



Firm Brochure

(Part 2A and 2B of Form ADV)

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This brochure provides information about the qualifications and business practices of Michael Brady & Co., LLC. If you have any questions about the contents of this brochure, please contact us at: (440) 235-2100, or by email at: mike@MichaelBradyCo.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Michael Brady & Co., LLC is available on the SEC's website at www.adviserinfo.sec.gov

January 5, 2012

Michael Brady & Co., LLC

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Our last brochure update was dated February 7, 2011.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (440) 235-2100 or by email at: mike@MichaelBradyCo.com.

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Advisory Business

Firm Description

Michael Brady & Co., LLC ("MBCO") was founded in 2003.

MBCO provides personalized confidential financial planning and investment advisory services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities.

Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

MBCO is strictly a fee-only financial planning and investment advisory firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is provided on a discretionary basis. MBCO does not act as a custodian of client assets. The client always maintains asset control. MBCO places trades for clients under a limited power of attorney.

An evaluation of each client's initial situation is provided to the client. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment advisory services may be beneficial to the client.

Principal Owners

Michael C. Brady owns 100% of the outstanding shares of MBCO.

Types of Advisory Services

MBCO provides investment advisory services, also known as asset management services and furnishes investment advice through consultations.

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On more than an occasional basis, MBCO furnishes advice to clients on matters not involving securities, such as determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

As of December 31, 2011, MBCO manages approximately \$52,600,000 in assets for approximately 191 clients. Approximately \$52,600,000 is managed on a discretionary basis, and \$0 is managed on a non-discretionary basis.

Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. An Investor Profile is created that reflects each client's stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Investment Advisory Agreements may not be assigned without client consent.

Types of Agreements

Our Investment Advisory Agreement and Investor Profile define the client relationship. All clients sign our Investment Advisory Agreement which describes the terms under which accounts will be accepted by MBCO.

Investment Advisory Agreement

MBCO believes that a successful investment program requires (1) a defined set of investment objectives based on a thorough review of the client's investment time horizon, long-term goals and expectations, and short-term risk attitudes (the "Investor Profile"), (2) a diversified asset allocation strategy designed to meet the client's objectives with an acceptable amount of investment risk, (3) a process of evaluating and selecting professional investment managers, and (4) a process of carefully monitoring investment activity and adjusting and rebalancing the portfolio.

MBCO provides clients a full-service investment approach utilizing no-commission mutual funds, exchange-traded funds ("ETFs") and/or individual stocks and bonds.

MBCO may utilize no-commission mutual funds and ETFs in a strategic, globally allocated portfolio. This is generally a buy-and-hold strategy with periodic rebalancing. Orders to purchase or sell securities are placed infrequently and primarily when adverse fund performance or other factors indicate replacing one fund with another, rebalancing of the account is necessary, or the client contributes or withdraws funds to/from the account.

MBCO may utilize other investment advisors and private money management firms as sub-advisors to manage portfolios of individual stocks and/or bonds, no-commission mutual funds and/or ETFs for client accounts. These accounts generally utilize tactical management and experience more trading than our buy-and-hold strategy.

MBCO may also provide consultative advice concerning the following investments: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

MBCO may also provide advice to clients not involving securities. These services may be termed “financial planning” services. Clients may select certain services to be performed either as a package of services or ala carte.

Available services may include: (1) establishment of financial goals and objectives; (2) budgeting, cash flow and debt analysis and planning; (3) analysis and planning for college education funding; (4) risk management and insurance analysis and planning; (5) long-term elder care analysis and planning; (6) retirement analysis and planning; (7) tax analysis and planning; (8) employee benefit analysis and planning; and/or (9) estate, asset protection and charitable giving analysis and planning.

MBCO is compensated for financial planning services from fees generated by investment advisory services as described above. MBCO does not offer stand-alone financial planning services.

MBCO does not provide tax preparation or legal services.

Termination of Agreement

Although the Investment Advisory Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client’s discretion. MBCO or the client may terminate the Investment Advisory Agreement at any time by oral or written notice to the other party.

Fees and Compensation

Description

MBCO's annual Investment Advisory Agreement fee is based on a percentage of the investable assets according to the following schedule:

<u>Account Size</u>	<u>Annual Fee Percentage</u>
Up to \$250,000	1.50%
\$250,001 to \$1,000,000	1.00%
Over \$1,000,000	0.80%

There is no minimum annual fee and all fees are negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above.

