

Part 2B of Form ADV: *Brochure Supplement*

Howard Singer
Howard Singer Associates, LLC
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(732) 583-1214

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This brochure supplement provides information about Howard Singer that supplements the Howard Singer Associates, LLC brochure. You should have received a copy of that brochure. Please contact Howard Singer, CFP, if you did not receive Howard Singer Associates, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Howard Singer, CFP, is available at the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Howard Singer is 425165.

Item 2. Educational Background and Business Experience

Howard Singer, Certified Financial Planner, Managing Member, CCO

Year of Birth: 1929

Education:

Mr. Singer graduated from Wagner College in 1953 with a Bachelor of Arts in Business.

He received his Certified Financial Planner (CFP) designation, 03/1997.

He received his Chartered Financial Consultant (ChFC) designation, 02/1997.

Business Background:

Managing Member, CCO of Howard Singer Associates, LLC, 2005 to present.

Senior Partner, Howard Singer Associates, 1961 to 2005.

Registered Representative, Newbridge Securities Corporation, 2008 to present.

Registered Representative, The Investment Center, Inc., 1999 to 2008.

Registered Representative, SII Investments, Inc., 1998 to 1999.

Registered Representative, American General Securities Incorporated, 1997 to 1998.

Registered Representative, USLIFE Equity Sales Corp., 1979 to 1997.

Examinations and Professional Designations:

NASD Series 7, General Securities Representative Examination

Certified Financial Planner (CFP)

Member of the International Board of Standards and Practices for Certified Financial Planners, Inc.

Item 3. Disciplinary Information

Mr. Singer does not have any history of disciplinary events.

Item 4. Other Business Activities

Mr. Singer, CFP, is separately licensed as a registered representative of Newbridge Securities Corporation, a FINRA, member broker-dealer. Mr. Singer, CFP, is also an insurance agent for one or more insurance companies. As such, in his separate capacity as a registered representative and insurance agent, he will be able to effect securities transactions and/or purchase insurance products for clients, for which he will receive separate, yet customary compensation. Mr. Singer, CFP, may spend as much as ten percent of his time on this related activity.

Item 5. Additional Compensation

Mr. Singer, CFP, may be eligible to receive incentive awards (including sales awards and other prizes) for recommending certain types of insurance policies or other investment products.

While HSA and Mr. Singer, CFP, endeavor at all times to put the interest of the clients first as part of HSA's fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of this individual when making recommendations.

Item 6. Supervision

As a Certified Financial Planner, Managing Member and CCO, Mr. Singer is responsible for all supervision, formulation and monitoring of investment advice offered to clients. Mr. Singer, CFP, reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are being met.

Mr. Singer, CFP, can be reached at 732-583-1214.

Item 7. Requirements for State-Registered Advisers

Mr. Singer, CFP, 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.