

Firm Brochure

(Part 2A of Form ADV)

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This brochure provides information about the qualifications and business practices of EmergingWealth Investment Management, Inc. If you have any questions about the contents of this brochure, please contact us at: (866) 280-4896. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about EmergingWealth Investment Management, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

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Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes Since The Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisors to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

3/18/13 Update assets under management and client count, page 7

3/18/13 Updated E-mail throughout ADV

3/18/13 Added overlapping and common ownership between Wealth Advisor Publishing, Inc., Legend Financial Advisors, Inc.[®] and EmergingWealth Investment Management, Inc., page 13

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (866) 280-4896.

Advisory Business

Firm Description

EmergingWealth Investment Management, Inc. (“EmergingWealth”) is a Fee-Only U.S. Securities Exchange Commission registered investment advisory firm located in Pittsburgh, Pennsylvania. EmergingWealth was founded in July, 2009.

Principal Owners

Louis P. Stanasolovich is a 92.0% stockholder. The remaining 8.0% of ownership collectively is owned by four (4) other employees.

Types of Advisory Services

Discretionary Investment Management

We provide ongoing advice to a client regarding investment of client funds based on the individual needs of the client. Through discussions in which the client's goals and objectives are established, we will develop a client's personal Investment Policy Statement and create and manage a portfolio based on that policy. Portfolio supervision is guided by the stated objectives of the client.

We have engaged Legend Financial Advisors, Inc.[®] (hereafter “Legend” or the “Subadvisor”), a registered investment advisor related to EmergingWealth through common ownership and control, to directly manage all client portfolio assets as Subadvisor. All investment professionals of EmergingWealth are also associated persons of Legend.

EmergingWealth and/or the Subadvisor will manage securities portfolios on an ongoing basis. The investment decisions for each client's portfolio(s) are made on the basis of that client's needs as indicated by their completed Risk Tolerance Questionnaire(s). Most portfolios can include open-end and closed-end mutual funds and Exchange-Traded products, but some portfolios may also include individual securities such as stocks and other types of investments unless the client has otherwise restricted their usage in writing. Investment securities will be selected on the basis of any or all of the following criteria: the investment's performance history; the industry sector; country and/or region it is located in; the track record of the investment; valuation of the investment or asset class as may be applicable; the investment's management style and philosophy; and the investment's management fee structure.

Weightings within a portfolio of investment positions, sectors, types of securities, etc. will be determined by each client's individual financial goals, risk tolerance, as well as the type of portfolio the client selects. Clients will retain individual ownership of all investments. Investment portfolios are managed on a discretionary basis only.

Margin transactions, although not used for investment purposes, can be used when requested by clients to access cash from their account.

Client Imposed Restrictions

The goals and objectives for each client are documented in their Risk Tolerance Questionnaire. Investment Policy Statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities. The client will be asked to notify us in writing, in advance of any restrictions with regard to their investment portfolios.

Wrap Fee Programs

We do not participate in any wrap fee programs.

Client Assets

As of December 31, 2013, EmergingWealth manages approximately \$2,975,067 in assets for approximately seven (7) clients. EmergingWealth does not manage investments on a non-discretionary basis. All of the assets are managed on a discretionary basis.

Fees and Compensation

Compensation Description/Fee Billing

We receive fees from only our clients. This is known as a Fee-Only compensation structure as opposed to a Fee and Commission compensation structure, also known as Fee-Based or a Commission-Only compensation structure. Generally, fees are not negotiable.

We, in our sole discretion, may waive our minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

We may discount the listed advisory fees up to 30.00% to law, insurance, accounting and other types of financial advisory firms and to the persons associated with those firms. This discount is provided in the hope that these firms and their associated individuals may recommend EmergingWealth to their clients who need investment advisory services. However, no firm or individual who receives the discount is obligated in any way to recommend EmergingWealth to any person. There is no direct compensation paid to these firms or individuals for referring prospective clients to EmergingWealth. We may also offer up to a 30.00% discount to non-profit organizations.

Discretionary Investment Management

The annual fee (all portfolios will be billed separately on a fiscal quarter basis) for Investment Management Services will be charged as a percentage of assets under management, according to the following schedule:

- a. 1.00% of the first \$500,000.00;
- b. 0.75% of the next \$1,500,000.00;
- c. 0.50% of the next \$3,000,000.00; and
- d. 0.25% of assets over \$5,000,000.00.

