

Jeffrey W. Leppert

March 16, 2012

Supplemental Brochure
(ADV Part 2B)

Market Street Wealth Management, LLC
999 West Chester Pike, Suite 202
West Chester, PA 19382
Phone: 610-692-3200
Website: www.msfgonline.com

This Brochure Supplement provides information about Jeffrey W. Leppert that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kevin Holt at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey W. Leppert is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Jeffrey W. Leppert

Born: 1968

Education: *West Chester University – Bachelors of Science in Criminal Justice*

Business Background:

Oct. 2010 – Present – ***Market Street Wealth Management, LLC***
– Investment Adviser Representative

Mar. 2005 – Present – ***Market Street Financial Group, LLC***
– Financial Advisor

Jan. 2007 – Present – ***USA Financial Securities, Inc.***
– Investment Adviser Representative
– Registered Representative

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Leppert is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. Leppert may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Leppert does not receive any additional compensation other than what is disclosed above and in Market Street Wealth Managements, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. Leppert is supervised by the Adviser's other owners, Mark Meloro and Kevin Holt. Mr. Meloro and Mr. Holt can be reached at (610) 692-3200. Either Mr. Meloro or Mr. Holt reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Leppert has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. Leppert has not been the subject of a bankruptcy petition.

Kevin Holt

Supplemental Brochure
(ADV Part 2B)

March 16, 2012

Market Street Wealth Management, LLC
999 West Chester Pike, Suite 202
West Chester, PA 19382
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Website: www.msfgonline.com

This Brochure Supplement provides information about Kevin Holt that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Mark Meloro at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Holt is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Kevin Holt

Born: 1978

Education:

Eastern University – Bachelors of Science – 2000

Certified Financial Planner – 2008

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

Business Background:

Sept. 2010 – Present – ***Market Street Wealth Management, LLC***

- Member
- Investment Adviser Representative

Feb. 2006 – Present – ***USA Financial Securities, Inc.***

- Registered Representative
- Investment Adviser Representative

Mar. 2003 – Present – ***Market Street Financial Group, LLC***

- Member

Nov. 2003 – Jan. 2006 – ***Princor Financial Services Corp.***

- Registered Representative

Feb. 2002 – Present – ***Independent Insurance Agent***

- Life & Health

June 2000 – Jan. 2001 – ***Morgan Stanley Dean Witter***

- Registered Representative

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Holt is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. Holt may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Holt does not receive any additional compensation other than what is disclosed above and in Market Street Wealth Managements, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. Holt is supervised by the Adviser's other owners, Jeffrey W. Leppert and Mark Meloro. Mr. Leppert and Mr. Meloro can be reached at (610) 692-3200. Either Mr. Leppert or Mr. Meloro reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Holt has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. Holt has not been the subject of a bankruptcy petition.

Mark Meloro

March 16, 2012

Supplemental Brochure
(ADV Part 2B)

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This Brochure Supplement provides information about Mark Meloro that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kevin Holt at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Mark Meloro is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Mark Meloro

Born: 1976

Education: *West Chester University – Bachelors of Science in Finance – 1999*

Business Background:

Sept. 2010 – Present – ***Market Street Wealth Management, LLC***

- Member
- Investment Adviser Representative

Nov. 2005 – Present – ***USA Financial Securities, Inc.***

- Registered Representative
- Investment Adviser Representative

Sept. 2009 – Present – ***Market Street Financial Group, LLC***

- Member
- Financial Advisor

Aug. 2002 – Sept. 2009 – ***Meloro Financial, Inc.***

- Financial Advisor

July 2004 – Nov. 2005 – ***Princor Financial Services Corp.***

- Registered Representative

Feb. 2000 – Aug. 2002 – ***ING USA Life & Annuity***

- Registered Representative

July 1999 – Feb. 2000 – ***The Vanguard Group***

- Registered Representative

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Meloro is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. Meloro may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Meloro does not receive any additional compensation other than what is disclosed above and in Market Street Wealth Managements, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. Meloro is supervised by the Adviser's other owners, Jeffrey W. Leppert and Kevin Holt. Mr. Leppert and Mr. Holt can be reached at (610) 692-3200. Either Mr. Leppert or Mr. Holt reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Meloro has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. Meloro has not been the subject of a bankruptcy petition.

