

Brochure Supplement

APRIL 27, 2012

MARK D. HERMAN

223 East State Street, Suite 200
Traverse City, Michigan 49684

(231) 929-9300

This Brochure Supplement provides information about Mark D. Herman that supplements the Disclosure Brochure of Up North Financial, LLC (hereinafter “UNF”), a copy of which you should have received. Please contact UNF’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 Mark D. Herman is available on the SEC’s website at www.adviserinfo.sec.gov.

Up North Financial, LLC, a Registered Investment Adviser

223 East State Street, Suite 200, Traverse City, Michigan 49684 | (231) 929-9300
www.upnorthfinancial.com

Item 2. Educational Background and Business Experience

Born 1963

Post-Secondary Education

University of Chicago | M.B.A., Finance | 1991

University of Arizona | M.S, Engineering | 1988

University of Michigan | B.S., Engineering | 1986

Recent Business Background

Up North Financial, LLC | Managing Member | August 2009 – Present

Purshe Kaplan Sterling Investments, Inc. | Registered Representative | August 2009 – Present

Morgan Stanley Smith Barney | Financial Advisor | October 1996 – August 2009

Professional Designation

Mark D. Herman holds the professional designation of CERTIFIED FINANCIAL PLANNER™ (“CFP®”).

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the “CFP Board”) to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor's degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

UNF is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Mark D. Herman. UNF has no information to disclose in relation to this Item.

Item 4. Other Business Activities

UNF is required to disclose information regarding any investment-related business or occupation in which Mark D. Herman is actively engaged.

Registered Representative of a Broker-Dealer

Mark D. Herman is a registered representative of Purshe Kaplan Sterling Investments, Inc. (“PKS”), an SEC registered broker-dealer and member of FINRA. In this capacity, Mark D. Herman may provide securities brokerage services and implement securities transactions under a commission based arrangement. Mark D. Herman may be entitled to a portion of the brokerage commissions paid to PKS, as well as a share of any ongoing distribution or service (“trail”) fees from the sale of mutual funds.

A conflict of interest exists to the extent that Mark D. Herman recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client’s needs. UNF has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For accounts covered by ERISA (and such others that the firm deems appropriate), UNF provides investment advisory services on a fee offset basis, whereby the firm offsets its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Mark D. Herman in his individual capacity as a registered representative of PKS.

Licensed Insurance Agent

Mark D. Herman is a licensed insurance agent 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 UNF recommends the purchase of insurance products where Mark D. Herman receives insurance commissions or other additional compensation. UNF seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

UNF is required to disclose information regarding any arrangement under which Mark D. Herman receives an economic benefit from someone other than a client for providing investment advisory services. UNF has no information to disclose in relation to this Item.

Item 6. Supervision

Mark D. Herman is the Managing Member of UNF and is generally responsible for his own supervision. Mark D. Herman seeks 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 UNF's clients.

Item 7. Requirements for State Registered Advisers

UNF is required to disclose information regarding Mark D. Herman's involvement in certain civil, self-regulatory organization or administrative proceedings, arbitration awards or findings, or bankruptcy proceedings. UNF has no information to disclose in relation to this Item.