Fee Billing

One fourth of the annual advisory fee will be charged each calendar quarter based on the account's market value at the end of the prior quarter (or on the initial deposit amount in the first quarter.) Investment management fees are billed in advance, meaning that we invoice you at the beginning of the three month period. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Investment management fees charged by Sub-Advisors are not included in, and are in addition to, MBCO's fees.

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. See "Brokerage Practices" below for more information concerning the selection of Custodians.

MBCO, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds and ETFs generally charge a management fee for their services as investment managers. The management fee is called an expense ratio.

For example, an expense ratio of 0.50 means that the mutual fund company or ETF manager charges 0.5% annually for their services. These fees are in addition to the fees paid by you to MBCO.

Performance figures quoted by private money managers, sub-advisors, mutual fund companies and ETFs in various publications are after their fees have been deducted.

Past-Due Accounts and Termination of Agreement

At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

If the client made an advance payment, MBCO will refund any unearned portion of the advance payment. Any unused portion of fees collected in advance will be refunded within 90 days.

MBCO reserves the right to stop work on any account that is more than 90 days overdue. In addition, MBCO reserves the right to terminate any engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in MBCO's judgment, to providing proper financial advice.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

MBCO does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

MBCO generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

MBCO does not have an account minimum.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that MBCO may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Fidelity Investment's Wealth Central research service, and the World Wide Web.

Investment Strategies

The primary investment strategy used on client accounts is strategic, global asset allocation with periodic rebalancing. Portfolios are globally diversified to control the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investor Profile that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies). Many of these strategies may be provided by private money managers acting as sub-advisors to client accounts. More frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on

existing bonds become less attractive, causing their market values to decline.

- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

During the years 2006, 2007 and 2008, Mr. Brady printed written materials in a newsletter sent to his clients that were written, produced and earlier distributed by another financial journalist, giving no attribution to the original source of the materials, thereby holding them out as his own. On August 7, 2009, the Ohio Department of Securities suspended Mr. Brady's Ohio Investment Advisor Representative registration for a period of three days. Subsequent to this, on January 6, 2010, the Certified Financial Planner Board suspended Mr. Brady's use of the Certified Financial Planner™ designation for one year from December 29, 2009 to December 29, 2010.

Other Financial Industry Activities and Affiliations

Financial Industry Activities

MBCO, and its management employees, are engaged solely as a fee-only financial planning and investment advisory firm.

Affiliations

MBCO, and its management employees, do not have any arrangements that are material to their advisory business or their clients with a related person who is a broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The Investment Advisers Act of 1940 imposes a fiduciary duty on investment advisors. As a fiduciary, MBCO has a duty of utmost good faith to act solely in the best interests of each of our clients. Our clients entrust us with their funds, which in turn places a high standard on our conduct and integrity. Our fiduciary duty compels all of our employees to act with the utmost integrity in all of our dealings. This fiduciary duty is the core principal underlying our Code of Ethics (the "Code") and our Personal Trading Policy, and represents the expected basis of all of our dealings with our clients.

MBCO has adopted the Code which includes written procedures governing the conduct of MBCO's employees. The Code deals with standards of conduct, protection of material non-public information, personal conduct of

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employees, and personal trading policies. The Code includes sanctions for violations and is overseen by MBCO's Chief Compliance Officer. Clients may request a copy of the Code and our Personal Trading Policy by contacting Michael C. Brady by email at mike@MichaelBradyCo.com, by facsimile at 866-217-9609, or by mail c/o Michael Brady & Co., LLC, P.O. Box 38308, Olmsted Falls, OH 44138.

All financial and investment advisors have some types of conflicts. Our clients pay our firm fees based upon a percentage of the assets we advise upon. This is a very common form of compensation for registered investment advisory firms and avoids the multiple inherent conflicts of interest associated with commission-based compensation. Our firm does not accept commission-based compensation of any nature, nor does our firm accept 12b-1 fees, finder's fees, or referral fees.

Our method of compensation can still at times lead to conflicts of interest between our firm and our client as to the advice we provide. For example, conflicts of interest may arise relating to the following financial decisions in life: to incur or pay down debt; to gift funds to charities or to individuals; the purchase of a (larger) home or car or other non-investment assets; the purchase of a lifetime immediate annuity; expenditures of funds for travel or other activities; making an investment in private equity investments (private real estate ventures, closely held businesses, etc.); and the amount of funds to place in non-managed cash reserve accounts. These decisions have the effect of decreasing the amount of investment assets you have and thus decrease the amount of our fee. We have adopted internal policies to properly manage these and other potential conflicts of interest. Our goal is that our advice to you remains at all times in your best interests, disregarding any impact of the decision to be undertaken upon our firm.

