overland Park, KS 66085

(913) 261-9316

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This Brochure Supplement provides information about Edna Kowitz that supplements the LexAurum Advisors, LLC (LexAurum) Brochure which you should have received. Please contact us at (913) 261-9316 if you did not receive the LexAurum Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Ms. Kowitz is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Edna Kowitz, born in 1961, joined LexAurum in 2017 as an investment advisor representative and office manager. She was previously a registered representative of Summit Brokerage Services and an investment advisor representative of Summit Financial Group during parts of 2016 and 2017. Prior to that, Ms. Kowitz was simultaneously affiliated as a representative of VSR Advisory Services, an SEC registered investment adviser, and VSR Financial Services, Inc., a FINRA member broker dealer, from 2014 through 2016. She was associated with Ceros Financial Services, Inc. from 2011 to 2012. She was associated with Northwestern Mutual Investment Services, LLC from 2000 to 2011 and was an agent for Northwestern Mutual Life from 2000 to 2011.

Ms. Kowitz attended Towson University from 1979 to 1981.

Ms. Kowitz earned a ChFC designation in 2009. The ChFC (Chartered Financial Consultant) designation is granted by the American College. To attain the designation an individual must have 3 years of full-time business experience within the five years preceding the awarding of the designation. They must also complete 9 educational courses and agree to adhere to the ChFC Code of Ethics. In addition, to maintain the right to continue to use the designation, an individual must complete 30 continuing education credits every two years. A Designee who has attained Emeritus status is waived from meeting the continuing education requirements.

Ms. Kowitz earned a CLU® designation in 2006. The CLU® (Chartered Life Underwriter®) is a professional designation granted by The American College. Prerequisites and experience requirements include three years of full-time business experience within the five years preceding the awarding of the designation. Educational requirements include five core and three elective courses. The CLU® designee must complete 30 CE credits every two years.

Ms. Kowitz earned a CDFA® designation in 2013. The CDFA (Certified Divorce Financial Analyst) designation is granted by the Institute for Divorce Financial Analysts. To attain the designation an individual must have at least 2 years' experience in a financial services capacity. They must also complete a four-part examination and agree to adhere to a Code of Ethics. In addition, to maintain the right to continue to use the designation, an individual must complete 20 hours of continuing education every two years.

Ms. Kowitz earned a CLTC designation in 2006. The CLTC (Certified in Long Term Care) designation is granted by the CLTC Board of Standards. To attain the designation an individual must complete a 7-part course and successfully pass a final exam. In addition, to

maintain the right to continue to use the designation, an individual must complete an ethics course every two years.

Item 3- Disciplinary Information

Ms. Kowitz is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Ms. Kowitz is licensed as an independent insurance agent. She earns commission-based compensation for selling insurance products to clients. Insurance commissions earned by Ms. Kowitz are separate and in addition to advisory fees she earns. Accepting commission-based compensation poses a conflict of interest as it creates an incentive to effect insurance transactions for the purpose of generating compensation however, the client is under no obligation, contractually or otherwise, to purchase insurance products through Ms. Kowitz. Further, based on current fiduciary and suitability standards, Ms. Kowitz is required to make recommendations appropriate to each client's individual needs and objectives.

Ms. Kowitz uses the business name "Kowitz Financial Group" to represent her advisory business conducted through LexAurum and her insurance business conducted through her separate tax entity, Kowitz Financial Group, LLC.

Item 5- Additional Compensation

Ms. Kowitz does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Lex-Aurum maintains a supervisory structure designed to reasonably detect and prevent violations of securities laws, rules and regulations. This system includes written supervisory procedures, trained and qualified home office personnel, guidance issued to advisors in a compliance manual, and periodic office compliance inspections. Ms. Kowitz reports to Peter W. Hughes, the CEO of the firm. Mr. Hughes can be reached at (913) 261-9316.