

David Bodnar Advisors, LLC.

***5721 Dragon Way
Cincinnati, OH
45227
513.271.8535***

www.DB-FinancialAdvisors.com

Disclosure Brochure

May 14, 2012

This brochure provides information about the qualifications and business practices of David Bodnar Advisors, LLC. If you have any questions about the contents of this brochure, please contact us at 513.271.8535. 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.

David Bodnar Advisors, LLC is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information about which you determine to hire or retain an adviser.

Additional information about David Bodnar Advisors, LLC also is available on the SEC's website at www.adviserinfo.sec.gov

Material Changes

David Bodnar Advisors, LLC (“David Bodnar Advisors, we, us, our, ours”) has updated our Brochure with the following material change that has occurred since the last annual update of our Brochure on February 17, 2012:

As a result of new requirements for registration with the SEC established by the Dodd-Frank Wall Street Reform and Consumer Protection Act, David Bodnar Advisors, LLC has registered as an investment adviser with the state of Ohio. The firm may register with other states in the future when such registration is warranted. The firm is no longer registered with the SEC.

We have made no changes to the services we provide as a result of this change from federal to state registration.

Our current brochure may be requested by contacting David Bodnar, President and Chief Compliance Officer at 513.271.8535 or david.bodnar@davidbodnar

advisors.com . We will provide you with a brochure at any time without charge.

Additional information about us and about persons affiliated with us who are registered as our investment adviser representatives (“your advisory representative”) is also available via the SEC’s website, at www.adviserinfo.sec.gov. Information regarding your advisory representative can also be found in the supplement to this brochure on the page shown in the table of contents to the right of this column.

Table of Contents

<i>Advisory Business.....</i>	<i>2</i>
<i>Fees and Compensation.....</i>	<i>3</i>
<i>Performance Based Fees.....</i>	<i>7</i>
<i>Types of Clients.....</i>	<i>7</i>
<i>Methods of Analysis, Investment Strategies and Risk of Loss.....</i>	<i>8</i>
<i>Disciplinary Information.....</i>	<i>8</i>
<i>Other Financial Industry Activities and Affiliations.....</i>	<i>8</i>
<i>Code of Ethics; Participation or Interest in Client Transactions and Personal Trading.....</i>	<i>9</i>
<i>Brokerage Practices.....</i>	<i>10</i>
<i>Review of Accounts.....</i>	<i>11</i>
<i>Client Referrals and Other Compensation.....</i>	<i>11</i>
<i>Custody.....</i>	<i>12</i>
<i>Investment Discretion.....</i>	<i>12</i>
<i>Voting Client Securities.....</i>	<i>12</i>
<i>Financial Information.....</i>	<i>13</i>
<i>Requirements for State-Registered Advisers.....</i>	<i>13</i>
<i>Brochure Supplements.....</i>	<i>14</i>

CRD Number 138298

Advisory Business

David Bodnar Advisors, LLC is a Limited Liability Company organized under the laws of Ohio. David Bodnar founded the Cincinnati-based investment advisory firm in 1996¹ and is the principal owner. David Bodnar Advisors is registered as an investment adviser with the State of Ohio.

Financial Planning and Asset Management

We will prepare and provide you with a written financial plan designed to help you achieve your financial goals and investment objectives. To allow us to properly prepare your plan, you will need to provide us with personal data such as:

- family records,
- budgeting,
- personal liability,
- estate information, and
- additional financial goals.

The financial plan may include any or all of the following as required by you:

- asset protection,
- tax planning,
- business succession,
- strategies for exercising stock options,
- cash flow,
- education planning,
- estate planning and wealth transfer,
- charitable gifting,
- long-term care and disability planning,

¹ Previously known as Deeter & Bodnar Advisors LLC.

- retirement planning, insurance planning,
- asset allocation comparisons, and
- risk management.

We also provide asset management services to you through a business arrangement with Triad Advisors, Inc. (“Triad”), a registered broker-dealer and registered investment adviser. Triad sponsors the Pinnacle Account program, which we make available to you. This program allows us to manage your investment account using mutual funds, stocks, bonds, exchange traded funds, and insurance products (including variable annuity sub-accounts).