A minimum securities portfolio value of \$250,000.00 is generally required for Discretionary Investment Management Services.

The total minimum quarterly fee is \$750.00. This minimum fee may prevent EmergingWealth from providing services to small portfolios.

The client authorizes the custodian to deduct from any of the client's account(s) and pay to EmergingWealth all fees due. The client also authorizes EmergingWealth and/or the Subadvisor, under its discretionary authority, to liquidate positions in the portfolio in order to provide sufficient funds for fee payment. EmergingWealth, in special circumstances, may elect to bill the client directly.

A client may close his/her/its account at any time and receive a refund of any unearned fee, if applicable. Similarly, any earned, unpaid fees will be due and payable upon termination.

Past Due Accounts

We currently charge a 1.00% monthly late fee on any advisory fee balances that are thirty (30) calendar days overdue, subject to a minimum late fee of \$50.00 per thirty (30) calendar day period. An additional 1.00% late fee, subject to the minimum described above, will be charged to the client on the remaining outstanding balances each thirty (30) calendar day period thereafter until the balance is paid in full. Please note that the late fee percentage rate and the minimum late fee are subject to change.

Other Fees Or Expenses

All fees paid for investment advisory services are separate and distinct from the fees and expenses charged by investment securities including, but not limited to; mutual funds, Exchange-Traded products, limited partnership units, managed futures, REITs, etc. These fees will include, but are not limited to; a management fee, other fund expenses, and a possible distribution fee.

In addition to the advisory fees, clients are also responsible for the fees and expenses charged by custodians and broker-dealers. Such fees may include, but are not limited to; any transaction charges, fees for duplicate statements and transaction confirmation statements, and fees for electronic data feeds and reports.

Fees Paid In Advance

Investment Management fees are not paid in advance.

Termination of Agreement

All agreements will continue in effect until terminated by either party by written notice to the other. Electronic communications will not suffice except facsimile transmission (with a hard copy provided to EmergingWealth). All parties of any of our agreements must sign the Termination Schedule that EmergingWealth will provide upon either party's desire to terminate the relationship. Termination of an agreement will not affect the client's obligation to pay advisory fees (prorated through the date of termination).

A client may close his/her/its account at any time and receive a refund of any unearned fee, if applicable.

Investment transactions will only be effected up to and including the date of termination. Upon client notification of termination and until the date of termination, EmergingWealth and/or the Subadvisor will only execute investment transactions based on written instructions provided by the client. Electronic communications will not suffice except facsimile transmission or a hard copy provided to EmergingWealth.

Securities/Investment Products Compensation

We do not accept compensation for securities or other investment products.

Not Affiliated/Agent

Clients have the option to purchase investment products that we recommend through other broker-dealers or agents.

Conflict Of Interest

We receive, at no cost, research products and services from mutual fund companies. The fund companies provide these products and services to advisory firms and/or advisors in the hope that they may recommend their funds to advisory clients. We have no obligation to these mutual fund companies to recommend these funds. We will only recommend these funds (or any funds) when consistent with our fiduciary duty to the client.

Commissions And Other Sales Compensation

We do not sell any commissioned products. We are not affiliated with entities and/or individuals that sell financial products, securities and/or services for commissions. In addition, finder's fees are not accepted.

Other Advisory Fees**Subadvisor Fee**

We have engaged Legend to directly manage all our clients' portfolios as the Subadvisor. We will compensate the Subadvisor up to 0.50% of the Investment Management fees for its role as Subadvisor. There are no referral fee arrangements between the two entities.

Staff Time

We charge the following fees for staff time:

Advisor:	\$300.00 per hour
Senior Assistant Financial Advisor:	\$150.00 per hour
Assistant Financial Advisor/Investment Coordinators:	\$100.00 per hour
Administrative:	\$75.00 per hour
Clerical:	\$25.00 per hour

Performance-Based Fees And Side-By-Side Management

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

We do not use a performance-based fee structure.

Types of Clients**Description**

We provide investment management services to individuals, retirement plans, trusts, estates, non-profit organizations and businesses.

Client relationships vary in scope and length of service.

Security Portfolio Minimums

A minimum security portfolio value of \$250,000.00 is generally required for Discretionary Investment Management Services.

