

BROCHURE SUPPLEMENT

Item 1 Cover Page

Robert Watkins

Advanced Group Financial Services, LLC

2508 Genesee Street

Utica, NY 13502

315-733-1010

www.advancedgroupfs.com

March 11, 2013

This brochure supplement provides information about Robert Watkins that supplements the Advanced Group Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Robert Watkins, Chief Compliance Officer, if you did not receive Advanced Group Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

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

Robert Watkins

Item 2 -- Educational Background and Business Experience

Year of Birth: 1959

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
Defense Language Institute	1980 to 1983			
City Colleges of Chicago	1984 to 1985			
University of Maryland	1984 to 1986			

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Advanced Group Financial Services, LLC	Advisory and Financial Planning	Advisory Representative, Chief Compliance Officer and Member	10/2009 to Present
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	08/1992 to Present
Richard Kevin Carpenter	Advisory and Financial Planning	Advisory Representative	1996 to 10/2009

Item 3 - Disciplinary Information

Robert Watkins is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Robert Watkins conducts business as an advisory representative of Advanced Group Financial Services, LLC ("AGFS") and as a registered representative of Royal Alliance Associates, Inc. ("Royal Alliance"), a registered broker/dealer, member of the Financial Industry Regulatory Association and SIPC. Clients are under no obligation to purchase or sell securities through Robert Watkins. Royal Alliance and AGFS are not affiliated. Robert is an independent contractor of Royal Alliance.

Robert may recommend clients implement recommendations through Royal Alliance. If the clients implement investment recommendations through Royal Alliance on a non-fee basis, Robert will receive a commission. Additionally, as further disclosed in the Disclosure Brochure under the section entitled Fees and Compensation, Robert may receive trail compensation for investments directed through Royal Alliance. Therefore, there is a conflict of interest to cause a client to direct certain securities business through Royal Alliance. As such, he may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be suitable. Alternatively, he may have an incentive to forego providing you with advisory services when appropriate, and instead recommend the purchase of commissionable investments, if he deems that the payout for recommending the purchase of these investments would be higher than providing management advice on these products for an advisory fee. Therefore, a conflict of interest may exist between his interests and your best interests.

Robert Watkins

AGFS attempts to mitigate the conflicts of interest with the potential receipt of commissions if recommendations are implemented by providing you with these disclosures. Further, you are encouraged to consult other professionals and may implement recommendations through other financial professionals. Furthermore, as registered representatives with Royal Alliance, Advisory Representatives are subject to a supervisory structure at Royal Alliance for their securities business. Please refer to disclosures in Item 5 under Fees and Compensation in Part 2A.

Additionally, Robert is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Robert. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business is a minority of his business and the amount of income he receives from insurance business fluctuates depending on the amount of sales. You are advised there may be other insurance products and services available through other insurance professionals at a lower cost than those products available through Robert.

It is important clients refer to the disclosures under Brokerage Practices in the Disclosure Brochure.

Robert allocates his time to the various activities approximately as follows:

Securities business through Royal Alliance Associates, Inc.	20%
Insurance	5%

Robert is not actively engaged in any other investment-related business or occupation. Further, he is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of his time and income.

Item 5 - Additional Compensation

Clients are advised the amount of commissions paid by Royal Alliance to Robert can fluctuate based on his overall production. Therefore, the more business placed by Robert through Royal Alliance can enable Robert to reach another threshold enabling him to earn a higher payout.

Robert Watkins does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

Item 6 - Supervision

Supervision and oversight of the activities conducted through AGFS is conducted by Robert Watkins, Chief Compliance Officer of AGFS. Robert Watkins can be contacted at (315) 733-1010. Robert Watkins reviews all transactions conducted in clients' accounts. Additionally, all account information required to establish an account for a client must flow through Robert Watkins. Robert Watkins has procedures in place to be aware of any outside business activities engaged in by AGFS Advisors, oversee communications with the public, and review personal trading activities of AGFS Advisors as well as in any account over which Advisors have a direct or indirect beneficial interest. Further, Robert Watkins has implemented written policies and procedures and a code of ethics. All Advisory Representatives are required to acknowledge their agreement to comply with the policies and procedures and code of ethics.

