

This brochure supplement provides information about Natalie Simon that supplements the Villanova Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Natalie Simon, if you did not receive Villanova Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Natalie Simon is also available on the SEC's website at www.adviserinfo.sec.gov.

Villanova Financial Services, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Natalie Simon

Personal CRD Number: 5894999

Investment Adviser Representative

Villanova Financial Services, Inc.

20 Valley Stream Parkway

Suite 280

Malvern, Pennsylvania 19355

www.villanovafs.com

Nsimon@villanovafs.com

UPDATED: 3/15/2012

Item 2: Educational Background and Business Experience

Name: Natalie Simon

Born: 1978

Education Background and Professional Designations:

Education:

Attended Massasoit Community College

Business Background:

20012 - Present

Investment Advisor Representative
Villanova Financial Services, Inc.

2011 - 2012

Registered Representative
A.G. Edwards

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

VFS and Ms. Simon, (each, an "IAR") each maintain a relationship with an independent, unaffiliated registered broker/dealer and NASD member, Cambridge Investment Research, Inc. ("Cambridge"). Cambridge is located in Fairfield, Iowa. As such, each IAR is licensed to sell securities for separate commission based compensation, and she will receive separate, yet customary, compensation for effecting such transactions. Other fees may be charged for services provided Cambridge. VFS may also from time to time recommend the use of life insurance products as a part of its financial planning services. Each IAR, as a licensed insurance broker, may recommend on a fully disclosed basis a life insurance policy be purchased and may sell that policy to the client through such IAR's affiliation with numerous life insurance companies and brokers. VFS and/or each IAR may receive separate, yet customary, compensation associated with the sale of such life insurance policies. In addition, each IAR write life, accident and health insurance policies, from one or more independent third party insurance companies, for Clients of VFS, where agents of the Crump Group will broker the

policies. VFS may make different recommendations with respect to the same securities to different clients. All recommendations made by VFS are specific to each client's needs and current situation

Error! Reference source not found. is a registered representative. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Ms. Simon always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Villanova Financial Services in their capacity as a registered representative.

Natalie Simon is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Ms. Simon always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Villanova Financial Services in their capacity as an insurance agent.

Ms. Simon spends 80% of her time on those activities and considers them her primary business.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses, fees, and commission, Natalie Simon does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Villanova Financial Services , Inc.

Item 6: Supervision

As a representative of Villanova Financial Services, Inc., Natalie Simon works closely with William B. Mullin and all advice provided to clients is reviewed by William B. Mullin prior to implementation. Natalie Simon contact information is on the cover page of this disclosure document.