

*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](http://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  
(877) 576-4248  
[mc@pennwealthadvisors.com](mailto:mc@pennwealthadvisors.com)

UPDATED: 1/28/2013

## **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:**

11/2012 – Present	Managing Member Penn Wealth Advisors, LLC
09/2006 – 11/2012	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 not engaged in any investment-related business or occupation (other than this advisory firm).

## **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 by either owner 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.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Pennsylvania securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Michael David Carlucci has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Michael David Carlucci has **NOT** been the subject of a bankruptcy petition in the past ten years.