

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 19, 2012**

**CAROL DUNCAN SMITH**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Carol Duncan Smith that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Carol Duncan Smith is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **CAROL DUNCAN SMITH**

Year of Birth: 1950

Formal Education:

- Michigan State University, B.S., 1973.
- Cornerstone University, MBA, 2009.

Business Background:

- Harbinger Asset Management LLC, 07/08-Present, Investment Advisor Representative
- Harbinger Financial Group, Inc., 06/07-Present, Licensed Representative
- State of Michigan, Lansing, Michigan, 06/75-01/07, Administrator

License/Exams:

- Series 65 – April 2010

## ITEM 3. DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of Carol Duncan Smith, we are required to disclose all material facts regarding those events.<sup>1</sup>

Ms. Smith does not have any disciplinary events to disclose.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Carol Duncan Smith to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Carol Duncan Smith to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

A. If Carol Duncan Smith is actively engaged in any investment-related business or occupation, including if Carol Duncan Smith is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Carol Duncan Smith's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Carol Duncan Smith receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Carol Duncan Smith receives. We must explain that this practice gives Carol Duncan Smith an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Carol Duncan Smith is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Carol Duncan Smith's income or involve a substantial amount of Carol Duncan Smith's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Carol Duncan Smith's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Carol Duncan Smith for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Carol Duncan Smith's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Ms. Smith does not receive additional compensation for advisory services.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Carol Duncan Smith, including how we monitor the advice Carol Duncan Smith provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Carol Duncan Smith's advisory activities on behalf of our firm.

Mr. Chris Tolmacs, Chief Compliance Officer of our firm, supervises and monitors Ms. Duncan Smith's activities on a regular basis. Mr. Tolmacs reviews all outgoing correspondence for written financial advice that Ms. Duncan Smith provides to his clients. Please contact Mr. Tolmacs if you have any questions about Ms. Duncan Smith's brochure supplement at (714) 689-1172.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

- A. In addition to the events listed in Item 3 of Part 2B, if Carol Duncan Smith has been involved in one of the events listed below, we disclose all material facts regarding the event.
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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Carol Duncan Smith has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Ms. Smith has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 19, 2012**

**CHRISTOPHER TOLMACS**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Chris Tolmacs that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Chris Tolmacs is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **CHRISTOPHER THOMAS TOLMACS ("CHRIS TOLMACS")**

Year of Birth: 1968

Formal Education: Mr. Tolmacs does not have any formal education to disclose. However, he has successfully passed his Series 7, Series 66, and Series 24 exam.

#### Business Background:

- Harbinger Asset Management, LLC, 05/08-Present, Managing Member & Chief Compliance Officer
- Triad Advisors, Inc., 04/08-Present, Registered Representative
- Harbinger Financial Group, Inc., 01/00-Present, President/CEO/Registered Principal
- ING Financial Partners, 02/05-04/08, Registered Representative

#### License(s):

- Series 7 -July 2003, Series 66 -August 2003, Series 24 -October 2004
- Life Underwriter Training Council (insurance)

## ITEM 3. DISCIPLINARY INFORMATION<sup>1</sup>

If there are legal or disciplinary events material to your evaluation of Chris Tolmacs, we are required to disclose all material facts regarding those events.

Mr. Tolmacs does not have any disciplinary events to disclose.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Chris Tolmacs to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Chris Tolmacs to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Chris Tolmacs is actively engaged in any investment-related business or occupation, including if Chris Tolmacs is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.
1. If Chris Tolmacs receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Chris Tolmacs receives. We must explain that this practice gives Chris Tolmacs an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Tolmacs is a registered representative of Triad Advisors, Inc. ("Triad"). a registered full service general securities broker-dealer with the Securities and Exchange Commission ("SEC"), a registered investment adviser, a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and various other regulatory bodies. Triad may provide brokerage services to one or more of the third-party advisers to whom our firm refers clients and, in this capacity, Triad may receive brokerage fees for transactions completed on behalf of our firm's clients, a portion of which may be paid to client's representative. Mr. Tolmacs, as registered representatives of Triad, will sell securities products while acting in this capacity, and will be compensated on the normal and customary commission schedule, including 12b-1 fees for the sale of investment company products. These activities account for about twenty-five percent (25%) of Mr. Tolmacs' time.

