

This brochure supplement provides information about Michael David Carlucci that supplements the Penn Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Michael David Carlucci, Managing Member if you did not receive Penn Wealth Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael David Carlucci is also available on the SEC's website at www.adviserinfo.sec.gov.

Penn Wealth Advisors, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Michael David Carlucci

Personal CRD Number: 2665833
Investment Adviser Representative

Penn Wealth Advisors, LLC
1 South State Street
Newtown, Pennsylvania, 18940
(215) 378-0498
carluch99@aol.com

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Item 2: Educational Background and Business Experience

Name: Michael David Carlucci **Born:** 1955

Education Background and Professional Designations:

Education:

BA Political Science, Lycoming College – 1977

Business Background:

| | |
|-------------------|--|
| 09/2012 – Present | Managing Member Penn Wealth Advisors, LLC |
| 09/2006 – Present | First Vice President – Registered Representative CORESTATES CAPITAL ADVISORS, LLC |
| 07/1995 – 09/2006 | Vice President Prudential Securities/Wachovia Securities |

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Michael David Carlucci is a registered representative. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Penn Wealth Advisors, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Penn Wealth Advisors, LLC in such individual's capacity as a registered representative.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Michael David Carlucci does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Penn Wealth Advisors, LLC.

Item 6: Supervision

As a co-owner/ representative of Penn Wealth Advisors, LLC, Michael David Carlucci works closely with Kenneth C. Coniglio., and all advice provided to clients is reviewed prior to implementation. Michael David Carlucci's contact information is on the cover page of this disclosure document. Michael David Carlucci adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.