Separately Managed Accounts

We may coordinate an investment strategy for you using a combination of third party asset managers. We help you complete a client profile and select managers based upon your risk tolerance, financial goals, and investment objectives.

Retirement Plan Services

We provide pension and profit sharing services that include:

- gathering data,
- assessing participant’s goals,
- meeting with plan participants,
- selecting funds,
- conducting education and enrollment meetings,
- reviewing quarterly fund performance, and

- conducting an annual fund review meeting.

Needs and Restrictions

In managing your investment portfolio, we consider your:

- financial situation,
- risk tolerance,
- investment horizon,
- liquidity needs,
- tax considerations,
- investment objectives, and
- any other issues important to your state of affairs.

You should notify us promptly of any changes in your financial situation or investment objectives or if you wish to impose any reasonable restrictions upon the management of your account.

Management of Wrap Accounts

The Pinnacle Account program is a wrap fee program. The fee you pay in this program covers our advisory fee and all brokerage commissions and other trading costs of transactions placed through Triad. We do not manage wrap fee accounts differently than we manage non-wrapped accounts. We receive a portion of the wrap fee for our services.

Assets under Management

As of January 1, 2012, we managed approximately \$27 million in client assets on a discretionary basis (where we made all of the investment decisions). Approximately \$23 million in client

assets were managed on a non-discretionary basis (meaning that our clients make all of the investment decisions based upon our recommendations).

Fees and Compensation

Financial Planning and Investment Management Fees

You may choose either an hourly or fixed fee for financial planning services. The hourly fees range from \$0 to \$300 per hour depending on the complexity of the project. We will determine an estimate for total hours at the start of the advisory relationship. Hourly fees are billed on a monthly basis as services are provided.

The fixed fee charged is based upon the following schedule:

<u>Client Net Worth</u>	<u>Planning Fee¹</u>
Up to \$1,000,000	\$3,500
\$1,000,001 to \$5,000,000	\$5,000
Over \$5 million	Negotiable

¹All fees are negotiable at our sole discretion.

We offer our asset management services on a fee-only basis. Our fee is calculated based upon the average daily balances in your account.

Broker-dealers that hold client accounts are referred to as custodians. Your

custodian determines the values of the assets in your account.

All transactions in the Pinnacle account program placed through Triad, which executes those transactions through a relationship they have with Fidelity Brokerage Services LLC and its affiliate, National Financial Services LLC (collectively, “Fidelity”). Fidelity serves as the custodian for your account; neither we nor Triad hold your account or the investments in your account.

The first advisory fee you are charged is due upon execution of our advisory agreement and is based on the value of your cash and securities on the date Fidelity receives them. Those fees are prorated based upon the number of calendar days in the calendar quarter since you contracted to engage our services.

If you choose to participate in the Pinnacle Account program, you will pay an annual advisory fee between 0.8-1.5% based upon assets under management, complexity of services and the client relationship. All fees are negotiable at our sole discretion. We pay 0.15% of the fee we receive from you to Triad for using their program platform.

You will not be charged commissions or transactions fees for the purchases and sales made under this program. However, there may be a minimum service fee. For more detail on this program and the fees associated with it,

please read Triad’s Pinnacle Account Wrap Brochure.

Separately Managed Account Fees

If you choose to invest your assets in separately managed accounts, you will pay a fee to each money manager and a fee to us. The fee is calculated based upon the market value of the assets in your account on the last day of the previous month. Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, serves as custodian of your separately managed accounts and determines the values of the assets in your portfolio.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian/broker-dealer receives them and are prorated based upon the number of calendar days in the month that our agreement is in effect. Our fee schedule is described below:

<u>Assets Under Management</u>	<u>Advisory Fee¹</u>
First \$500,000	1.00% - 1.50%
Next \$500,000	0.75% - 1.25%
Above \$1 million	0.50% - 1.00%

¹All fees are negotiable at our sole discretion.