- B. If Chris Tolmacs is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Chris Tolmacs' income or involve a substantial amount of Chris Tolmacs' time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Chris Tolmacs' time and income, we may presume that they are not substantial.

Mr. Tolmacs is President and owner of Harbinger Financial Group, Inc., an insurance agency. Mr. Tolmacs may recommend to his advisory clients a variety of insurance services and products to our firm's clients for which he may receive compensation.

Mr. Tolmacs is a licensed insurance agent through various insurance companies. In such capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he



recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent. Mr. Tolmacs spends 10% of his time on these activities.

#### ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Chris Tolmacs for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Chris Tolmacs' regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mr. Tolmacs does not receive additional compensation for advisory services.

#### ITEM 6. SUPERVISION

We are required to explain how we supervise Chris Tolmacs, including how we monitor the advice Chris Tolmacs provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Chris Tolmacs' advisory activities on behalf of our firm.

Mr. Chris Tolmacs is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

#### ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Chris Tolmacs has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Chris Tolmacs has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Tolmacs has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED: MARCH 19, 2012**

**CRAIG ANDERSON**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE, SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Craig Anderson that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Craig Anderson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **CRAIG ALAN ANDERSON**

Year of Birth: 1962

Formal Education:

- Moody Bible Institute, Chicago, IL, Graduated 1983

Business Background:

- Harbinger Asset Management, LLC, 7/08-Present, Investment Advisor Representative
- Triad Advisors, Inc., 04/08-Present, Investment Advisor
- Harbinger Financial Group, Inc., 08/01-Present, Training Manager and Producer
- New York Life, 9/00 – 8/01, Investment Advisor and Life, Accident & Health Agent

License/Exams:

- Series 7 - October 2000 (Currently inactive), Series 63, November 2000
- Life 10/99
- Accident & Health 10/00
- Variable Annuities 4/08

## ITEM 3. DISCIPLINARY INFORMATION<sup>1</sup>

If there are legal or disciplinary events material to your evaluation of Craig Anderson, we are required to disclose all material facts regarding those events.

Mr. Anderson does not have any disciplinary events to disclose.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Craig Anderson to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Craig Anderson to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Craig Anderson is actively engaged in any investment-related business or occupation, including if Craig Anderson is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.
1. If Craig Anderson receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Craig Anderson receives. We must explain that this practice gives Craig Anderson an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Anderson is a registered representative of Triad Advisors, Inc. ("Triad"). a registered full service general securities broker-dealer with the Securities and Exchange Commission ("SEC"), a registered investment adviser, a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and various other regulatory bodies. Triad may provide brokerage services to one or more of the third-party advisers to whom our firm refers clients and, in this capacity, Triad may receive brokerage fees for transactions completed on behalf of our firm's clients, a portion of which may be paid to client's representative. Mr. Anderson, as registered representatives of Triad, will sell securities products while acting in this capacity, and will be compensated on the normal and customary commission schedule. These activities account for about twenty-five percent (25%) of Mr. Anderson's time.

- B. If Craig Anderson is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Craig Anderson's income or involve a substantial amount of Craig Anderson's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Craig Anderson's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Craig Anderson for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Craig Anderson's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mr. Anderson does not receive additional compensation for advisory services.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Craig Anderson, including how we monitor the advice Craig Anderson provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Craig Anderson's advisory activities on behalf of our firm.

Mr. Chris Tolmacs, Chief Compliance Officer of our firm, supervises and monitors Mr. Anderson's activities on a regular basis. Mr. Tolmacs reviews all outgoing correspondence for written financial advice that Mr. Anderson provides to his clients. Please contact Mr. Tolmacs if you have any questions about Mr. Anderson's brochure supplement at (714) 689-1172.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Craig Anderson has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

- B. If Craig Anderson has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Anderson has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 19, 2012**

**GINNY DELL**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Ginny Dell that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ginny Dell is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **GINNY SUE DELL**