We have the discretion to waive the security portfolio minimum as the situation presents itself. Other exceptions will apply to employees of EmergingWealth and their relatives, or relatives of existing clients.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis/Investment Strategy

EmergingWealth has entered into a written subadvisory agreement with Legend, a registered investment advisor affiliated with EmergingWealth through common ownership and control, to provide Investment Management Services to EmergingWealth client portfolio(s). As such, and pursuant to the terms of the written subadvisory agreement, Legend will utilize the “Methods Of Analysis” and “Investment Strategies” indicated on Legend’s Firm Brochure Form ADV, Part 2A in managing EmergingWealth client portfolio(s).

Risk of Loss

We do not guarantee the future performance of the client’s investment assets or any specific level of performance, the success of any investment decision or strategy that may be used, or the success of EmergingWealth’s overall management of the client’s investment assets. The client understands that decisions made to use investment assets on behalf of the client are subject to various risks including, but not limited to:

- **Interest-Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security’s particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment’s originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of

profitability than an electric company, which generates its income from a steady stream of customers who buy electricity regardless of the economic environment.

- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because EmergingWealth must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Political Risk:** Certain funds may have a concentration of risk which includes, but is not limited to, investing in international securities. International investing involves additional risks including, but not limited to, currency fluctuations, political or economic conditions affecting the foreign country and differences in accounting standards and foreign regulations.

Disciplinary Information

Criminal Or Civil Action

EmergingWealth and its employees have not been involved in any criminal or civil action events related to past or present investment clients.

Administrative Proceeding Before The SEC Or Any Other Regulatory Agencies

EmergingWealth and its employees have not been involved in any administrative proceeding before the SEC or any other regulatory agency events related to past or present investment clients.

Self-Regulatory Organization Violations

EmergingWealth and its employees have not been involved in any Self-Regulatory Organization (SRO) violations events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliations

EmergingWealth and its employees are not registered nor have an application pending to register as a broker-dealer. EmergingWealth and its employees are not registered nor do they have an application to register as a future

commissions merchant, commodity pool operator, commodity trade advisor or an associated person of the foregoing entities.

Other Affiliations

EmergingWealth and its employees do not have other affiliations.

Related Persons

EmergingWealth does not have any relationship or arrangement that is material to the business or to the clients with any related persons.

Other Investment Advisors

EmergingWealth obtains subadvisory services from its affiliated SEC registered investment advisor, Legend Financial Advisors, Inc.[®], (SEC File No. 801-44704). Both firms, EmergingWealth and Legend, have overlapping and/or common ownership, share office space and employees.

Legend Financial Advisors, Inc.[®]. (SEC registered investment adviser, file number 801-44704); Wealth Advisor Publishing, EmergingWealth Investment Management, Inc. (SEC registered investment adviser, file number 801-70731); these companies have overlapping and/or common ownership with Legend. They share common employees and office space.

They perform services relating to the investment management business and are compensated under the terms of agreements directly or indirectly with Legend. These affiliated entities also receive certain research and other benefits described in brokerage practices.

Wealth Advisor Publishing is an affiliated with limited purpose to educate Registered Investment Advisors, Broker/Dealers, and Bankers to investing practices of the current market trends and conditions.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

We have adopted a Code of Ethics which sets forth high ethical standards of business conduct that EmergingWealth requires of its employees, including compliance with applicable federal securities laws. Our Code of Ethics also includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by our covered persons. Among other things, the Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also includes oversight, enforcement and recordkeeping provisions. A copy of the Code of Ethics is offered annually to our advisory clients or prospective clients or a copy can be furnished upon request.

Participation or Interest in Client Transactions

EmergingWealth and its employees do not recommend, buy, or sell securities in clients' accounts in which EmergingWealth or its employees have a material financial interest.

Personal Trading

Our policy allows employees to maintain personal securities accounts provided any personal investing by an employee in any accounts in which the employee has a beneficial interest, including any accounts for any immediate family or household members, is consistent with our fiduciary duty to our clients and consistent with regulatory requirements. Each employee must identify any personal investment accounts and report all transactions and investment activity on a quarterly basis to the Chief Compliance Officer or his designee.

The Chief Compliance Officer or his designee reviews all employee trades each quarter. The Chief Compliance Officer's trades are reviewed by the designee or another member of the Investment Committee. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are mutual funds, Exchange-Traded funds, and stock securities, the trades do not affect the securities markets. No personal securities trade is allowed if the security is during an EmergingWealth and/or Subadvisor blackout period.

EmergingWealth may maintain a corporate securities account(s). The trading reviews are performed by the Chief Compliance Officer to ensure corporate trading does not affect the market and to ensure that clients receive preferential treatment.

