

Form ADV Part 2B: *Brochure Supplement – Charolette McKinney*

Item 1 – Cover Page

Charolette McKinney
Lobscouser II, LLC
Doing Business as Aquilant Advisors
555 Maryville University Dr., Suite 440
Town and Country, MO 63141
314-309-2078

Date of Supplement: December 2021

This brochure supplement provides information about Charolette McKinney that supplements the Lobscouser II, LLC (“Aquilant Advisors”) disclosure brochure. You should have received a copy of that brochure. Please contact Steven Farris at 314-309-2078 or at steven@aquilantadvisors.com if you did not receive Aquilant Advisors’ brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Charolette McKinney

Born: 1948
CRD # 5053167

Post Secondary Educational Background:

Webster University, MBA: 2000
University of Central Oklahoma, Bachelors degree in Mathematics: 1970

Business Background:

Aquilant Advisors, Registered Assistant, 04/2021 to Present;
Cambridge Investment Research, Registered Assistant, 04/2021 to Present;
American Portfolios Financial Services/Siebert Investment Services, LLC, Registered Assistant,
03/2011 to 04/2021

Item 3 – Disciplinary Information

Charolette McKinney has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of a Broker-Dealer

Charolette McKinney is separately licensed as a registered representative with Cambridge Investment Research, a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting in his separate

capacity as a registered representative of Cambridge Investment Research, Charolette McKinney may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Charolette McKinney may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based Cambridge Investment Research account in addition to a Aquilant Advisors advisory account.

The receipt of commissions creates an incentive for Charolette McKinney to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Charolette McKinney controls for this potential conflict of interest by discussing with clients the advantages and disadvantages of establishing a fee-based account through Aquilant Advisors versus establishing a commission-based account through Cambridge Investment Research. Aquilant Advisors does not require its advisor representatives to encourage clients to implement investment advice through Cambridge Investment Research.

Charolette McKinney does not earn commissions in fee-based accounts.

Clients are never obligated or required to establish accounts through Aquilant Advisors or Cambridge Investment Research. However, if a client does not choose to accept Charolette McKinney's advice or decides not to establish an account through Cambridge Investment Research, Charolette McKinney may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Charolette McKinney, in her capacity as a Cambridge Investment Research must place all purchases and sales of securities products in commission-based brokerage accounts through Cambridge Investment Research or its other approved institutions.

Insurance Agent

Charolette McKinney is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Charolette McKinney will receive commissions for selling insurance and annuity products.

Charolette McKinney may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Charolette McKinney when recommending products to its clients. While Charolette McKinney endeavors at all times to put the interest of her clients first as a part of Aquilant Advisors' overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest, and may affect Charolette McKinney's decision making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Charolette McKinney and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

In addition to the description of additional compensation provided in Item 4, Charolette McKinney can receive additional benefits.

Certain product sponsors may provide Charolette McKinney with other economic benefits as a result of her recommendation or sale of the product sponsors' investments. The economic benefits received by Charolette McKinney from product sponsors can include but are not limited to, financial assistance or the

sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Charolette McKinney in providing various services to clients.

Although Aquilant Advisors and Charolette McKinney endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives (“affiliated persons”), these arrangements could affect the judgment of Charolette McKinney when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Charolette McKinney.

Item 6 – Supervision

Steven Farris is the Chief Compliance Officer of Aquilant Advisors. He is responsible for overseeing and enforcing the firm’s compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Charolette McKinney. Steven Farris can be contacted at 314-309-2078.

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