Year of Birth: 1962

#### Formal Education:

- Nazareth College, Kalamazoo, Michigan, BA Coursework 1985-86
- Kalamazoo Valley Community College, Michigan, Marketing/Mid-Management Certificate 1985
- Kalamazoo Valley Community College, Michigan, Office Administration, Certificate 1982

#### Business Background:

- Harbinger Asset Management LLC, 07/08-Present, Investment Advisor Representative
- Harbinger Financial Group, Inc., 12/00-Present, Licensed Representative
- Harbinger Financial Group, Inc., 02/01-10/07, Vice President
- Bankers Life & Casualty Co., 07/98-12/00, Licensed Representative

#### License/Exams:

- Series 65 – April 2010
- Accident, Health and Life Insurance June 24, 1998 to Present
- Variable Annuities License April 4, 2008 to Present

## ITEM 3. DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of Ginny Dell, we are required to disclose all material facts regarding those events.<sup>1</sup>

Ms. Dell does not have any disciplinary events to disclose.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Ginny Dell to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Ginny Dell to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

A. If Ginny Dell is actively engaged in any investment-related business or occupation, including if Ginny Dell is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Ginny Dell's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Ginny Dell receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ginny Dell receives. We must explain that this practice gives Ginny Dell an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Ginny Dell is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ginny Dell's income or involve a substantial amount of Ginny Dell's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ginny Dell's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Ginny Dell for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ginny Dell's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Ms. Dell does not receive additional compensation for advisory services.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Ginny Dell, including how we monitor the advice Ginny Dell provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Ginny Dell's advisory activities on behalf of our firm.

Mr. Chris Tolmacs, Chief Compliance Officer of our firm, supervises and monitors Ms. Dell's activities on a regular basis. Mr. Tolmacs reviews all outgoing correspondence for written financial advice that Ms. Dell provides to his clients. Please contact Mr. Tolmacs if you have any questions about Ms. Dell's brochure supplement at (714) 689-1172.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Ginny Dell has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Ginny Dell has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Ms. Dell has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 28, 2011**

**MICHAEL ANTHONY NOWAK**

**HARBINGER ASSET MANAGEMENT, LLC**

**5220 LOVERS LANE SUITE 130**

**PORTAGE, MI 49002**

**PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Michael Nowak that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael Nowak is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **MICHAEL ANTHONY NOWAK**

Year of Birth: 1971

#### Formal Education:

- Ferris State University Graduated 1992 Criminal Justice Degree

#### Business Background:

- Harbinger Asset Management, LLC, 07/08-Present, Investment Adviser Representative
- Harbinger Financial Group, Inc., 04/03-Present, Sales
- Triad Advisors, Inc., 08/08-Present, Registered Representative
- Bunkers Insurance Group, 11/99-04/03, Sales

#### License/Exams:

- Accident, Life and Health Insurance, September 1999
- Variable Annuities License, April 2008

## ITEM 3. DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of Michael Nowak, we are required to disclose all material facts regarding those events.<sup>1</sup>

Mr. Nowak was convicted of a misdemeanor for using steroids in a body building contest. He received a one year probation, but was released in sixth months due to good behavior. Mr. Nowak paid \$500 in fines, had his driver license suspended for 180 days and restricted for 30 days.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Michael Nowak to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Michael Nowak to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

A. If Michael Nowak is actively engaged in any investment-related business or occupation, including if Michael Nowak is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Michael Nowak's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Michael Nowak receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Michael Nowak receives. We must explain that this practice gives Michael Nowak an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Michael Nowak is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Michael Nowak's income or involve a substantial amount of Michael Nowak's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Michael Nowak's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Michael Nowak for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Michael Nowak's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Michael Nowak, including how we monitor the advice Michael Nowak provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Michael Nowak's advisory activities on behalf of our firm.

Mr. Chris Tolmacs, Chief Compliance Officer of our firm, supervises and monitors Mr. Nowak's activities on a regular basis. Mr. Tolmacs reviews all outgoing correspondence for written financial advice that Mr. Nowak provides to his clients. Please contact Mr. Tolmacs if you have any questions about Mr. Nowak's brochure supplement at (714) 689-1172.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Michael Nowak has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.



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.