Brokerage Practices

Selecting Brokerage Firms

All investment management and, investment consulting are free to select any broker-dealer of his or her choice.

For investment management and investment consulting clients in need of brokerage or custodial services, and depending on client circumstances and needs, we may recommend the use of including, but not limited to; Shareholders Service Group and Pershing, both are FINRA member broker-dealers unaffiliated with EmergingWealth and/or its Subadvisor. The recommendation of these firms is consistent with our fiduciary duty to the client.

Clients should evaluate these broker-dealers before opening an account. The factors considered by EmergingWealth when making this recommendation

are the broker's ability to provide professional services, our experience with the broker-dealer, reputation, and quality of execution services and costs of such services, among other factors.

Clients are not under any obligation to effect trades through any recommended broker.

We do not receive fees or commissions from any of these arrangements.

EmergingWealth reserves the right to decline acceptance of any client account for which the client directs the use of a broker-dealer other than Shareholders Service Group or a custodian other than Pershing if EmergingWealth believes that this choice would hinder its fiduciary duty to the client and/or its ability to service the account. In directing the use of Shareholders Service Group and Pershing it should be understood that neither EmergingWealth nor the Subadvisor, will have the authority to negotiate fees on a trade-by-trade basis or to necessarily obtain volume discounts and best execution may not be achieved. In addition, a disparity in fees may exist between the fees charged to the client and those charged to other clients of EmergingWealth and/or the Subadvisor. Clients should note, while EmergingWealth has a reasonable belief that Shareholders Service Group is able to obtain best execution and competitive prices, neither EmergingWealth nor the Subadvisor, will independently seek best execution price capability through other broker-dealers.

Research And Other Soft Dollars

We do not receive research or other products or services from a broker-dealer third party in connection with client securities transactions.

Brokerage For Client Referrals

All investment management or investment consulting clients are free to select any broker-dealer of his or her choice. We do not have an incentive to recommend a broker-dealer based on client referrals.

Directed Brokerage

We strongly discourage a client to engage in direct brokerage.

Order Aggregation

Clients should note that while EmergingWealth has a reasonable belief that any broker-dealer engaged by the Subadvisor is able to aggregate the purchase or sale of securities for various client accounts, EmergingWealth cannot guarantee this practice.

Trade Error Disclosure

It is EmergingWealth's policy and practice to seek to identify and correct trade errors in client accounts without ultimately disadvantaging the client. Should

EmergingWealth discover a trade error attributable to the action or inaction of the Subadvisor or its staff, it is EmergingWealth's policy to correct the error so as to place the client in at least the same position as the client would have been in had the error not occurred. These corrections typically take place in a "trade error account" maintained by EmergingWealth at Pershing. Certain errors, when corrected, will result in a profit. In these situations, the profits are allowed to remain in the trade error account and EmergingWealth will "make the client whole" by sending a check to the client for the applicable amount. EmergingWealth will use the proceeds remaining in the error account to offset future trade errors for any client which results in a loss.

Review of Account

Periodic Reviews

Investment Management: An initial review of the portfolio is made and recommendations are provided to the client. Thereafter, reviews of the portfolio(s) are conducted at least quarterly. Reviewers are the President and/or the members of our Investment Committee of the Subadvisory firm.

Review Triggers

Portfolios are reviewed at our discretion depending upon but not limited to; client circumstances, cash inflows and outflows, and political and economic conditions as well as investment and financial market conditions and movements. Portfolio reviews are also triggered by technical indicators, interest rate fluctuations, tax report information, and client request.

Regular Reports

Investment Management: In addition to the monthly statements and confirmations of transactions that clients receive from their custodian, EmergingWealth will provide periodic performance reports.

Investment Consulting: Clients will not typically receive reports due to the nature of the service.

Client Referrals and Other Compensation

Client Referrals To EmergingWealth

We do not accept compensation or economic benefit from anyone providing investment advice or advisory services to the client.

EmergingWealth does not directly or indirectly compensate any person for client referrals. However, its affiliated SEC registered investment advisor, Legend Financial Advisors, Inc.[®] (SEC File No. 801-44704) does maintain such arrangements (i.e. soft dollar, additional compensation, compensates for client referrals, etc.).

Solicitor Referrals

The solicitor's sole responsibility is to introduce clients to EmergingWealth. We will render all investment advisory services to the client.