A complete description of the:

- programs and services provided,
- amount of total fees,
- payment structure,
- termination provisions, and

- other aspects of each program are detailed and disclosed in:
- the program wrap brochure (if applicable);
- the disclosure documents of the portfolio manager or managers selected; or,
- the third-party asset manager's account opening documents.

A copy of all relevant disclosure documents of the program and of the individual portfolio manager(s) will be provided to you or anyone interested in a separately managed account.

Retirement Planning Services Fees

The fee for pension and profit sharing planning service is determined by the assets in the pension trust. The billable amount will be based upon the market value of the plan assets at the end of each calendar quarter. The fee amount will generally be as follows:

<u>Plan Assets</u>	<u>Annual Fee¹</u>
Under \$3,000,000	0.45%
Over \$3,000,000	0.35%

¹ All fees are negotiable at our sole discretion.

Payment Methods and Additional Charges

Hourly financial planning fees are billed on a monthly basis as the services are provided. If you choose to pay a fixed fee, you may pay all fees either upon completion of the project or with a periodic payment plan. Under the periodic payment plan, one-fourth of the fee is due upon execution of the agreement and one-fourth of the fee is due on the first business day of each calendar quarter until the entire fee is paid or the services are completed, whichever occurs first. If the services are completed before payment of the entire fee, the entire fee is payable at that time. The financial plan will be presented to you in a timely manner, provided that you have promptly provided all information needed to prepare the financial plan.

The fees for asset management and separately managed accounts will be deducted from your account and paid monthly. One-fourth of the annual fee for retirement plans is charged and deducted from plan assets each calendar quarter. You must authorize us in writing to have the custodian/broker-dealer that holds your account pay our fees to us directly by charging your account.

Your custodian/broker-dealer will provide you with statements that show the amount of the fees paid directly to us. You should review the custodian/broker-dealer's statements and verify the calculation of our fees. The custodian/broker-dealer does not verify the accuracy of fee calculations.

In addition to our fee, you may be required to pay other charges such as:

- custodial fees,
- brokerage commissions,
- transaction fees,
- under minimum account size maintenance fees,
- internal fees and expenses charged by mutual funds or exchange traded funds ("ETFs"), and
- other fees and taxes on brokerage accounts and securities transactions.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees we charge. The prospectuses for each investment explain the complete details of these internal fees and expenses. You are strongly encouraged to read these explanations before investing any money. You may ask us any questions you have about fees and expenses.

If you purchase mutual funds through the custodian/broker-dealer, you may pay a transaction fee that would not be charged if the transactions were made directly through the mutual fund company. Also, mutual funds held in

accounts at brokerage firms may pay internal fees that are different from funds held at the mutual fund company.

While you may purchase shares of mutual funds directly from the mutual fund company without a transaction fee, those investments would not be part of our advisory relationship with you. This means that they would not be included in our investment strategies, investment performance monitoring, or portfolio reallocations.

Please be sure to read the section entitled "Brokerage Practices," which follows later in this brochure.

You must pay our advisory fees for asset management and separate account management in advance of receiving our services. Should either one of us terminate the advisory agreement we have entered into before the end of a billing period, any unearned fees that were deducted from your account will be returned to you by us. The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the month. This daily fee is then multiplied by the number of calendar days in the month that our agreement was in effect. This amount, which equals the amount we earned for the partial month, is subtracted from the total fee you paid in advance to determine your refund.

Either party may terminate the Retirement Plan Services with 60 days written notice after the initial one-year

period. Because fees are paid from plan assets in arrears, any unpaid fees for services you received will be immediately payable to us.

Our advisory representatives are also registered representatives of Triad, a registered broker/dealer, member FINRA/SIPC, which is otherwise unaffiliated with David Bodnar Advisors. If you choose to implement your financial plan through Triad, commissions may be earned by your advisory representative in addition to any fees paid for advisory services. In addition, your advisory representatives may be entitled to a portion of the external expense fees (such as 12b-1 fees) charged by mutual funds.

Advisory representatives are also licensed with various insurance companies. They may earn commissions if you purchase insurance products through these insurance companies.

