



**Item 1- Cover Page**

**Form ADV Part 2 B  
Brochure Supplement**

**Kevin P. McCutcheon, CFA<sup>®</sup>**

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**This Brochure Supplement provides information about Kevin McCutcheon, CFA<sup>®</sup> that supplements the Live Oak Family Offices LLC's ("Live Oak") Brochure. You should have received a copy of that Brochure. Please contact Kevin P. McCutcheon, Managing Member and Chief Compliance Officer, if you did not receive Live Oak's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kevin McCutcheon, CFA<sup>®</sup> is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

# Professional Certifications

## Chartered Financial Analyst®

The CFA® Charter is a globally recognized, graduate-level investment credential. Earning it demonstrates a commitment to professional ethics and expertise with the broad range of skills needed for competitive careers in the investment profession. The CFA designation is issued by the CFA Institute.

To earn a CFA charter, one must have four years of qualified investment work experience, become a member of CFA Institute, pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct, complete the CFA Program, and apply for membership to a local CFA member society.

The CFA Program is organized into three levels, each culminating in a six-hour exam. The program curriculum progresses in complexity as you move through the three levels:

- **Level I:** Focuses on a basic knowledge of the ten topic areas and simple analysis using investment tools
- **Level II:** Emphasizes application of investment tools and concepts with a focus on valuation of all types of assets
- **Level III:** Focuses on synthesizing all the concepts and analytical methods in a variety of applications for effective portfolio management and wealth planning

CFA Program curriculum topics:

- Ethical And Professional Standards
- Quantitative Methods
- Economics
- Financial Reporting and Analysis
- Corporate Finance
- Equity Investments
- Fixed Income
- Derivatives
- Alternative Investments
- Portfolio Management and Wealth Planning

A commitment to professional ethics is at the core of CFA Institute.

CFA Institute members and CFA Program candidates are subject to professional conduct enrollment/admission criteria and must comply with the Code and Standards. Additionally, members must annually complete and sign a Professional Conduct Statement, disclosing any allegations of professional misconduct.

## **Item 2 - Educational Background and Business Experience**

Kevin P. McCutcheon, CFA<sup>®</sup>, CRD no. 6105535, born 1978. Kevin is the Managing Member and Chief Investment Officer of Live Oak since January 2022. He became Chief Compliance Officer and President and sole owner of Live Oak Family Offices, LLC in December 2024. He is the Chief Investment Officer of G & O Financial Services, Inc. since 2013. Kevin attended The Ohio State University and received a BS in Family Financial Management. Kevin earned his Chartered Financial Analyst from the CFA Institute in 2007.

## **Item 3 - Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## **Item 4 - Other Business Activities**

Kevin is not engaged in any other investment-related business or occupation outside of Live Oak and as Chief Investment Officer of G & O Financial Services, Inc., nor does he have an application pending to register as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or as an associated person of an FCM, CPO, or CTA.

Additionally, Kevin is not engaged in any other business or occupation for compensation, nor is he actively engaged in any other business activity or activities that provides a substantial source of income or involves a substantial amount of his time.

## **Item 5 - Additional Compensation**

Kevin does not receive additional compensation for advisory services. Live Oak’s gift and entertainment policy is overseen by the Chief Compliance Officer.

## **Item 6 - Supervision**

Live Oak has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. Live Oak has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to these rules and regulations. In addition, Live Oak has adopted a Code of Ethics that requires each employee to always act in the best interest of clients. The Chief Compliance Officer can be contacted at number listed on the cover page of this Brochure Supplement or by email at [info@lofolllc.com](mailto:info@lofolllc.com).

## **Item 7 - Requirements for State-Registered Advisers**

Live Oak is an SEC registered investment adviser; therefore, this section is not applicable.