As a registered representative of Royal Alliance, Robert is subject to oversight by Royal Alliance over all his securities activities and certain outside business activities. Such oversight includes review of Robert's securities business to ensure he considers the client's best interests.

Robert Watkins

Because Robert is a registered agent of Royal Alliance and AGFS, Royal Alliance has certain supervisory and administrative duties pursuant to the requirements of Conduct Rule 3040. In that regard, Royal Alliance will require and furnish certain account opening documentation to be completed by the client and Robert. Once all such materials and forms have been completed by clients in consultation with Robert, Robert is required to submit these materials and forms to Royal Alliance for its review and approval, in its capacity as Robert's Broker/Dealer. Such review does not include the provision of investment advisory services to the AGFS's client accounts.

Item 7 - Requirements for State-Registered Advisers

Robert Watkins has not been involved in any arbitration claim or civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting, or extortion, or dishonest, unfair, or unethical practices. Additionally, he has not been the subject of a bankruptcy petition.

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BROCHURE SUPPLEMENT

Heather Lawlor

**Advanced Group Financial Services, LLC
2508 Genesee Street
Utica, NY 13502
315-733-1010
www.advancedgroupfs.com**

March 11, 2013

This brochure supplement provides information about Heather Lawlor that supplements the Advanced Group Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Robert Watkins, Chief Compliance Officer, if you did not receive Advanced Group Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

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

Heather Lawlor

Item 2 - Educational Background and Business Experience

Year of Birth: 1982

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
SUNY IT	2005 – 2009	2009	MBA	Finance
Utica College	2000 – 2004	2004	BA	English/Business Management

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Advanced Group Financial Services, LLC	Advisory and Financial Planning	Advisory Representative	01/2012 to Present
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	10/2011 to Present
AXA Advisors, LLC	Broker/Dealer	Registered Representative	06/2007 to 10/2011
Partners Trust Bank	Financial Services	Representative	08/2004 to 06/2007
Ruby Tuesdays	Restaurant	Waitress	10/2005 to 03/2006

Item 3 - Disciplinary Information

Heather Lawlor is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of her or the services offered by her.

Item 4 - Other Business Activities

Heather Lawlor conducts business as an advisory representative of Advanced Group Financial Services, LLC ("AGFS") and as a registered representative of Royal Alliance Associates, Inc. ("Royal Alliance"), a registered broker/dealer, member of the Financial Industry Regulatory Authority and SIPC. Clients are under no obligation to purchase or sell securities through Heather Lawlor. Royal Alliance and AGFS are not affiliated. Heather is an independent contractor of Royal Alliance.

Heather may recommend clients implement recommendations through Royal Alliance. If the clients implement investment recommendations through Royal Alliance on a non-fee basis, Heather will receive a commission. Additionally, as further disclosed in the Disclosure Brochure under the section entitled Fees and Compensation, Heather may receive trail compensation for investments directed through Royal Alliance. Therefore, there is a conflict of interest to cause a client to direct certain securities business through Royal Alliance. As such, she may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be suitable. Alternatively, she may have an incentive to forego providing you with advisory services when appropriate, and instead recommend the purchase of commissionable investments, if she deems that the payout for recommending the purchase of these investments would be higher than providing management advice on these products for an advisory fee. Therefore, a conflict of interest may exist between her interests and your best interests.

Heather Lawlor

AGFS attempts to mitigate the conflicts of interest with the potential receipt of commissions if recommendations are implemented by providing you with these disclosures. Further, you are encouraged to consult other professionals and may implement recommendations through other financial professionals. Furthermore, as registered representatives with Royal Alliance, Advisory Representatives are subject to a supervisory structure at Royal Alliance for their securities business. Please refer to disclosures in Item 5 under Fees and Compensation in Part 2A

Additionally, Heather is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Heather. However, if you implement insurance recommendations through her, she will receive commissions. The insurance business is a minority of her business and the amount of income she receives from insurance business fluctuates depending on the amount of sales. You are advised there may be other insurance products and services available through other insurance professionals at a lower cost than those products available through Heather.

It is important clients refer to the disclosures under Brokerage Practices in the Disclosure Brochure.