The solicitor shall be compensated for these services in the following manner:

For all services, 20.00% of the gross advisory fees received from the client, will be paid by EmergingWealth within sixty (60) days after the end of the billing quarter to the solicitor.

No payment will be made without delivery to EmergingWealth of a signed and dated acknowledgment of receipt of the Solicitor's Firm Brochure, and the EmergingWealth's Firm Brochure.

The solicitor agrees to perform these duties in a manner consistent with EmergingWealth's instructions, the Investment Advisors Act of 1940 and rules thereunder and applicable state law.

We will make a bonafide effort to ascertain that the solicitor has complied with this agreement.

The advisory fee you pay EmergingWealth will be no different than the fee you would have been charged had you contracted EmergingWealth yourself, or had you been contracted by EmergingWealth directly.

Referrals To Other Professionals

We do not accept referral fees or any form of compensation from other professionals when we refer a prospect or client to them.

Other Compensation

We do not accept any other form of compensation.

Custody

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Investment Discretion

Discretionary Authority for Trading

The client delegates all discretionary authority for trading and all of its powers with regard to the investment assets to EmergingWealth and/or the Subadvisor. The client appoints EmergingWealth and/or the Subadvisor as their "attorney and agent in fact" with full authority to buy, sell, or otherwise effect investment transactions on such investment assets on their behalf.

Voting Client Securities

We **will not vote** proxies for investments held in the client's accounts. If the client's investment assets are for a pension or other employee benefit plan governed by ERISA, the client directs EmergingWealth **not** to vote proxies for investments held in the client's accounts because the right to vote such proxies has been expressly reserved for the plan's trustees. The client will receive proxies and other solicitations directly from the custodian or transfer agent. The client may contact EmergingWealth with questions about a particular solicitation.

Financial Information

Prepayment Of Fees

We do not require prepayment of fees.

Bankruptcy

We have not been the subject of a bankruptcy petition.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

EmergingWealth requires that persons in an advisory function within the firm possess, minimally, the following qualifications: College level of education or corresponding years of service and experience in the financial industries in conjunction with continuous peer review and updating to maintain the quality of recommendation, advice, and services. In addition, persons in an advisory function within the firm must receive either the Certified Financial Planner (CFP®) designation or the Chartered Financial Analyst (CFA) designation within eight years of beginning to provide advice on EmergingWealth's behalf. Regardless of the designation obtained, it must be kept current with the minimum Certified Education Units (CEU).

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA®): Chartered Financial Analysts are licensed by the CFA® Institute to use the CFA® mark. CFA® certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA® Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.

- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA® Institute.

Certified Public Accountant (CPA®): Certified Public Accountant is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA®. The designation "CPA® Inactive" or an equivalent phrase is permitted in many states. These individuals have previously met the requirements but in the meantime have lapsed their continuing professional education.

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of the Uniform Certified Public Accountant Examination.

Professional Plan Consultant (PPC™): The Professional Plan Consultant (PPC™) designation signifies a commitment to education and service excellence in the qualified plan industry. The 401(k) Service Training Program™ is the only course that sets service standards in the retirement plan industry and imparts professionals not only with the knowledge, but the tools needed to meet (and exceed) those standards.

- A successful candidate must have three years of financial industry sales, service, and/or support experience.
- Successful completion of the 401(k) Service Training Program™. Each candidate must sit for a 50-question, multiple choice examination held at the end of the training program, and obtain a passing score of 70% or better.
- A PPC™ candidate must attend either the instructor-led, multiple-day training session accredited by Robert Morris University or complete the online training program to gain a comprehensive understanding of the issues faced by plan sponsors, how to identify shortfalls in an employer-sponsored plan, and how to successfully address plan management issues.

- On an ongoing basis, over a 24-month cycle, each PPC™ designee must complete a minimum number of continuing education hours (12) in a format allowed by Financial Support Solutions.

Certified Divorce Financial Analyst (CDFA™): In order to be considered for the Certified Divorce Financial Analyst this designation, a professional must have at least two years experience in the financial or legal industry.

- To obtain this designation, a professional must complete a series of four examinations based upon material learned from four self-study courses.
- Coursework outlines several key areas important in divorce proceedings; including the treatment of property during divorce, alimony and child support, and tax implications of property division.
- The entire program generally takes at least four (4) months to complete.

