

# Justice Financial

**Karen L. Justice**

**Justice Financial Advising, Inc.**

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**March 9, 2022**

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Karen L. Justice that supplements the Justice Financial Advising, Inc. brochure. You should have received a copy of that brochure. Please contact us at (520) 432-6680 if you did not receive Justice Financial Advising, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Karen L. Justice is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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### ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

#### **Karen Louise Justice**

*Year of Birth:* 1943

*Formal Education after High School:*

The American College, MSFS, Master of Science Financial Services, 2009

University of South Florida, BA, Finance, 1978

*Business Background for the Previous Five Years:*

- Justice Financial Advising, Inc., President/Chief Compliance Officer, 03/2007 to Present.
- Met Life Securities, Inc., Registered Representative, 07/2005 to 03/2007.
- Metropolitan Life Ins., Sales, 07/2005 to 03/2007.
- American Express Financial Advisors, Inc., Registered Representative, 08/1993 to 07/2005.

*Certifications:*

- **Chartered Life Underwriter ['CLU']:** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.
- **Chartered Financial Consultant ['ChFC']:** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

### ***Disciplinary Information***

Form ADV Part 2B, Item 3

Ms. Justice does not have any reportable disciplinary information.

### ***Other Business Activities***

Form ADV Part 2B, Item 4

Ms. Justice owns rental properties. Other than the management of the rental properties, Ms. Justice is not engaged in any other business activities beyond the services that she provides through Justice Financial Advising, Inc.

### ***Additional Compensation***

Form ADV Part 2B, Item 5

Ms. Justice does not receive any additional compensation beyond the fee based compensation she receives through Justice Financial Advising, Inc.

### ***Supervision***

Form ADV Part 2B, Item 6

Justice Financial Advising, Inc. has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Arizona Securities Act. Karen L. Justice, available at 520-432-6680, is Justice Financial Advising, Inc.'s Chief Compliance Officer and the sole Investment Advisory Representative ("IAR"), therefore she is responsible for all of the activities that occur on behalf of Justice Financial Advising, Inc. and its clients.

### ***Requirements for State-Registered Advisers***

Form ADV Part 2B, Item 7

Ms. Justice has not had any disciplinary events required to be disclosed in this section.