Matthew G. Eichert

March 16, 2012

Supplemental Brochure
(ADV Part 2B)

Market Street Wealth Management, LLC
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This Brochure Supplement provides information about Matthew G. Eichert that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kevin Holt at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew G. Eichert is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Matthew G. Eichert

Born: 1976

Education:

Penn State University – Bachelors of Arts in Communications

ChFC - Chartered Financial Consultant

Issued by: The American College

Prerequisites/Experience Required: 3 years of full-time business experience within the five years preceding the awarding of the designation

Educational Requirements: 6 core and 2 elective courses

Examination Type: Final proctored exam for each course

Continuing Education/Experience Requirements: 30 CE credits every 2 years

Business Background:

Oct. 2010 – Present – ***Market Street Wealth Management, LLC***
– Investment Adviser Representative

Aug. 2010 – Present – ***Freedom Financial Investments, LLC***
– Financial Advisor

Nov. 2005 – Present – ***USA Financial Securities, Inc.***
– Registered Representative
– Investment Adviser Representative

Item 3 – Disciplinary History

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4 – Other Business Activities

Mr. Eichert is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. Eichert may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

Item 5 – Additional Compensation

Mr. Eichert does not receive any additional compensation other than what is disclosed above and in Market Street Wealth Managements, LLC's brochure.

Item 6 – Supervision

Mr. Eichert is supervised by the Adviser's managers, Mark Meloro and Kevin Holt. Mr. Meloro and Mr. Holt can be reached at (610) 692-3200. Either Mr. Meloro or Mr. Holt reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Eichert has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. Eichert has not been the subject of a bankruptcy petition.

Jeffrey M. Kropp

Supplemental Brochure
(ADV Part 2B)

March 16, 2012

Market Street Wealth Management, LLC
999 West Chester Pike, Suite 202
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This Brochure Supplement provides information about Jeffrey M. Kropp that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kevin Holt at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Jeffrey M. Kropp is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Jeffrey M. Kropp

Born: 1974

Education: *West Chester University – Bachelors of Science*

Business Background:

Oct. 2010 – Present – ***Market Street Wealth Management, LLC***
– Investment Adviser Representative

Feb. 2006 – Present – ***Market Street Financial Group, LLC***
– Financial Advisor

May 2006 – Present – ***USA Financial Securities, Inc.***
– Registered Representative
– Investment Adviser Representative

Oct. 2009 – Present – ***Patriot Financial Group***
– Insurance Agent (Life and Health)

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Kropp is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. Kropp may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Kropp does not receive any additional compensation other than what is disclosed above and in Market Street Wealth Managements, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. Kropp is supervised by the Adviser's managers, Mark Meloro and Kevin Holt. Mr. Meloro and Mr. Holt can be reached at (610) 692-3200. Either Mr. Meloro or Mr. Holt reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Kropp has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. Kropp has not been the subject of a bankruptcy petition.

R. John West III

Supplemental Brochure
(ADV Part 2B)

March 16, 2012

Market Street Wealth Management, LLC
999 West Chester Pike, Suite 202
West Chester, PA 19382
Phone: 610-692-3200
Website: www.msfgonline.com

This Brochure Supplement provides information about R. John West III that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kevin Holt at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about R. John West III is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: R. John West III

Born: 1943

Education:

Miami University, Oxford, OH – Bachelor of Arts in Philosophy – 1963-66

United States Military Academy, West Point, NY – 1962-63

CFP® - Certified Financial Planner™

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

ChFC® – Chartered Financial Consultant® – The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.

CLU® – Chartered Life Underwriter® – For 84 years the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is

awarded by The American College, a non-profit educator with the top level of academic accreditation.

LUTCF – Life Underwriting Training Council Fellow – The LUTCF educational program includes required ethical training and five elective courses chosen from such topics as meeting client needs, serving personal markets, essentials of business insurance, annuities, long-term care, life insurance products, and retirement, investment, and estate planning. An LUTCF has studied the fundamental skills required for an insurance agent and must adhere to an ongoing ethical standard when serving clients. The designation is offered by The American College, a non-profit educator with an 84-year heritage and the highest level of accreditation, in association with the National Association of Insurance and Financial Advisors (NAIFA).

FIC – Fraternal Insurance Counselor – The FIC is sponsored by the Fraternal Field Managers' Association (FFMA). It is awarded after successfully completing four courses regarding fraternal benefit societies, and the fundamentals of the life insurance business, ethics in the industry, and individual and family marketplaces, as well as the total needs program concept, and business insurance and estate planning marketplaces. FFMA also requires an individual to work for at least 12 consecutive months with a fraternal benefit society that is a member of the National Fraternal Congress of America (NFCA) and the FFMA.

Business Background:

Market Street Wealth Management, LLC – March 2011 – Present
– Investment Adviser Representative

Market Street Financial Group, LLC – March 2011 – Present
– Financial Advisor

USA Financial Securities, Inc. – March 2011 – Present
– Registered Representative

Thrivent Financial Bank – July 2002 – February 2011

Thrivent Financial for Lutherans – July 2002 – February 2011

Thrivent Investment Management – July 2002 – February 2011

- Financial Advisor
- Registered Representative
- Investment Adviser Representative

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. West is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. West may recommend these services to Clients. With the ability to work as a

Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. West does not receive any additional compensation other than what is disclosed above and in Market Street Wealth Managements, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. West is supervised by the Adviser's managers, Mark Meloro and Kevin Holt. Mr. Meloro and Mr. Holt can be reached at (610) 692-3200. Either Mr. Meloro or Mr. Holt reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. West has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. West has not been the subject of a bankruptcy petition.

