

## **Item 1 Cover Page**

A.

**Francis James Hoey**

Hoey Investments, Inc.

Brochure Supplement  
Dated 6/28/2012

Contact: Francis Hoey, Chief Compliance Officer  
433 West Market Street  
West Chester, Pennsylvania 19382

B.

**This brochure supplement provides information about Francis James Hoey that supplements the Hoey Investments, Inc. brochure; you should have received a copy of that brochure. Please contact Francis Hoey, Chief Compliance Officer if you did *not* receive Hoey Investments' brochure or if you have any questions about the contents of this supplement.**

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

## **Item 2 Education Background and Business Experience**

Francis James Hoey was born in 1969. Mr. Hoey graduated from LaSalle University, with a Bachelor of Arts degree in History. Mr. Hoey has been President and Senior Financial Advisor of Hoey Investments, Inc. since November of 2009. Mr. Hoey has also been employed as a registered representative of Purshe Kaplan Sterling since January of 2010. From January 2008 to December of 2009, Mr. Hoey was employed as an investment adviser representative and registered representative of Cambridge Investment Research Advisors, Inc. From May 1997 through January 2008, Mr. Hoey was employed by Merrill Lynch as a registered representative.

Mr. Hoey became a Certified Financial Planner (CFP®) in July 2003. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold

bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Mr. Hoey has been designated as a Certified Investment Management Analyst (CIMA®) since September 2007. The CIMA® certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA® certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA® certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, and pass an online Certification Examination. CIMA® designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA® designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA®).

Mr. Hoey received the professional designation of a Certified Financial Manager ("CFM") in December 2005 from the Institute of Management Accountants ("IMA"). The requirements for certification as a CFM include passing four examinations testing economics, management, corporate finance, management accounting, decision analysis, and ethics. In addition, the candidate is required to complete two years of relevant work experience, hold a Bachelor's degree, be a member of IMA, and abide by the Statement of Ethical Professional Practice. Once certified, a CFM is required to maintain membership in IMA and complete 30 hours of continuing education annually.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. **Registered Representative of PKS** As disclosed in Item 5.E of the Registrant's *Brochure*, Mr. Hoey is a registered representative of Purshe Kaplan Sterling ("PKS"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Hoey in his individual capacity as a registered representative of PKS, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Hoey that a client purchases a securities commission product presents a *material conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase

any commission products from Mr. Hoey. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Francis Hoey, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

2. **Commissions** In the event the client chooses to purchase investment products through *PKS*, brokerage commissions will be charged by *PKS* to effect securities transactions, a portion of which commissions shall be paid by *PKS* to Mr. Hoey as applicable. The brokerage commissions charged by *PKS* may be higher or lower than those charged by other broker-dealers. In addition, *PKS*, as well as Registrant's Associated Persons, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business Mr. Hoey is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

- B. **Licensed Insurance Agents.** Mr. Hoey, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Hoey to effect insurance transactions on a commission basis. **Conflict of Interest:** The recommendation by Mr. Hoey that a client purchase an insurance commission product presents a ***material conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Hoey. Clients are reminded that they may purchase insurance products recommended by the Registrant through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Francis Hoey, remains available to address any questions that a client or prospective may have regarding the above conflict of interest.**

## **Item 5 Additional Compensation**

None.

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Francis Hoey, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Hoey also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hoey at (610) 738-4280.

**Item 7 State-Registered Investment Advisors**

- A. Francis Hoey, while employed at Merrill Lynch as a registered representative, was named in an arbitration claim that was settled in January of 2005. The arbitration claim alleged that certain investments and asset allocations were recommended that were unsuitable. This matter was settled without any admission of liability and Mr. Hoey was not required to contribute towards the settlement amount.
- B. Mr. Hoey has never been the subject of a bankruptcy petition.

**Item 1 Cover Page**

A.

**Kirk Shotaro Okumura**

Hoey Investments, Inc.

Brochure Supplement  
Dated 6/28/2012

Contact: Francis Hoey, Chief Compliance Officer  
433 West Market Street  
West Chester, Pennsylvania 19382

B.

**This brochure supplement provides information about Kirk Shotaro Okumura that supplements the Hoey Investments, Inc. brochure; you should have received a copy of that brochure. Please contact Francis Hoey, Chief Compliance Officer if you did *not* receive Hoey Investments' brochure or if you have any questions about the contents of this supplement.**

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

**Item 2 Education Background and Business Experience**

Kirk Shotaro Okumura was born in 1969. Mr. Okumura graduated from Pennsylvania State University in 1991, with a Bachelor of Science degree in Secondary Education and from The American College in 2012 with a Master of Science degree in Financial Services. Mr. Okumura has been an investment adviser representative of Hoey Investments, Inc. since January of 2012. From April 2001 to October of 2011 Mr. Okumura was an author, editor and teacher at The American College.

Mr. Okumura has held the designation of Chartered Financial Consultant (ChFC®) since 2009. ChFC® is a financial planning designation for the insurance industry conferred by The American College. Candidates must meet education, experience, examination, and continuing ethical requirements. Candidates must have at least three years of experience in the financial industry, or an undergraduate or graduate degree from an accredited university and two years of experience

in the financial industry. Candidates are required to take nine academic courses each followed by an exam. The courses and exams cover topics in finance, investing, insurance, and estate planning.

### **Item 3 Disciplinary Information**

None.

### **Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### **Item 5 Additional Compensation**

None.

### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Francis Hoey, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Hoey also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hoey at (610) 738-4280.

### **Item 7 State-Registered Investment Advisors**

- A. Mr. Okumura has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Okumura has never been the subject of a bankruptcy petition.