As we seek to avoid material conflicts of interest, neither our firm nor its employees receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians), mutual fund companies, or private money managers. However, some non-direct compensation is provided to our firm as a result of its relationships with custodian(s). Our firm believes that the services and benefits actually provided to it by brokerage firms (custodians) do not materially affect the investment management recommendations made to clients of our firm. See "Brokerage Services – Soft Dollars" section below.

Participation or Interest in Client Transactions

MBCO and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the MBCO Compliance Manual and the MBCO Code of Ethics.

Personal Trading

The Chief Compliance Officer of MBCO is Michael C. Brady. He reviews all employee trades on a regular schedule. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not significantly affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

MBCO does not have any affiliation with product sales firms but MBCO may recommend specific brokers for custody and execution of trades. In so doing, MBCO's considers various factors including: (1) financial condition, (2) acceptable record keeping, (3) ability to obtain best price, (4) knowledge of market, securities and industries, (5) commission structure, and (6) reputation and integrity. Specific custodian recommendations are made to Clients based on their need for such services.

MBCO recommends Fidelity Institutional Wealth Services ("Fidelity") as a preferred custodian for clients' accounts. Through this program, Fidelity provides both brokerage and custodial services to MBCO's clients, although clients may elect for their accounts to be held at another custodian with MBCO's approval.

Should MBCO trade in securities in which MBCO is uncomfortable with any custodian's ability to deliver best execution, MBCO will locate a more suitable broker using the factors outlined above.

MBCO does not receive fees or commissions from any of these arrangements.

Best Execution

MBCO reviews the execution of trades at each custodian on a regular schedule. The review is documented by our Compliance Officer. Trading fees charged by the custodians are also reviewed on a regular schedule. MBCO does not receive any portion of the trading fees.

Soft Dollars

MBCO participates in the advisor services programs (ASP) of custodians such as Fidelity. While there is no direct linkage between the investment advice given and participation in the ASP program, economic benefits are received by MBCO which would not be received if our firm did not give investment advice to clients.

These benefits include: (a) receipt of electronic duplicate client confirmations; (b) receipt of electronic duplicate statements; (c) access to a trading desk serving ASP participants exclusively; (d) access to the investment advisor portion of the ASP web sites which includes practice management articles, compliance updates, and other financial planning related information and research materials; (e) access to other vendors (such as insurance or compliance providers, or providers of research or other materials) on a discounted fee basis through discounts arranged by the ASP, and (f) permitting our firm to access an electronic communication network for client order entry and various account information.

Participation in the ASP program also provides access to certain mutual funds and private money management firms which generally require significantly higher minimum initial investments or are generally available only to institutional investors.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

The nature and frequency of account reviews depend upon the type of investment account being managed. Accounts are generally monitored on a monthly, quarterly or annual basis, depending upon the needs of the client and the investment objective and policies of the account, and are reviewed by a management employee.

Reviews are conducted to ensure that the accounts are being managed in accordance with stated objectives and policies, and in order to facilitate and implement those objectives and policies. Management employees are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client. Based upon these reviews, MBCO may make purchases or sales of securities for its clients.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own financial situation.

Regular Reports

The custodian will promptly send account statements as well as confirmations of transactions executed in the account to the client and/or the client's designated party. MBCO does not assume any responsibility for the accuracy of the information furnished by any custodian or any other party. MBCO does not provide account statements or any investment performance reporting.

Client Referrals and Other Compensation

Incoming Referrals

MBCO has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

MBCO does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Other Compensation

MBCO only accepts our advisory fee which is directly paid by our client by check or directly debited from their account.

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients should carefully review those statements.

Performance Reports

MBCO does not provide account statements or any investment performance reporting.

Financial Planning Reports

Clients may request a financial plan or an update to a financial plan at any time. These reports may contain a calculation of the client's net worth, cash flow projections, projections of taxes and future price inflation, projections of account balances for college education and retirement needs, a life insurance calculation and/or an estate planning projection.

Investment Discretion

Discretionary Authority for Trading

MBCO accepts discretionary authority to manage securities accounts on behalf of clients. MBCO has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, the amount of the securities to be bought or sold and the timing of the purchases or sales.

The client approves the custodian to be used and the commission rates paid to the custodian. MBCO does not receive any portion of the transaction fees or commissions paid by the client to the custodian on any trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the investment strategy that you have pre-approved.

You also give us the authority to direct your custodian to transfer funds between your accounts held with the custodian and to direct the custodian to send you funds either by check payable to you and mailed to your address of record or to transfer funds between your bank accounts and your accounts with your custodian.