Heather allocates her time to the various activities approximately as follows:

Securities business through Royal Alliance Associates Inc.	50%
Insurance	10% to 20%

Heather is not actively engaged in any other investment-related business or occupation. Further, she is not actively engaged in any other business or occupation for compensation. "Actively engaged" is deemed to mean the business activity represents more than 10 percent of her time and income.

Item 5 - Additional Compensation

Clients are advised the amount of commissions paid by Royal Alliance to Heather can fluctuate based on her overall production. Therefore, the more business placed by Heather through Royal Alliance can enable Heather to reach another threshold enabling her to earn a higher payout.

Heather Lawlor does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

Item 6 - Supervision

Supervision and oversight of the activities conducted through AGFS is conducted by Robert Watkins, Chief Compliance Officer of AGFS. Robert Watkins can be contacted at (315) 733-1010. Robert Watkins reviews all transactions conducted in clients' accounts. Additionally, all account information required to establish an account for a client must flow through Robert Watkins. Robert Watkins has procedures in place to be aware of any outside business activities engaged in by Heather, oversee communications with the public, and review personal trading activities of Heather as well as in any account over which Heather has a direct or indirect beneficial interest. Further, Robert Watkins has implemented written policies and procedures and a code of ethics. All Advisory Representatives are required to acknowledge their agreement to comply with the policies and procedures and code of ethics.

As a registered representative of Royal Alliance, Heather is subject to oversight by Royal Alliance over all her securities activities and certain outside business activities. Such oversight includes review of Heather's securities business to ensure she considers the client's best interests.

Heather Lawlor

Because Heather is a registered agent of Royal Alliance and AGFS, Royal Alliance has certain supervisory and administrative duties pursuant to the requirements of Conduct Rule 3040. In that regard, Royal Alliance will require and furnish certain account opening documentation to be completed by the client and Heather. Once all such materials and forms have been completed by clients in consultation with Heather, Heather is required to submit these materials and forms to Royal Alliance for its review and approval, in its capacity as Heather's Broker/Dealer. Such review does not include the provision of investment advisory services to the AGFS's client accounts.

Item 7 - Requirements for State-Registered Advisers

Heather Lawlor has not been involved in any arbitration claim in the last 10 years or civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting, or extortion, or dishonest, unfair, or unethical practices.

Item 1 – Cover Page
BROCHURE SUPPLEMENT

Richard Carpenter

**Advanced Group Financial Services, LLC
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Utica, NY 13502
315-733-1010
www.advancedgroupfs.com**

March 11, 2013

This brochure supplement provides information about Richard Carpenter that supplements the Advanced Group Financial Services, LLC brochure. You should have received a copy of that brochure. Please contact Robert Watkins, Chief Compliance Officer, if you did not receive Advanced Group Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

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

Richard Carpenter

Item 2 - Educational Background and Business Experience

Year of Birth: 1953

Education:

Name of School	Years Attended	Year Graduated	Degree	Major
Chartered Life Underwriter		1983	CLU * Designation	Insurance
Chartered Financial Consultant		1988	ChFC*	Financial Consulting

Business Background:

Name of Employer	Type of Business	Title	Period of Employment
Advanced Group Financial Services, LLC	Advisory and Financial Planning	Managing Member, Advisory Representative	10/2009 to Present
Royal Alliance Associates, Inc.	Broker/Dealer	Registered Representative	08/1992 to Present
Richard Kevin Carpenter	Advisory and Financial Planning	Advisory Representative	1996 to 10/2009

CLU[®] (Chartered Life Underwriter[®]): For 83 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.

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 83-year heritage and the highest level of academic accreditation.

Item 3 - Disciplinary Information

Richard Carpenter is not subject to legal or disciplinary events that are material to a client or prospective client's evaluation of him or the services offered by him.

Item 4 - Other Business Activities

Richard Carpenter conducts business as an advisory representative of Advanced Group Financial Services, LLC ("AGFS") and as a registered representative of Royal Alliance Associates, Inc. ("Royal

Richard Carpenter

Alliance”), a registered broker/dealer, member of the Financial Industry Regulatory Authority and SIPC. Clients are under no obligation to purchase or sell securities through Richard Carpenter. Royal Alliance and AGFS are not affiliated. Richard is an independent contractor of Royal Alliance.

