

# Brochure Supplement

APRIL 27, 2012

## **WILLIAM F. FLYNN**

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

(231) 929-9300

This Brochure Supplement provides information about William F. Flynn 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 William F. Flynn is available on the SEC’s website at [www.adviserinfo.sec.gov](http://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](http://www.upnorthfinancial.com)

### Item 2. Educational Background and Business Experience

Born 1947

#### Post-Secondary Education

Northern Michigan University | B.B.A., Business Administration | 1970

#### Recent Business Background

Up North Financial, LLC | Financial Advisor | August 2009 – Present

Retired | January 2004 – August 2009

Salomon Smith Barney, Inc. | Financial Advisor | July 1993 – January 2004

### Item 3. Disciplinary Information

UNF is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of William F. Flynn. 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 William F. Flynn is actively engaged. UNF has no information to disclose in relation to this Item.

### Item 5. Additional Compensation

UNF is required to disclose information regarding any arrangement under which William F. Flynn 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, Managing Member, is generally responsible for supervising William F. Flynn's advisory activities on behalf of UNF. The telephone number to reach Mark D. Herman is (231) 929-9300.

UNF supervises its personnel and the investments made in client accounts. UNF monitors the investments recommended by William F. Flynn to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. UNF periodically reviews the advisory activities of William F. Flynn,

which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by William F. Flynn.

### **Item 7. Requirements for State Registered Advisers**

UNF is required to disclose information regarding William F. Flynn'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.