

# *INTREPID*



This brochure supplement provides information about RICHARD KEITH LOCKE that supplements the Intrepid Financial Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact the Intrepid Financial Planning Group, LLC office at (317) 818-1776 if you did not receive Intrepid Financial Planning Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about RICHARD KEITH LOCKE is available on the United States Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**INTREPID FINANCIAL PLANNING GROUP, LLC.**

3021 East 98<sup>th</sup> Street, Suite 115

Indianapolis, IN 46280

(317) 818-1776

IARD No. 112196

SEC FILE NUMBER: 801-61020

ADV Part 2B – Brochure Supplement For:

**RICHARD KEITH LOCKE**

3021 East 98<sup>th</sup> Street, Suite 115

Indianapolis, IN 46280

(317) 818-1776

CRD No. 1454409

March 31, 2011

## **EDUCATION BACKGROUND & BUSINESS EXPERIENCE**

Richard Keith Locke is a former practicing CPA. He formed his first Registered Investment Advisory firm in 1988 under the name of RK Locke & Co. for the purpose of providing investment and retirement planning advice. These services were provided on an hourly fee basis. In 1998 Mr. Locke formed Intrepid Financial Planning Group, LLC (IFPG) for the purpose to manage client assets on a fee basis, calculated as a percentage of assets managed. Mr. Locke has served as the Lead Portfolio Manager of IFPG since its formation.

Mr. Locke also has prior experience in the investment industry as a registered representative and Office of Supervisory Jurisdiction (supervising other registered representatives). These positions allowed Mr. Locke to collect commissions on investment product sales unrelated to IFPG by working with a third party broker-dealer firm, independent of IFPG. In 2006 Mr. Locke resigned from his last registered representative relationship (Morris Group of Indianapolis, Indiana). Accordingly, Mr. Locke no longer provides any investment products on a commission basis. His sole investment related compensation is from fees in connection with IFPG.

Mr. Locke was born in Gary, Indiana in 1946. Upon the conclusion of four years of military service Mr. Locke attended and graduated from Indiana University (Northwest Indiana campus). In 1973 he received a Bachelor of Science degree in accounting.

## **DISCIPLINARY INFORMATION**

Mr. Locke and Intrepid Financial Planning Group, LLC have not been involved with any regulatory disciplinary actions which would be material relating to a client, or prospective client's evaluation of Intrepid Financial Planning Group, LLC.

## **OTHER BUSINESS ACTIVITIES**

Mr. Locke is not involved in any other businesses and devotes full time to IFPG. He is a member of the Leadership Council of the Indiana chapter of the National Federation of Independent Business (NFIB).

## **ADDITIONAL COMPENSATION**

Richard Keith Locke does not receive any material compensation over and above management fees and compensation received from Intrepid Financial Planning Group, LLC.

## **SUPERVISION**

All of Intrepid Financial Planning Group LLC's advisory representatives and employees are monitored and supervised by Mr. Locke, Lead Portfolio Manager/Chief Compliance Officer. Mr. Locke is located at the Indianapolis headquarters and is available via telephone at (317) 818-1776.

The majority of all investment advice from Intrepid Financial Planning Group, LLC comes jointly from Lead Portfolio Manager/Chief Compliance Officer, Richard K. Locke and its advisory representatives. All client communications are retained in client files and are reviewed by the Chief Compliance Officer.

In addition, all advisory representatives and employees are required to accurately report all personal securities transactions on a quarterly basis. Personal securities transactions are then reviewed by the Chief Compliance Officer.

### **OTHER DISCLOSURES**

There are no additional disclosures of Richard Keith Locke.