Richard may recommend clients implement recommendations through Royal Alliance. If the clients implement investment recommendations through Royal Alliance on a non-fee basis, Richard will receive a commission. Additionally, as further disclosed in the Disclosure Brochure under the section entitled Fees and Compensation, Richard may receive trail compensation for investments directed through Royal Alliance. Therefore, there is a conflict of interest to cause a client to direct certain securities business through Royal Alliance. As such, he may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be suitable. Alternatively, he may have an incentive to forego providing you with advisory services when appropriate, and instead recommend the purchase of commissionable investments, if he deems that the payout for recommending the purchase of these investments would be higher than providing management advice on these products for an advisory fee. Therefore, a conflict of interest may exist between his interests and your best interests.

AGFS attempts to mitigate the conflicts of interest with the potential receipt of commissions if recommendations are implemented by providing you with these disclosures. Further, you are encouraged to consult other professionals and may implement recommendations through other financial professionals. Furthermore, as registered representatives with Royal Alliance, Advisory Representatives are subject to a supervisory structure at Royal Alliance for their securities business. Please refer to disclosures in Item 5 under Fees and Compensation in Part 2A

Additionally, Richard is a licensed insurance agent. You are not obligated to purchase insurance or securities products through Richard. However, if you implement insurance recommendations through him, he will receive commissions. The insurance business is a minority of his business and the amount of income he receives from insurance business fluctuates depending on the amount of sales. You are advised there may be other insurance products and services available through other insurance professionals at a lower cost than those products available through Richard.

It is important clients refer to the disclosures under Brokerage Practices in the Disclosure Brochure.

Richard allocates his time to the various activities approximately as follows:

Securities business through Royal Alliance Associates Inc.	30%
Insurance	20%

Richard is not actively engaged in any other investment-related business or occupation. Further, his is not actively engaged in any other business or occupation for compensation. “Actively engaged” is deemed to mean the business activity represents more than 10 percent of his time and income.

Item 5 - Additional Compensation

Clients are advised the amount of commissions paid by *Royal Alliance* to Richard can fluctuate based on his overall production. Therefore, the more business placed by Richard through *Royal Alliance* can enable Richard to reach another threshold enabling him to earn a higher payout.

Richard Carpenter does not receive any economic benefit (i.e. sales awards and other prizes) for providing advisory services from a non-client.

Richard Carpenter

Item 6 - Supervision

Supervision and oversight of the activities conducted through AGFS is conducted by Robert Watkins, Chief Compliance Officer of AGFS. Robert Watkins can be contacted at (315) 733-1010. Robert Watkins reviews all transactions conducted in clients' accounts. Additionally, all account information required to establish an account for a client must flow through Robert Watkins. Robert Watkins has procedures in place to be aware of any outside business activities engaged in by Richard, oversee communications with the public, and review personal trading activities of Richard as well as in any account over which Richard has a direct or indirect beneficial interest. Further, Robert Watkins has implemented written policies and procedures and a code of ethics. All Advisory Representatives are required to acknowledge their agreement to comply with the policies and procedures and code of ethics.

As a registered representative of Royal Alliance, Richard is subject to oversight by Royal Alliance over all his securities activities and certain outside business activities. Such oversight includes review of Richard's securities business to ensure he considers the client's best interests.

Because Richard is a registered agent of Royal Alliance and AGFS, Royal Alliance has certain supervisory and administrative duties pursuant to the requirements of Conduct Rule 3040. In that regard, Royal Alliance will require and furnish certain account opening documentation to be completed by the client and Richard. Once all such materials and forms have been completed by clients in consultation with Richard, Richard is required to submit these materials and forms to Royal Alliance for its review and approval, in its capacity as Richard's Broker/Dealer. Such review does not include the provision of investment advisory services to the AGFS's client accounts.

Item 7 - Requirements for State-Registered Advisers

Richard Carpenter has not been involved in any arbitration claim or civil, self-regulatory organization, or administrative proceeding involving an investment or investment-related business or activity, fraud, false statement(s), or omissions, theft, embezzlement, or other wrongful taking of property, bribery, forgery, counterfeiting, or extortion, or dishonest, unfair, or unethical practices. Additionally, he has not been the subject of a bankruptcy petition.