The above arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. Upon request, we will explain to you the specific costs associated with any recommended investments. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. Additionally, you have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

Performance-Based Fees

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments. We do not charge performance-based fees on any of our client accounts.

Types of Clients

We provide investment advisory services to individuals, trusts and pension and profit sharing plans.

There is a \$150,000 minimum account size (cash or assets) for the Pinnacle program. We, at our sole discretion, may permit you to establish accounts under the Pinnacle program with initial investment amounts less than the minimums noted above. We make this determination based upon various factors such as your anticipated future earning capacity, anticipated future additional investment assets, your account composition, related accounts, and pre-existing relationships with you. We may consider the accounts of your family members to determine if your account meets the minimum investment requirement.

Minimum account sizes may also be set by individual third party asset managers as a condition for starting and

maintaining an advisory relationship for Separately Managed Account(s) offered through us.

Methods of Analysis, Investment Strategies and Risk of Loss

We select specific investments for your portfolios through the use of fundamental analysis. Fundamental analysis is a method of evaluating a company that has issued a security by attempting to measure the value of its underlying assets. It entails studying overall economic and industry conditions as well as the financial condition and the quality of the company's management. Earnings, expenses, assets, and liabilities are all important in determining the value of a company. The value is then compared to the current price of the issuing company's security to determine whether to purchase, sell or hold the security.

Our investment strategies may include long-term and short-term purchases and sales. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio.

Although we manage your portfolio in a manner consistent with your risk tolerances, we do not guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of

principal, a reduction in earnings (including interest, dividends and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk.

Disciplinary Information

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Other Financial Industry Activities and Affiliations

As explained under "Fees and Compensation" above, our advisory representatives are licensed as a registered representatives with Triad. They are also licensed as insurance agents with various insurance companies and offer insurance products and services through Professional Planning Associates, Inc., an affiliate of David Bodnar Advisors, LLC. These arrangements present a conflict of interest because they create an incentive to make recommendations based upon the amount of compensation your advisory representative can receive rather than based upon your needs.

As previously noted, we will explain the specific costs associated with any recommended investments with you upon request. We also recommend no-load and load-waived mutual funds to further reduce conflicts of interest. You

have the option to purchase investment and insurance products through other brokers or agents who are not affiliated with us.

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

We have adopted a *Code of Ethics* (“*Code*”) to address the securities-related conduct of our advisory representatives and employees. The *Code* includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the *Code* and avoid any actual or potential conflict of interest, or any abuse of an advisory representative’s or employee’s position of trust and responsibility;
- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the *Code* to you or any prospective client upon

request.

We do not buy or sell securities for our firm that we also recommend to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale for you.

We have adopted policies and procedures that are intended address these conflicts of interest. These policies and procedures:

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

Brokerage Practices

We recommend investment programs to you that we believe are suitable for your individual circumstances. Since these programs require the use of a specific custodian, we are, in effect, recommending the custodian as well. The custodian for your account will be either Fidelity or Schwab. The custodian will assist us in servicing your accounts. We are independently owned and operated and not affiliated with either custodian/broker-dealer.

In recommending custodian/broker-dealer responsible for executing transactions for your portfolios, we consider at a minimum its:

- existing relationship with us,
- financial strength,
- reputation,
- reporting capabilities,
- execution capabilities,
- pricing, and
- types and quality of research.

The determining factor in the selection of a custodian to execute transactions for your accounts is not the lowest possible transaction cost, but whether they can provide what is in our view the best qualitative execution for your account.

The custodians provide us with access to their institutional trading and custody services, which include:

- brokerage,
- custody,
- research, and
- access to mutual funds and other

investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

We are not required to effect a minimum volume of transactions or maintain a minimum dollar amount of client assets to receive these services. We have not entered into any soft dollar arrangements with any broker or custodian.

The custodians do not charge separately for holding our clients accounts, but may be compensated by you through other transaction-related fees associated with the securities transactions executed for your accounts.

