

**Item 1: Cover Page for Part 2B of
Form ADV: Brochure Supplement
September 2013**

Susan D. McCormick

**Fingerlakes Wealth Management, Inc.
a Registered Investment Adviser
450 North Aurora Street
Ithaca, New York 14850
(607) 257-1008**

**Firm Contact:
Susan McCormick, President and Chief Compliance Officer**

**Firm Website Address:
www.FingerlakesWM.com**

This brochure supplement provides information about Susan McCormick that supplements our brochure. You should have received a copy of that brochure. Please contact Ms. McCormick if you did not receive Fingerlakes Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background & Business Experience

Susan D. McCormick

Year of Birth: 1952

Education Background:

SUNY Cortland, Cortland, NY, 1992, 28 hours School Administration

SUNY Cortland, Cortland, NY, 1987, MS Education

Shepherd University, Shepherdstown, WV, 1974, BA Education

Business Background for the last 5 years:

- Fingerlakes Wealth Management, Inc., Ithaca, NY, 04/2009 to Present, President & Chief Compliance Officer
- Merrill Lynch, Ithaca, NY, 03/2006 to 04/2009, Assistant Vice President & Senior Financial Advisor
- Edward Jones, Ithaca, NY, 09/1998 to 03/2006, Investment Representative

FINRA Exams:

01/2009 Series 31

05/2006 Series 66

11/1998 Series 7, 63

Licensure:

- South Carolina Department of Insurance, License Number 554456, Life & Variable Contracts, Issued 3/17/2010
- FL Department of Financial Services License: License Number P966563, Life & Variable Annuity, Issued 10/2006
- State of New York, Insurance License: License Number LA-888343, Life, Variable Annuities, Accident & Health

Other Professional Designations:

- CRPC, Chartered Retirement Planning Counselor, 04/2008
- CLTC, Certified in Long Term Care, 12/2005
- AAMS, Accredited Assets Management Specialist, 08/2004

Ms. McCormick has a professional designation, Chartered Retirement Planning Counselor (CRPC). The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning CounselorSM and CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any

criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct;
- paying a biennial renewal fee of \$75;
- Detailed renewal requirements for the College for Financial Planning's professional designation programs can be found on www.cffpalum.org/renewal;

The following topics were covered under the program:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning

Ms. McCormick also holds the "Certified in Long-Term Care" (CLTC) designation which is obtained by taking a 7-part multi-disciplinary course. The program is offered either in a 2-day classroom setting, referred to as the Master Class, or by Correspondence Course. The Master Class is taught nationally by CLTC trained instructors, all of whom have extensive experience in selling long-term care insurance. The program qualifies for CE credits in all states. The designation is renewable every year.

Candidates are required to pass a written examination to receive the CLTC designation. It is taken at local Prometric Inc. centers (division of Thomson Learning Centers - formerly Sylvan).

Candidates will be asked for additional information once the examination is passed including:

- A certificate of good standing, or equivalent, from the candidate's state insurance authority
- An affidavit, under oath, from the candidate stating he or she has not had a judgment relating to fraudulent behavior in their profession entered against him or her in the past 5 years

The College for Financial Planning® has awarded Ms. McCormick the ACCREDITED ASSET MANAGEMENT SPECIALISTSM AND AAMS® designation for:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the AAMS® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee of \$75.

EXAMINATION

Students must test at a testing center and are eligible to take the final exam 24 hours after enrollment. The exam is a multiple-choice exam, offered electronically, permitting you to test at your convenience.

CONTINUING EDUCATION CREDIT

The Accredited Asset Management SpecialistSM Professional Designation Program is registered with CFP Board, NASBA, TX State Board of Accountancy, NJ State Board of Accountancy, and certain State Insurance departments for continuing education (CE) credit. The program may also qualify for firm element requirements of the securities industry.

Item 3: Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Susan McCormick, we are required to disclose all material facts regarding those events.

We have nothing to disclose in regards to Item 3.

Item 4: Other Business Activities

- A. If Ms. McCormick is actively engaged in any investment-related business or occupation, including if Ms. McCormick is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

Ms. McCormick is a registered representative of Fortune Financial Services, Inc., an SEC registered broker-dealer and FINRA member. In her separate capacity as a registered representative, Ms. McCormick may earn commissions from securities sales. These sales would be executed through Fortune Financial Services.

Also as a licensed insurance agent, Ms. McCormick may recommend to her advisory clients a variety of insurance products, and she may offer commissionable insurance products to Advisor's clients for which she may receive compensation.

1. If a relationship between the advisory business and Ms. McCormick's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

The relationship between Fortune Financial Services, Inc. and Ms. McCormick represents a conflict of interest. To minimize the conflict we have established a Code of Ethics described in section 11 of the Firm Brochure.

2. If Ms. McCormick receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service (“trail”) fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Ms. McCormick receives. We must explain that this practice gives Ms. McCormick an incentive to recommend investment products based on the compensation received, rather than on your needs.

Ms. McCormick may receive commissions for the sales of securities or other investment products which represents a potential conflict of interest in that Ms. McCormick has an incentive to make certain insurance products available to you as opposed to others. In order to avoid this conflict of interest, Ms. McCormick will put your interests ahead of her own. Please see our firm’s Code of Ethics in section 11 of the Firm Brochure.

- B. If Ms. McCormick is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Ms. McCormick’s income or involve a substantial amount of Ms. McCormick’s time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Ms. McCormick’s time and income, we may presume that they are not substantial.

We have determined that there is nothing further to disclose.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Ms. McCormick for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Ms. McCormick’s regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have determined that there is nothing further to disclose regarding additional compensation.

Item 6: Supervision

We are required to explain how we supervise Ms. McCormick, including how we monitor the advice Ms. McCormick provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Ms. McCormick's advisory activities on behalf of our firm.

Ms. McCormick is the President and Chief Compliance Officer of Fingerlakes Wealth Management, Inc. and is not internally supervised. She does however maintain the highest standards of ethical duty to you as well as to comply with all applicable state and federal regulations. If you have any questions about this Brochure Supplement contact Ms. McCormick at (607) 257-1008.