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Website: www.kacfinancialservices.com

Office Hours: Mon-Fri 7:30 am - 4:00 pm MST

We know you've worked hard for your money. . .

The investment climate today has never been more exciting or challenging. Individuals are living longer, retiring earlier, and wanting more money while Social Security and Medicare are stressed. That is why you need KAC Financial Services as your guide. Just as a compass guides each ship through its journey, we guide our clients through the ups and downs of investing throughout their life plan. We accomplish this through careful listening to your wants and then formulating an individual comprehensive and realistic plan to assist you to meet your specific goals – whether it pertains to you, your family, your business, or an organization. As part of our holistic financial planning, we would like to work with your other trusted professionals such as CPA's, Estate Attorneys and Insurance professionals.

By keeping your objectives in focus, staying in contact with you throughout various market conditions, and making adjustments as economic or lifestyle conditions warrant, we maintain our commitment to "Guiding Your Financial Future".

Now let us help your money work hard for you!

Our People:



Kim A. Checketts
Founder/Owner

Throughout his career, Kim has specialized in meeting the unique financial goals, dreams, and objectives of the affluent and high net worth individuals as well as businesses.

His expertise includes separate managed accounts, insurance solutions and annuities, unit investment trusts, 1031 real estate exchanges, etc.



Zachary Pinnau
Registered Assistant

Zach assists in researching investments, running financial calculations, and preparing for client reviews. He brings operational and analytical experience to KAC Financial.

Zach graduated from Weber State University with a BA in Business Administration with an emphasis in Finance.



Darren B. Downs, CIMA®
Vice President of Investments

Darren's primary roles are researching various investment options, conducting client reviews, and ensuring all of our client's individual needs are attended to.

Darren's expertise includes mutual funds, ETFs, and other investment vehicles as well as constructing individualized portfolios for our clients.



Maggie Kingston
Administrative Assistant

Maggie's main responsibilities include creating appointments, generating paperwork, and running the Ogden office.

She is a 2011 Magna Cum Laude honors graduate holding a Bachelors of Science in Business Administration and a Minor in Accounting. She enjoys painting and refurbishing furniture to its original beauty.

At KAC Financial Services we always remember two things:

It's your money we are managing, not ours.

Without you we have no business.

You can read more about us at kacfinancialservices.com

Kim A. Checketts, Darren B. Downs and Zachary Pinnau are registered with, supervised by, and securities offered through Kovack Securities, Inc., Member FINRA/SIPC. 6451 N. Federal Highway, Suite 1201 Ft. Lauderdale, FL 33308 (954) 782-4771 Advisory services offered through Kovack Advisors, Inc.

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