We have nothing to disclose in this regard.

B. If Michael Nowak has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Nowak has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED March 19, 2012**

**PAUL HOWARD MILLER II**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Paul Miller that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive Harbinger Asset Management LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Paul Miller is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **PAUL HOWARD MILLER II**

*Year of Birth: 1969*

#### Formal Education:

- Western Michigan University; B.S in Mechanical Engineering; 1995

#### Business Background:

- Harbinger Asset Management; Financial Advisor; 07/2008-Present
- Harbinger Financial Group; Financial Advisor; 09/2005-Present
- Triad Advisors Inc.; Registered Representative; 08/2008-Present

## ITEM 3. DISCIPLINARY INFORMATION<sup>1</sup>

If there are legal or disciplinary events material to your evaluation of Paul Miller, we are required to disclose all material facts regarding those events.

Mr. Miller does not have any disciplinary events to disclose.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Paul Miller to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Paul Miller to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Paul Miller is actively engaged in any investment-related business or occupation, including if Paul Miller is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.
1. If Paul Miller receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Paul Miller receives. We must explain that this practice gives Paul Miller an incentive to recommend investment products based on the compensation received, rather than on your needs.

Paul Miller is a registered representative of Triad Advisors, Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Paul Miller may earn and may not necessarily be in the best interests of the client.

- B. If Paul Miller is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Paul Miller's income or involve a substantial amount of Paul Miller's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Paul Miller's time and income, we may presume that they are not substantial.

Mr. Miller is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client.

#### ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Paul Miller for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Paul Miller's regular salary. Any bonus that is based, at least in part, on the number or amount of sales,

client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mr. Miller does not receive additional compensation for providing advisory services.

#### **ITEM 6. SUPERVISION**

We are required to explain how we supervise Paul Miller, including how we monitor the advice Paul Miller provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Paul Miller's advisory activities on behalf of our firm.

Chris Tolmacs, Chief Compliance Officer of Harbinger Asset Management, LLC, supervises and monitors Paul Miller's activities on a regular basis. Mr. Tolmacs reviews all outgoing correspondence for written financial advice that Paul Miller provides to his clients. Please contact Mr. Tolmacs if you have any questions about Paul Miller's brochure supplement at (269) 553-0805.

#### **ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

A. In addition to the events listed in Item 3 of Part 2B, if Paul Miller has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

- B. If Paul Miller has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Miller has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 19, 2012**

**RYAN SNYDER**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Ryan Snyder that supplements our ADV Part 2A Firm Brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive Harbinger Asset Management, LLC's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Ryan Snyder is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **Ryan Snyder**

*Year of Birth: 1976*

Formal Education:

- Kellogg Community College; 1995-1997; No Degree

Business Background (positions held for the preceding five years):

- 06/2011-Present: Harbinger Asset Management LLC.; Investment Advisor Representative
- 12/2009-Present: Triad Advisors Inc.; Registered Representative
- 01/2009-Present: Harbinger Financial Group; Sales Representative
- 01/2008-01/2009: Unemployed
- 09/1999-01/2008: QIS; General Manager

Licenses:

- Series 65

## ITEM 3. DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of Ryan Snyder, we are required to disclose all material facts regarding those events.

Ryan Snyder does not have any disciplinary events to disclose.

## ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Ryan Snyder is actively engaged in any investment-related business or occupation, including if Ryan Snyder is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.
1. If Ryan Snyder receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ryan Snyder receives. We must explain that this



practice gives Ryan Snyder an incentive to recommend investment products based on the compensation received, rather than on your needs.

Ryan Snyder is a registered representative of Triad Advisors, Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Ryan Snyder may earn and may not necessarily be in the best interests of the client.

- B. If Ryan Snyder is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ryan Snyder's income or involve a substantial amount of Ryan Snyder's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ryan Snyder's time and income, we may presume that they are not substantial.

Representatives of our firm are insurance agents/brokers. They may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

#### **ITEM 5. ADDITIONAL COMPENSATION**

If someone who is not a client provides an economic benefit to Ryan Snyder for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ryan Snyder's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Ryan Snyder, including how we monitor the advice Ryan Snyder provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Ryan Snyder's advisory activities on behalf of our firm.