Voting Client Securities

Proxy Votes

Without exception, MBCO does not vote proxies on behalf of Clients. All proxy materials received on behalf of a Client account are to be sent directly to Clients or their designated representative who is responsible for voting the proxy. Clients may appoint a sub-advisor to be their designated representative.

MBCO employees may answer questions regarding proxy-voting matters in an effort to assist the client in determining how to vote the proxy. However, the final decision of how to vote the proxy rests with the client or their designated representative.

Financial Information

Financial Condition

MBCO does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because MBCO does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$500 per client, and six months or more in advance.

Business Continuity Plan

General

MBCO has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite in secure locations.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Loss of Key Personnel

MBCO has signed a Business Continuation Agreement with another financial advisory firm to support MBCO in the event of serious disability or death of any of our management employees.

Information Security Program

Information Security

MBCO maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

MBCO requires that you provide current and accurate financial and personal information. MBCO will protect the information you have provided in a manner that is safe, secure and professional. MBCO and its employees are committed to protecting your privacy and to safeguarding that information.

MBCO collects non-public customer data in checklists, forms, in written notations, and in documentation provided to us by our customers for evaluation, registration, licensing or related consulting services. We also create internal lists of such data. During regular business hours access to customer records is monitored so that only those with approval may access the files. During hours in which the company is not in operation, the customer records will be locked.

Only individuals who are so authorized shall obtain or seek to obtain personal and financial customer information. No individual with authorization to access personal and financial customer information shall share that information in any manner without the specific consent of a management employee. Failure to observe MBCO's procedures regarding customer and consumer privacy will result in discipline and may lead to termination.

MBCO is committed to the protection and privacy of its customers' and consumers' personal and financial information. MBCO will not share such information with any affiliated or non-affiliated third party except:

- When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians;
- When required to maintain or service a customer account;
- To resolve customer disputes or inquiries;
- With persons acting in a fiduciary or representative capacity on behalf of the customer;
- With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm;
- In connection with a sale or merger of MBCO's business;
- To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability;
- To comply with federal, state or local laws, rules and other applicable legal requirements;

- In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement;
- In any circumstances with the customer's instruction or consent

It is not a policy of MBCO to share non-public personal and financial information with affiliated or unaffiliated third parties except under the circumstances noted above. Since sharing under the circumstances noted above is necessary to service customer accounts or is mandated by law, there are no allowances made for clients to opt out.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

MBCO requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning.

Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, CIMA®, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™ (CFP®): Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board.
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Certified Investment Management Analyst™ (CIMA®): The CIMA® certification program is the only credential designed specifically for financial professionals who want to attain a level of competency as an advanced investment consultant. The CIMA® professional integrates a complex body of investment knowledge to provide objective investment advice and guidance to individuals and institutions. That knowledge is applied systematically and ethically to assist clients in making prudent investment decisions.

The CIMA® certification program requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics. There are five steps you must complete to earn the certification:

- Submit CIMA® Certification Program Application, fee, and undergo background check
- Pass the online Qualification Examination
- Schedule into and complete education program with Registered Education Provider
- Submit Certification Examination Application and fee and pass the online Certification Examination
- Sign licensing agreement, submit initial certification fee, and agree to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.

- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA enrollment requirements:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
- Successfully pass the background check conducted by the IRS.

Michael C. Brady

Date of Birth: 1957

Educational Background:

- BSBA, The Ohio State University, 1979
- MBA, Cleveland State University, 1982
- CFP[®], The College for Financial Planning, 1985
- CIMA[®], The Wharton School, University of Pennsylvania, 2000

Business Experience:

- Michael Brady & Co., LLC, President & CEO, 2004-present
- Prim Capital Corporation, Senior Managing Director, 1997-2004
- Chapel Hill Securities, Inc., President & CEO, 1990-1997
- Brady Foley & Company, Managing Director, 1987-1990
- National City Bank, Vice President, 1979-1987

Disciplinary Information:

See "Disciplinary Information" in Part 2A above

Other Business Activities: None

Additional Compensation: None

Supervision:

Michael C. Brady is the Chief Compliance Officer of MBCO. As such, he reviews his own work and is assisted in his compliance activities by his compliance assistant who prepares reports of the activities of all of MBCO's employees utilizing our client relationship management system and the trading system of our custodian.

You may contact the Chief Compliance Officer at:

Phone: (440) 235-2100

Email: mike@MichaelBradyCo.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding:

See "Disciplinary Information" in Part 2A above

Bankruptcy Petition: None