The custodians also make available to us other services intended to help us manage and further develop our business. These services may include:

- consulting,
- publications and conferences on practice management,
- information technology,
- business succession,
- regulatory compliance, and
- marketing.

The custodians may also make available or arrange for these types of services to be provided to us by independent third parties. Fidelity, LLC and Schwab may discount or waive the fees they would otherwise charge for some of the services it makes available to us. They may also pay all or a part of the fees of a third

party providing these services to us. Thus, we receive economic benefits as a result of our relationship with them, because we do not have to produce or purchase the products and services listed above. This may create a conflict of interest for us in recommending a custodian. However, we always strive to place your interests above ours. Our recommendation of a particular custodian will be in connection with the investment program you select.

Commissions and other fees for transactions executed through the custodian/broker-dealers may be higher than commissions and other fees available if you use another custodian/broker-dealer firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by the selected custodian outweigh the benefit of possibly lower transactions cost which may be available under other brokerage arrangements.

Review of Accounts

We monitor all client accounts on an ongoing basis with a formal review conducted at least annually (or as agreed upon with you). The reviews focus on the consistency of portfolio investments with your stated objectives and risk tolerance. Reviews also consider investment restrictions requested by you, your investment time horizons, your liquidity needs, your tax considerations

and other circumstances unique to you. Where applicable, reviews will also consider the performance of the third-party asset managers that may be managing your accounts.

Macroeconomic and company specific events may also trigger reviews. We review financial plans only upon request unless you retain us to update the plan on a continuous basis. David Bodnar, Managing Director, is responsible for all reviews.

You will receive statements from the custodian/broker-dealer at least quarterly. These statements identify your current investment holdings, the cost of each of those investments, and their current market values. You will also receive performance analysis reports prepared by us which describe the returns realized on the investments in your account.

Client Referrals and Other Compensation

We do not directly or indirectly compensate any person who is not one of our advisory representatives or employees, and who is appropriately registered where required, for client referrals.

As a registered representative of a broker-dealer and licensed insurance agent, our advisory representatives may receive commissions and other compensation from the sale of securities

and insurance products and services.

We receive certain economic benefits as a result of our participation in Fidelity's and Schwab's institutional programs. Those benefits are described in detail in the preceding section entitled "Brokerage Practices."

Custody

You will receive statements from the custodian that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account. We also encourage you to contact your advisory representative or our Chief Compliance Officer should you have any questions or concerns regarding your account.

Investment Discretion

We offer our advisory services on a discretionary basis, through a limited trading authority. This means that we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts. We do not, however, have the ability to choose the broker-dealer through which transactions will be executed or to negotiate brokerage commissions. Additionally, we do not have the ability to withdraw funds from your account (other than to withdraw our advisory fees which, may only be

done with your prior written authorization.)

This discretion is used in a manner consistent with the stated investment objectives for your account, if you have given us written authorization to do so. We only exercise discretion in accounts where we have been authorized by you. This authorization is typically included in the investment advisory agreement you enter into with us.

For separately managed accounts, the third party asset managers exercise discretionary authority with respect to investment management of your accounts. We neither possess nor exercise discretionary authority in separately managed accounts.

Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts. You will receive proxy notices directly from your account custodian.

Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you.

We may, with your written authorization, have discretionary authority over your account. This discretion is limited to determining the types and amounts of securities to be bought or sold in your account, pursuant to your stated investment objectives.

We do not have physical custody of client funds or securities. All client assets are maintained with a qualified custodian.

We do not require prepayment of more than \$500 in fees per client, six months or more in advance.

We have not been the subject of a bankruptcy proceeding.

Requirements for State-Registered Advisers

A. David Bodnar is the principal owner and managing member of David Bodnar Advisors, LLC. Matthew Richardson and Mark Schnizer are Vice Presidents of David Bodnar Advisors, LLC. For additional information, including their education and business backgrounds,

please see the Supplements to this brochure on the following pages.

B. David Bodnar Advisors does not conduct any business other than its advisory business. As described above in “Other Financial Industry Activities and Affiliations”, our advisory representatives are registered representatives of Triad and licensed insurance agents.