Chris Tolmacs, Chief Compliance Officer of Harbinger Asset Management, LLC, supervises and monitors Ryan Snyder's activities on a regular basis. Chris Tolmacs reviews all outgoing correspondence for written financial advice that Ryan Snyder provides to his clients. Please contact Chris Tolmacs if you have any questions about Ryan Snyder's brochure supplement at (269) 553-0805.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Ryan Snyder has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

- B. If Ryan Snyder has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Ryan Snyder has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 19, 2012**

**SCOTT HIGGINS**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Scott Higgins that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Scott Higgins is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **SCOTT HIGGINS**

Year of Birth: 1963

#### Formal Education:

- Michigan State University, Finance/MBA, 1987
- Albion College, Economics & Management/BA, 1985

#### Business Background:

- Harbinger Asset Management, LLC, 10/08-Present, Investment Advisor Representative
- Triad Advisors, Inc., 11/08-Present, Registered Representative
- Sigma Planning Corporation, 12/02-11/08, Investment Advisor
- Sigma Financial Corporation, 04/01-11/08, Registered Representative

## ITEM 3. DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of Scott Higgins, we are required to disclose all material facts regarding those events.<sup>1</sup>

Mr. Higgins does not have any disciplinary events to disclose.

## ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Scott Higgins is actively engaged in any investment-related business or occupation, including if Scott Higgins is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Scott Higgins to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Scott Higgins to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

1. If Scott Higgins receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Scott Higgins receives. We must explain that this practice gives Scott Higgins an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Higgins is a registered representative of Triad Advisors, Inc. ("Triad"). a registered full service general securities broker-dealer with the Securities and Exchange Commission ("SEC"), a registered investment adviser, a member of the Financial Industry Regulatory Authority, Inc. ("FINRA") and various other regulatory bodies. Triad may provide brokerage services to one or more of the third-party advisers to whom our firm refers clients and, in this capacity, Triad may receive brokerage fees for transactions completed on behalf of our firm's clients, a portion of which may be paid to client's representative. Mr. Higgins, as registered representatives of Triad, will sell securities products while acting in this capacity, and will be compensated on the normal and customary commission schedule, including 12b-1 fees for the sale of investment company products. These activities account for about ten percent (10%) of his time.

- B. If Scott Higgins is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Scott Higgins's income or involve a substantial amount of Scott Higgins's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Scott Higgins's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

## **ITEM 5. ADDITIONAL COMPENSATION**

If someone who is not a client provides an economic benefit to Scott Higgins for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Scott Higgins's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mr. Higgins does not receive additional compensation for advisory services.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Scott Higgins, including how we monitor the advice Scott Higgins provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Scott Higgins's advisory activities on behalf of our firm.

Mr. Chris Tolmacs, Chief Compliance Officer of our firm, supervises and monitors Mr. Higgins' activities on a regular basis. Mr. Tolmacs reviews all outgoing correspondence for written financial advice that Mr. Higgins provides to his clients. Please contact Mr. Tolmacs if you have any questions about Mr. Higgins' brochure supplement at (714) 689-1172.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Scott Higgins has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Scott Higgins has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Higgins has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 19, 2012**

**STEVEN GREGORY DOROW**

**HARBINGER ASSET MANAGEMENT, LLC  
5220 LOVERS LANE SUITE 130  
PORTAGE, MI 49002  
PHONE: (269) 553-0805**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERFINANCIALGROUP.COM](http://WWW.HARBINGERFINANCIALGROUP.COM)**

**This brochure supplement provides information about Steven Dorow that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmacs, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steven Dorow is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **STEVEN GREGORY DOROW**

Year of Birth: 1961

Formal Education:

- Western Michigan University, BS in Philosophy, 1996

Business Background:

- Harbinger Asset Management, LLC, 04/10-Present, Investment Adviser Representative
- Harbinger Financial Group, Inc., 01/09-Present, Licensed Representative
- Total Plastics, 06/07-11/08, Sales Representative
- Petter Investment, So. Haven, MI, 11/05-05/07, Sales Representative

License/Exams:

