

Part 2B of Form ADV: *Brochure Supplement*

Jannessa Lynn McCombie
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This brochure supplement provides information about Jannessa Lynn McCombie that supplements the Essex National Securities, Inc. brochure. You should have received a copy of that brochure. Please contact John Cooney 707-258-5000 if you did not receive Essex National Securities, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Jannessa Lynn McCombie is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Full Legal Name: Jannessa Lynn McCombie

Born: 1978

Education

- University of Pittsburgh; BS, Applied Mathematics; 2001

Business Experience

- Essex National Securities, Inc; Registered Representative; from 01/2011 to Present
- First Commonwealth Bank; Registered Representative / Financial Advisor; from 01/2011 to Present
- M&T Securities; Registered Representative; from 10/2008 to 12/2010
- M& T Bank ; Customer Representative II; from 03/2008 to 12/2010
- Omega Bank ; Branch Manager; from 06/2006 to 03/2008
- AIG; Manager Trainee; from 03/2006 to 03/2006
- RBC Centura; Account Manager ; from 10/2002 to 12/2005
- Dare County School; 8th Grade Math Teacher; from 08/2001 to 10/2002

Item 3 Disciplinary Information

Jannessa Lynn McCombie has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Jannessa Lynn McCombie is also engaged in the following investment-related activities:

Insurance company or agency

Representative is an insurance broker with various insurance companies. In this capacity, your representative may recommend insurance products and receive normal insurance transaction commissions if products are purchased through insurance companies with which he is affiliated. Thus, a conflict of interest exists

between the interests of your representative and those of the advisory clients, creating an incentive for him to recommend investment and insurance products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of the representative or to effect any transactions through him if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority).

Your Advisor does not limit his recommendations to products or services offered by specific insurance companies and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment and insurance products recommended through other insurance companies.

2. Jannessa Lynn McCombie receives commissions, bonuses or other compensation on the sale of securities or other investment products.

Individual is a registered representative with Essex National Securities, Inc., a registered broker-dealer, member FINRA and SIPC. In this capacity, the representative may recommend investment products and receive transaction commissions if products are purchased through the broker-dealer. Thus, a conflict of interest exists between the interests of registered representative and those of the advisory clients, creating an incentive for representative to recommend investment products based on the compensation received, rather than on a client's needs.

However, clients are under no obligation to act upon any recommendations of registered representative or to effect any transactions through him if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority). Representative does not limit his recommendations to products or services offered by the broker-dealer and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment products recommended through other broker-dealers not affiliated with this representative.

B. Non Investment-Related Activities

Jannessa Lynn McCombie is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Jannessa Lynn McCombie does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Mary Johnson

Title: Registered Principal

Phone Number: 707-251-2199

Ms. Mary Johnson is responsible for all supervision and monitoring of investment advice offered to clients by the representative. She can be reached at 707-251-2199. The underlying securities within accounts are continually monitored by Ms. Johnson. Ms. Johnson reviews these accounts at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

Item 7 Requirements for State-Registered Advisers

Mr. Berglund has never been the subject of a bankruptcy petition nor has he ever been involved in any of the following events:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.