C. We are not compensated with performance based fees.

D. We nor any management person have been involved in an arbitration; or, found to be liable in any civil, self-regulatory organization or administrative proceeding.

E. We nor any officer or management person have any relationship with an issuer of securities.

David Bodnar
David Bodnar Advisors, LLC.

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Brochure Supplement

May 14, 2012

This brochure supplement provides information about David Bodnar that supplements the David Bodnar Advisor's brochure. You should have received a copy of that brochure. Please contact David Bodnar if you did not receive David Bodnar Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about David Bodnar is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

David Bodnar

Year of birth: 1963

Formal education includes:

- Miami University in Oxford, Ohio; BS – Finance; 1984

Business background includes:

- Professional Planning Associates, Inc., Vice President, 1989 – Present
- David Bodnar Advisors, LLC (formerly known as Deeter & Bodnar Advisors, LLC), Managing Member & CCO, 2005 – Present
- Triad Advisors, Inc., Registered Representative, March 2007 – Present
- Advantage Capital Corp., Registered Representative and Investment Adviser Representative, 1994 - March 2007

Professional designation(s):

CFP®, or Certified Financial Planner and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”), is a voluntary professional designation granted by the Certified Financial Planner Board of Standards, Inc. in the US. A candidate for the designation must meet the following requirements: Bachelor’s Degree (or

higher) from an accredited college university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

The Chartered Life Underwriter® (CLU) designation is a professional credential for persons providing advisory services related to risk management. The CLU® designation is awarded by The American College. Candidates must have three years of full-time business experience in the five years preceding the designation, and successfully complete eight college-level courses, generally requiring 400 hours of study and examinations for each course. Designees have continuing education requirements and must adhere to high ethical standards.

Chartered Financial Consultant - The Chartered Financial Consultant® (ChFC) designation program focuses on the comprehensive financial planning process. The designation is granted by The American College.

Candidates must have three years of full-time business experience within the previous five years; complete six required and two elective college-level courses; and pass an examination for each. To retain the designation, on-going continuing education is required

Disciplinary Information

David Bodnar has not been the subject of any legal or disciplinary event.

Other Business Activities

Dave Bodnar is licensed as a registered representative with Triad. He is also Vice President and principal owner of Professional Planning Associates, Inc., through which he offers insurance products as a licensed insurance agent with various insurance companies. In these capacities, he may offer securities and insurance products and services to any client. Clients are not under any obligation purchase products through Mr. Bodnar when considering

implementation of advisory recommendations.

Additional Compensation

Mr. Bodnar may receive commissions and other compensation for the sale of securities and insurance products and services as described above.

Supervision

David Bodnar is the sole managing member. There are no other members to supervise or to monitor his activities. Mr. Bodnar is bound by the firm's Code of Ethics, Compliance Procedures, and the contract with each advisory client.

Requirements for State-Registered Advisers

David Bodnar has not been the subject of any arbitration claims, other proceedings or bankruptcy petition.

Matthew H. Richardson, CFP®

David Bodnar Advisors, LLC.

***5721 Dragon Way
Cincinnati, OH
45227
513.271.8535***

Brochure Supplement

May 14, 2012

This brochure supplement provides information about Matthew H. Richardson that supplements the David Bodnar Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact David Bodnar if you did not receive David Bodnar Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about David Bodnar is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Matthew H. Richardson, CFP®

Year of birth: 1975

Formal education includes:

- Cedarville College in Cedarville, OH; BA – Business; 1998

Business background includes:

- Professional Planning Associates, Inc., Vice President, June 2011 – Present
- David Bodnar Advisors, LLC, Vice President, June 2011 – Present
- Triad Advisors, Inc., Registered Representative, March 2011 – Present
- Signator Investors, Inc., Investment Adviser Representative, 2008 - 2011
- John Hancock Financial Network, Investment Adviser Representative, 1998 - 2011

Professional designation(s):

CFP®, or Certified Financial Planner and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”), is a voluntary professional designation granted by the Certified Financial Planner Board of Standards,

Inc. in the US. A candidate for the designation must meet the following requirements: Bachelor’s Degree (or higher) from an accredited college university; three years of full-time personal financial planning experience; completion of a comprehensive program of study; successful passing of a 10-hour exam; and agree to be bound by the Standards of Professional Conduct, the ethical and practice standards for CFP® professionals. After certification, continued use of the designation mandates 30 hours of continuing education every two years and on-going commitment to the ethics and practice standards.