- Series 65 – April 2010

## ITEM 3. DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of Steven Dorow, we are required to disclose all material facts regarding those events.<sup>1</sup>

Mr. Dorow does not have any disciplinary events to disclose.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Craig Anderson to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Craig Anderson to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

A. If Steven Dorow is actively engaged in any investment-related business or occupation, including if Steven Dorow is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Steven Dorow's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Steven Dorow receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Steven Dorow receives. We must explain that this practice gives Steven Dorow an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Steven Dorow is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Steven Dorow's income or involve a substantial amount of Steven Dorow's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Steven Dorow's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

#### ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Steven Dorow for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Steven Dorow's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Mr. Dorow does not receive additional compensation for advisory services.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Steven Dorow, including how we monitor the advice Steven Dorow provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Steven Dorow's advisory activities on behalf of our firm.

Mr. Chris Tolmacs, Chief Compliance Officer of our firm, supervises and monitors Mr. Dorow's activities on a regular basis. Mr. Tolmacs reviews all outgoing correspondence for written financial advice that Mr. Dorow provides to his clients. Please contact Mr. Tolmacs if you have any questions about Mr. Dorow's brochure supplement at (714) 689-1172.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Steven Dorow has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Steven Dorow has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Dorow has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED APRIL 11, 2012**

**LYNN ARTHUR SICKAFOOSE**

**HARBINGER ASSET MANAGEMENT, LLC  
3080 BRISTOL STREET, SUITE 450  
Costa Mesa, CA 92626**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERASSETMANAGEMENT.COM](http://WWW.HARBINGERASSETMANAGEMENT.COM)**

**This brochure supplement provides information about Lynn Sickafoose that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmac, Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.**

**Additional information about Lynn Sickafoose is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **LYNN ARTHUR SICKAFOOSE**

Year of Birth: 1956

Formal Education: Mr. Sickafoose does not have any formal education to disclose. He has, however, successfully passed his Series 6, Series 63, and Series 66 examinations in order to qualify as an investment adviser representative. In addition, Mr. Sickafoose holds an insurance license.

#### Business Background:

- Harbinger Asset Management LLC; Investment Adviser Representative; 11/2011-Present
- Triad Advisors, Inc; Registered Representative; 10/2011-Present
- Davenport Associates Inc.; President; 08/1990-Present
- Monticello Investment Services Inc.; Investment Adviser Representative; 05/2010-11/2011
- Envision Investment Advisors LLC; Investment Adviser Representative; 05/2008-07/2009
- Sigma Financial Corporation; Registered Representative; 02/2008-05/2008
- USAllianz Securities; Registered Representative; 07/2001-06/2004

## ITEM 3. DISCIPLINARY INFORMATION

If there are legal or disciplinary events material to your evaluation of Lynn Sickafoose, we are required to disclose all material facts regarding those events.

Lynn Sickafoose does not have any disciplinary events to disclose.

**Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Lynn Sickafoose to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Lynn Sickafoose to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

A. If Lynn Sickafoose is actively engaged in any investment-related business or occupation, including if Lynn Sickafoose is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Lynn Sickafoose's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Lynn Sickafoose is a registered representative of Triad Advisors, Inc. member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Lynn Sickafoose may earn.

B. If Lynn Sickafoose is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Lynn Sickafoose's income or involve a substantial amount of Lynn Sickafoose's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Lynn Sickafoose's time and income, we may presume that they are not substantial.

Outside of being an investment adviser representative with Harbinger Asset Management LLC, Mr. Sickafoose's full time job is working with Davenport Associates Inc. He serves as the owner and conducts life and health insurance related business. He spends 40 hours/week on this activity.

#### ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Lynn Sickafoose for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Lynn Sickafoose's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Lynn Sickafoose does not receive additional compensation for advisory services.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Lynn Sickafoose, including how we monitor the advice Lynn Sickafoose provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Lynn Sickafoose's advisory activities on behalf of our firm.

Chris Tolmacs is a Chief Compliance Officer of Harbinger Asset Management, LLC and as such supervises and monitors Lynn Sickafoose's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Tolmacs if you have any questions about Lynn Sickafoose's brochure supplement at (269) 553-0805.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Lynn Sickafoose has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Lynn Sickafoose has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Mr. Sickafoose has never filed for bankruptcy.

