

Brochure Supplement

JUNE 14, 2012

TIMOTHY R. LOVING

250 East Main Street, Suite 117
Galesburg, IL 61404

(309) 342-4109

This Brochure Supplement provides information about Timothy R. Loving that supplements the Disclosure Brochure of Poterack Capital Advisory, Inc. (hereinafter "PCA"), a copy of which you should have received. Please contact PCA'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 Timothy R. Loving is available on the SEC's website at www.adviserinfo.sec.gov.

Poterack Capital Advisory, Inc., a Registered Investment Adviser

2115 Rexford Road, Suite 311, Charlotte, NC 28211 | (704) 366-5776
www.pca-inc.org

Item 2. Educational Background and Business Experience

Born 1965

Post-Secondary Education

Monmouth College | Bachelors, Business Administration | 1987

Recent Business Background

Poterack Capital Advisory, Inc. | Investment Advisor Representative | December 2009 – Present

Preservation Financial Management | Owner | May 2003 – Present

Kalos Capital, Inc. | Registered Representative | May 2005 – December 2009

Sunset Financial Services | Registered Representative | June 2002 – March 2005

Item 3. Disciplinary Information

PCA is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Timothy R. Loving. PCA has no information to disclose in relation to this Item.

Item 4. Other Business Activities

PCA is required to disclose information regarding any investment-related business or occupation in which Timothy R. Loving is actively engaged.

Licensed Insurance Agent

Timothy R. Loving is also a licensed insurance agent with various insurance companies, 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 PCA recommends the purchase of insurance products where Timothy R. Loving receives insurance commissions or other additional compensation. PCA has procedures in place to ensure that any recommendations made by Timothy R. Loving are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

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

Item 6. Supervision

Timothy R. Loving, the Chief Executive Officer of PCA, is generally responsible for the supervision of Timothy R. Loving. Timothy R. Loving monitors his advice in an effort to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by PCA's clients.

Item 7. Requirements for State-Registered Advisers

Timothy R. Loving has never been the subject of a bankruptcy petition.

Timothy R. Loving has never been involved in any of the additional disciplinary events reportable under this Item.