Disciplinary Information

Mr. Richardson has not been the subject of any legal or disciplinary event.

Other Business Activities

Matthew Richardson is licensed as a registered representative with Triad. He is also Vice President and a minority owner of Professional Planning Associates, Inc., through which he offers insurance products as a licensed insurance agent with various insurance companies. In these capacities, he may offer securities and insurance products and services to any client. Clients are not under any obligation purchase products through Mr. Richardson when

considering implementation of advisory recommendations.

Additional Compensation

Mr. Richardson may receive commissions and other compensation for the sale of securities and insurance products and services as described above.

Supervision

Mr. Richardson is supervised by David Bodnar, the firm's sole managing member and chief compliance officer. Mr. Bodnar may be reached at (513) .271-8535.

We supervise Mr. Richardson by requiring that he adhere to our processes and procedures as described in our *Code of Ethics*. We will monitor the advice that Mr. Richardson gives to you by performing the following reviews:

- A review of relevant account opening documentation when your relationship with us is established;
- A daily review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- Perform annual oversight so that Mr. Richardson is aware of your current financial situation, objectives, and individual investment needs; and,
- A review of client correspondence on an as needed basis.

Requirements for State-Registered Advisers

Matthew Richardson has not been the subject of any arbitration claims, other proceedings or bankruptcy petition.

Mark Schnizer

David Bodnar Advisors, LLC.

***5721 Dragon Way
Cincinnati, OH
45227
513.271.8535***

Brochure Supplement

May 14, 2012

This brochure supplement provides information about Matthew H. Richardson that supplements the David Bodnar Advisors, LLC's brochure. You should have received a copy of that brochure. Please contact David Bodnar if you did not receive David Bodnar Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about David Bodnar is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Mark Schnizer

Year of birth: 1965

Formal education includes:

- University of Cincinnati in Cincinnati, OH; BA – Business; 1987

Business background includes:

- Professional Planning Associates, Inc., Vice President, January 2011 – Present
- David Bodnar Advisors, LLC, Vice President, May 2011 – Present
- Triad Advisors, Inc., Registered Representative, March 2011 – Present
- Signator Investors, Inc., Investment Adviser Representative, 2010 - 2011
- John Hancock Financial Network, Investment Adviser Representative, 1988 - 2010

Disciplinary Information

Mr. Schnizer has not been the subject of any legal or disciplinary event.

Other Business Activities

Mark Schnizer is a registered representative of Triad, a broker/dealer. He is also Vice President and a minority owner of Professional Planning Associates, Inc., through which he offers insurance products as a licensed insurance agent with various insurance companies. In these capacities, he may offer securities and insurance products and services to any client. Clients are not under any obligation purchase products through Mr. Schnizer when considering implementation of advisory recommendations.

Additional Compensation

Mr. Schnizer may receive commissions and other compensation for the sale of securities and insurance products and services as described above.

Supervision

Mr. Schnizer is supervised by David Bodnar, the firm's sole managing member and chief compliance officer. Mr. Bodnar may be reached at (513) .271-8535.

We supervise Mr. Schnizer by requiring that he adhere to our processes and procedures as described in our *Code of Ethics*. We will monitor the advice that Mr. Schnizer gives to you by performing the following reviews:

- A review of relevant account opening documentation when your relationship with us is established;
- A daily review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- Perform annual oversight so that Mr. Richardson is aware of your current financial situation, objectives, and individual investment needs; and,
- A review of client correspondence on an as needed basis.

Requirements for State-Registered Advisers

Mark Schnizer has not been the subject of any arbitration claims, other proceedings or bankruptcy petition.