**ITEM 1. COVER PAGE FOR PART 2B OF FORM ADV: BROCHURE  
SUPPLEMENT**

**DATED MARCH 16, 2012**

**MARIA REGINA T CRUZ**

**HARBINGER ASSET MANAGEMENT, LLC  
3080 BRISTOL STREET, SUITE 450  
Costa Mesa, CA 92626**

**FIRM CONTACT: CHRIS TOLMACS, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS: [WWW.HARBINGERASSETMANAGEMENT.COM](http://WWW.HARBINGERASSETMANAGEMENT.COM)**

**This brochure supplement provides information about Maria Cruz that supplements our brochure. You should have received a copy of that brochure. Please contact Chris Tolmac, Chief Compliance Officer, if you did not receive our brochure or if you have any questions about the contents of this supplement.**

**Additional information about Maria Cruz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## ITEM 2. EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

### **MARIA ("RIA") REGINA T CRUZ**

Year of Birth: 1975

Formal Education: Ms. Cruz graduated from Simon Fraser University in Burnaby, British Columbia, Canada in 1999 with a Bachelors of Science degree in Biology. She has also successfully passed her Series 4, Series 24, Series 7, and Series 66 examinations in order to qualify as an investment adviser representative. In addition, Ms. Cruz holds a life insurance license in the State of California.

#### Business Background:

- Partners Advantage Insurance Services; Director of Suitability and Compliance; 10/2011-Present
- Harbinger Asset Management LLC; Investment Adviser Representative; 12/2011-Present
- Triad Advisors, Inc; Registered Representative; 12/2011-Present
- National Planning Corporation; OSJ Supervisor; 04/2011-11/2011
- Financial Network Investment Corporation; OSJ Supervisor/Trade Review Specialist; 11/2010-03/2011
- Unemployed; 07/2010-10/2010
- Chase Investment Services Corp; Personal Financial Representative; 8/2009-07/2010
- Washington Mutual Financial Services; Account & Trade Principal; 10/2005-05/2009

## ITEM 3. DISCIPLINARY INFORMATION<sup>1</sup>

If there are legal or disciplinary events material to your evaluation of Maria Cruz, we are required to disclose all material facts regarding those events.

Ms. Cruz does not have any disciplinary events to disclose.

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Maria Cruz to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Maria Cruz to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

#### ITEM 4. OTHER BUSINESS ACTIVITIES

- A. If Maria Cruz is actively engaged in any investment-related business or occupation, including if Maria Cruz is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.
1. If Maria Cruz receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Maria Cruz receives. We must explain that this practice gives Maria Cruz an incentive to recommend investment products based on the compensation received, rather than on your needs.

Maria Cruz is a registered representative of Triad Advisors, Inc. member FINRA/SIPC. She may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Maria Cruz may earn.

- B. If Maria Cruz is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Maria Cruz's income or involve a substantial amount of Maria Cruz's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Maria Cruz's time and income, we may presume that they are not substantial.

Outside of being an investment adviser representative with Harbinger Asset Management LLC, Ms. Cruz also serves as Director of Suitability and Compliance for Partners Advantage Insurance Services. She spends 90% of her time on this activity.

## ITEM 5. ADDITIONAL COMPENSATION

If someone who is not a client provides an economic benefit to Maria Cruz for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Maria Cruz's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

Ms. Cruz does not receive additional compensation for advisory services.

## ITEM 6. SUPERVISION

We are required to explain how we supervise Maria Cruz, including how we monitor the advice Maria Cruz provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Maria Cruz's advisory activities on behalf of our firm.

Chris Tolmacs is a Chief Compliance Officer of Harbinger Asset Management, LLC and as such supervises and monitors Maria Cruz's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Tolmacs if you have any questions about Maria Cruz's brochure supplement at (269) 553-0805.

## ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. In addition to the events listed in Item 3 of Part 2B, if Maria Cruz has been involved in one of the events listed below, we disclose all material facts regarding the event.

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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Maria Cruz has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

Ms. Cruz has never filed for bankruptcy.