Accredited Wealth Management Advisor (AWMASM): This designation will gain advanced, yet practical knowledge about critical aspects of the financial services industry: asset management, allocation and selection; investment performance and strategies; and taxation of investment products. The course also includes training in investment for retirement, strategies for small business owners, and the management of deferred compensation plans. In addition, instruction will cover insurance, estate planning, asset protection and tax reduction issues.

- To obtain this designation, a professional must 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 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.

NAPFA Registered Financial Advisor®: This designation is the top level of membership in the National Association of Personal Financial Advisors (NAPFA). All NAPFA-Registered Financial Advisors® must have three years of comprehensive financial planning experience, have a sample

comprehensive financial plan pass a peer review process. All NAPFA-Registered Financial Advisors[®] must possess a Bachelor's degree from an accredited institution. Currently, new NAPFA-Registered Financial Advisors[®] must also possess either the Certified Financial Planning[™] designation awarded by the Certified Financial Planning Board of Standards, Inc., or the American Institute of Certified Public Accountants' Personal Financial Specialist (CPA/PFS) credential. All NAPFA-Registered Financial Advisors[®] must also adhere to NAPFA's Fiduciary Oath, Standards of Membership and Affiliation, and Bylaws. NAPFA-Registered Financial Advisors[®] must also comply with NAPFA's industry-leading strict continuing education requirements of sixty (60) hours every two (2) years. All NAPFA-Registered Financial Advisors[®] provide investment and/or financial advice on a strictly Fee-Only basis as defined by NAPFA, and continue to meet NAPFA's standards for strong character and adherence to the laws and regulation governing the profession.

Louis P. Stanasolovich, CFP®

Date of birth: February 5, 1957

Educational Background:

- Bachelor of Science degree in Accounting from Penn State University, 1979
- CFP® designation obtained in 1984

Business Experience:

- President, CEO, CCO, CIO, Legend Financial Advisors, Inc.® from January, 1994 to Present
- President, CEO, CCO, CIO, EmergingWealth Investment Management, Inc. from October, 2009 to Present
- Financial Advisor, Allegheny Financial Group 1984 to January, 1994
- Registered Representative, Huttoe & Associates, January, 1994 to March, 1995

Disciplinary History: None

Other Business Activities: Editor and Chief Operations Manager, Wealth Advisor Publishing, Inc. that publishes the *Risk-Controlled Investing* Newsletter and *Global Economic and Investment Analytics*

Mr. Stanasolovich was a participant of the TD Ameritrade Advisor Panel, has been selected to assist the CFP® Board's Board of Examiners reviewing various test questions for the CFP® Certification Examination offered by the Certified Financial Planner® Board of Standards, Inc. as well as the IAFP Board from 1988 to 1992.

Additional Compensation: DNA

Supervision:

Louis P. Stanasolovich's compliance related activities are supervised by Diane M. Pearson, CFP®, PPC™, CFDA™. She reviews Lou's investment advisory work through frequent office interactions as well as remote interactions. She also reviews Lou's activities through our client relationship management system.

Diane M. Pearson, CFP®, PPC™, CFDA™'s contact information:

(866) 280-4896

Wealth@EmergingWealth.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Diane M. Pearson, CFP® , PPC™ , CDFA™

Date of birth: July 20, 1964

Educational Background:

- Associate degree in Accounting, Robert Morris University, 1983.
- Bachelor of Science degree in Management, Robert Morris University, 1985
- Registered 529 Plan Consultant through the www.savingforcollege.com

Business Experience:

- Advisor, Legend Financial Advisors, Inc.®, from January, 1998 to Present
- Senior Assistant Financial Planner, Legend Financial Advisors, Inc.®, from January, 1994 to January, 1998.
- Advisor, EmergingWealth Investment Management, Inc., from October, 2009 to Present.
- Registered Representative, Trustmark Financial Group, Inc. from December, 2001 to August, 2002.
- Registered Representative, The Codrick Financial Group, from November, 1996 to December, 1999.
- Registered Representative, Huttoe & Associates, from June, 1994 to March, 1995.

Disciplinary History: None

Other Business Activities:

Diane M. Pearson was a participant of National Association of Women Business Owners, was a participant of the TD Ameritrade Advisor Panel, has been selected to assist the CFP® Board's Board of Examiners reviewing various test questions for the CFP® Certification Examination offered by the Certified Financial Planner™ Board of Standards, Inc.

Additional Compensation: DNA

Supervision:

Diane M. Pearson's compliance related activities are supervised by Louis P. Stanasolovich, CCO. He reviews Diane's work through

frequent office interactions as well as remote interactions. He also reviews Diane's activities through our client relationship management system.