Tanu Happonen

Supplemental Brochure (ADV Part 2B)

March 16, 2012

Market Street Wealth Management, LLC
999 West Chester Pike, Suite 202
West Chester, PA 19382
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Website: www.msfgonline.com

This Brochure Supplement provides information about Tanu Happonen that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kevin Holt at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Tanu Happonen is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Tanu Happonen

Born: 1978

Education: *Temple University – Bachelors in Business Administration*

Business Background:

Oct. 2010 – Present – ***Market Street Wealth Management, LLC***
– Investment Adviser Representative

Apr. 2010 – Present – ***Market Street Financial Group, LLC***
– Financial Advisor

Apr. 2010 – Present – ***USA Financial Securities, Inc.***
– Registered Representative
– Investment Adviser Representative

Oct. 2009 – Apr. 2010 – ***ING Financial Partners, Inc.***
– Registered Representative
– Investment Adviser Representative

Jan. 2002 – Sept. 2009 – ***Irontek***
– Broadband Engineer

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Happonen is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. Happonen may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

ITEM 5 – ADDITIONAL COMPENSATION

Mr. Happonen does not receive any additional compensation other than what is disclosed above and in Market Street Wealth Managements, LLC's brochure.

ITEM 6 – SUPERVISION

Mr. Happonen is supervised by the Adviser's managers, Mark Meloro and Kevin Holt. Mr. Meloro and Mr. Holt can be reached at (610) 692-3200. Either Mr. Meloro or Mr. Holt reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Happonen has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. Happonen has not been the subject of a bankruptcy petition.

Troy B. Vogt

March 16, 2012

Supplemental Brochure
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This Brochure Supplement provides information about Troy B. Vogt that supplements the Market Street Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact Kevin Holt at (610) 692-3200, LLC if you did not receive Market Street Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Troy B. Vogt is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Name: Troy B. Vogt

Born: 1979

Education:

West Chester University – Bachelors of Science

CFP - Certified Financial Planner

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

CTFA – Certified Trust and Financial Advisor

Issued by: Institute of Certified Bankers

Prerequisites/Experience Required/Education Requirement:

- A minimum of three (3) years experience in wealth management as well as completion of one of the following ICB-approved wealth management training programs:
 - ABA Trust Schools, American Bankers Association
 - AIB Personal Trust Diploma and the ABA Online Review Course for the CTFA Examination, American Bankers Association*
 - Cannon Financial Institute Trust Schools
 - Campbell University's Trust & Investment Management Program
 - Southern Trust School
- Five (5) years experience in wealth management and a bachelor's degree, *or*
- Ten (10) years experience in wealth management

Examination Type: CTFA Certification Examination

Continuing Education/Experience Requirements: 45 hours every 3-years

Business Background:

Oct. 2010 – Present – *Market Street Wealth Management, LLC*
– Investment Adviser Representative

Sept. 2010 – Present – *Market Street Financial Group, LLC*
– Financial Advisor

Oct. 2010 – Present – *USA Financial Securities, Inc.*
– Registered Representative
– Investment Adviser Representative

Jan. 2001 – Sept. 2010 – *First National Bank of Chester County*
– Portfolio Manager
– Trust & Sales Assistant
– Assistant Branch Manager
– Branch Support Specialist

ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

ITEM 4 – OTHER BUSINESS ACTIVITIES

Mr. Vogt is a registered representative of USA Financial Securities, Inc. and also independent insurance agent (Life and Health). He spends each spend approximately 20 hours a week on these activities, which are investment related. These other business activities pay commissions that are separate from the fees described above. Mr. Vogt may recommend these services to Clients. With the ability to work as a Client's insurance agent, registered representative and investment adviser representative, this could be viewed as a conflict of interest because each service pays a separate fee or commission. However, Market Street Wealth Management, LLC, its executive officers and investment adviser representatives attempt to mitigate any conflicts of interest to the best of their ability by placing the Clients interests ahead of his own, through their fiduciary duty and through the implementation of policies and procedures that address the conflict.

ITEM 5 – ADDITIONAL COMPENSATION

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ITEM 6 – SUPERVISION

Mr. Vogt is supervised by the Adviser's managers, Mark Meloro and Kevin Holt. Mr. Meloro and Mr. Holt can be reached at (610) 692-3200. Either Mr. Meloro or Mr. Holt reviews all financial plans before they are presented to a client. All portfolio management and selection of third party investment adviser's business is reviewed after client meetings.

ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Vogt has not been the subject of any arbitration claim not any civil, self-regulatory or administrative proceeding.

B. Bankruptcy History

Mr. Vogt has not been the subject of a bankruptcy petition.