

# Brochure Supplement

JUNE 7, 2012

## DAVID E. MARTIN

200 Northpointe Circle, Suite 202  
Seven Fields, Pennsylvania 16046

(724) 776-3999

This Brochure Supplement provides information about David E. Martin that supplements the Disclosure Brochure of NFI, LLC (hereinafter "NFI"), a copy of which you should have received. Please contact NFI's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about David E. Martin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**NFI, LLC, a Registered Investment Adviser**

200 Northpointe Circle, Suite 202, Pennsylvania 16046 | (724) 776-3999  
[www.NFILLC.com](http://www.NFILLC.com)

### Item 2. Educational Background and Business Experience

Born 1957

#### Post-Secondary Education

The American College | M.S., Financial Services | 1994

Duquesne University | B.A., Finance | 1979

#### Recent Business Background

NFI, LLC | Financial Advisor | January 2007 – Present

Financial Advisors Consortium, Inc. | President | May 2006 – Present

Independence Lending, LLC | Mortgage Solicitor | December 1998 – Present

RE/MAX International, Inc. | Realtor | April 2004 – Present

#### Professional Designation

David E. Martin holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”). The CFP®, CERTIFIED FINANCIAL PLANNER™ and certification marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. (“CFP Board”) to individuals who meet its education, examination, work experience, and ethics requirements. Eligible candidates must have at least a bachelor's degree (or its equivalent) in any discipline from an accredited college or university in order to obtain a CFP® certification. The candidate also must pass an examination, have three years of personal financial planning experience, and meet the CFP Board's ethical requirements. To maintain the certification, the CFP Board requires individuals to complete 30 hours of continuing education hours every two years and renew an agreement to be bound by its Standards of Professional Conduct.

For additional information about this credential, please refer directly to the website of the organization that issues the designation.

### Item 3. Disciplinary Information

NFI is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of David E. Martin. NFI does not have any information to disclose in relation to this Item.

### Item 4. Other Business Activities

NFI is required to disclose information regarding any investment-related business or occupation in which David E. Martin is actively engaged.

#### **Dually-Registered Investment Adviser Representative**

David E. Martin is the principal owner and an investment adviser representative of Financial Advisors Consortium, Inc. ("*FAC*"). A conflict of interest exists to the extent that NFI or David E. Martin recommends *FAC*'s investment advisory services where he receives a portion of the investment advisory fees or other additional compensation. NFI's advisory services are structured around its clients' individual investments needs and goals and, as such, the firm seeks to ensure that all recommendations are made in the best interests of its clients.

#### **Mortgage Solicitor**

David E. Martin acts as a mortgage solicitor for Independence Lending, LLC ("*Independence*"). A conflict of interest exists to the extent that NFI or David E. Martin recommends the mortgage services of *Independence* and he receives an economic benefit by virtue of this arrangement. NFI's advisory services are structured around its clients' individual investments needs and goals and, as such, the firm seeks to ensure that all recommendations are made in the best interests of its clients.

#### **Real Estate Agent**

David E. Martin is a licensed real estate agent, and in such capacity, may recommend, on a fully-disclosed basis, the purchase of certain real estate properties to NFI's clients. As a result, a conflict of interest exists to the extent that NFI or David E. Martin recommends an investment in real estate and he subsequently acts as real estate broker for the transaction. David E. Martin currently devotes less than ten percent of his time to these business activities.

#### **Licensed Insurance Agent**

David E. Martin is a licensed insurance agent and, in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that NFI recommends the purchase of insurance products where David E. Martin receives insurance commissions or other additional compensation. NFI has procedures in place to ensure that any recommendations made by David E. Martin are in the best interest of clients regardless of any additional compensation earned.

### **Item 5. Additional Compensation**

NFI is required to describe any arrangement under which David E. Martin receives an economic benefit for providing advisory services from someone that is not a client of NFI. NFI has no information to disclose in relation to this Item.

### **Item 6. Supervision**

Daniel F. Rea, the firm's Managing Member, is generally responsible for supervising David E. Martin's advisory activities on behalf of NFI. The telephone number to reach Daniel F. Rea is (724) 776-3999.

NFI supervises its personnel and the investments made in client accounts. NFI monitors the investments recommended by David E. Martin to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. NFI periodically reviews the advisory activities of David E. Martin, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by David E. Martin.

### **Item 7. Requirements for State Registered Advisers**

NFI is required to disclose information regarding David E. Martin's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. On October 15, 2005, Mr. Martin filed for personal bankruptcy in the U.S. Bankruptcy Court, Western District of Pennsylvania, which discharged the action on April 4, 2006. Prior to filing, Mr. Martin, who operated a small but successful registered investment adviser, suffered a spate of customer arbitrations during and after the bear markets of the early 2000s. The various actions, which Mr. Martin vehemently disputed (and in some cases ultimately vindicated), coupled with his divorce, were financial crippling and therefore Mr. Martin felt he had no choice but to file for personal bankruptcy.