Louis P. Stanasolovich, CCO contact information:

(866) 280-4896

Wealth@EmergingWealth.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

James J. Holtzman, CFP[®], CPA[®] Inactive

Date of birth: January 25, 1974

Educational Background:

- Bachelor of Science, Administration and Management, La Roche College, 1996.
- Bachelor of Science, Accounting, La Roche College, 1996.
- Registered Section 529 Plan Consultant through the www.savingforcollege.com

Business Experience:

- Advisor, Legend Financial Advisors, Inc.[®], from December, 2003 to Present.
- Senior Assistant Financial Planner, Legend Financial Advisors, Inc.[®], from May, 2001 to December, 2003.
- Advisor, EmergingWealth Investment Management, Inc., from October, 2009 to Present.
- Financial Analyst, Mercer Allied Company, L.P., from November, 1999 to May, 2001.
- Financial Planner, The Ayco Company, Inc., from November, 1999 to May, 2001.
- Accountant, Epstein, Tabor & Schorr, from July, 1998 to November, 1999.

Disciplinary History: None

Other Business Activities: None

Additional Compensation: DNA

Supervision:

James J. Holtzman's compliance related activities are supervised by Louis P. Stanasolovich, CCO. He reviews Jim's work through frequent office interactions as well as remote interactions. He also reviews Jim's activities through our client relationship management system.

Louis P. Stanasolovich, CCO contact information:

(866) 280-4896

Wealth@EmergingWealth.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Eric L. DeMico, Investment Analyst

Date of birth: January 30, 1983

Educational Background:

- Bachelor of Science in Investment Management, Duquesne University, 2006
- BSBA in Finance, Duquesne University, 2006

Business Experience:

- Investment Analyst, Legend Financial Advisors, Inc.[®] from June, 2008 to Present.
- Financial Analyst, Alcoa Inc. from July, 2006 to June, 2008
- Finance Intern, Legend Financial Advisors, Inc.[®] from November, 2004 to June, 2006
- Investment Analyst, EmergingWealth Investment Management, Inc. from September, 2009 to Present.

Disciplinary History: None

Other Business Activities: None

Additional Compensation: DNA

Supervision:

Eric L. DeMico's compliance related activities are supervised by Louis P. Stanasolovich, CCO. He reviews Eric's work through frequent office interactions as well as remote interactions. He also reviews Eric's activities through our client relationship management system.

Louis P. Stanasolovich, CCO contact information:

(866) 280-4896

Wealth@EmergingWealth.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

William T. Knight, AWMASM, Assistant Advisor

Date of birth: July 21, 1987

Educational Background:

- Bachelor of Science in Business Administration, University of Pittsburgh, 2010.

Business Experience:

- Assistant Advisor, Legend Financial Advisors, Inc.[®] from May, 2010 to Present
- Finance Intern, Legend Financial Advisors, Inc.[®] from December, 2007 to May, 2010
- Assistant Advisor, EmergingWealth Investment Management, Inc. from May, 2010 to Present

Disciplinary History: None

Other Business Activities: None

Additional Compensation: DNA

Supervision:

William T. Knight's compliance related activities are supervised by Louis P. Stanasolovich, CCO. He reviews Bill's work through frequent office interactions as well as remote interactions. He also reviews Bill's activities through our client relationship management system.

Louis P. Stanasolovich, CCO contact information:

(866) 280-4896

Wealth@EmergingWealth.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Chase D. Conti, AWMASM, Assistant Advisor**Educational Background:**

- Date of birth: December 30, 1988
- Bachelor of Science in Finance and Accounting, Robert Morris University, 2011.

Business Experience:

- Assistant Advisor, Legend Financial Advisors, Inc.[®] from May, 2011 to Present
- Finance Intern, Legend Financial Advisors, Inc.[®] from November, 2009 to May, 2011
- Assistant Financial Advisor, EmergingWealth Investment Management, Inc. from May, 2011 to Present

Disciplinary History: None

Other Business Activities: None

Additional Compensation: DNA

Supervision:

Chase D. Conti's compliance related activities are supervised by Louis P. Stanasolovich, CCO. He reviews Chase's work through frequent office interactions as well as remote interactions. He also reviews Chase's activities through our client relationship management system.

Louis P. Stanasolovich, COO contact information:
(866) 280-4896

Wealth@EmergingWealth.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None