

AMERICAN CENTURION FINANCIAL, LLC

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Disclosure Brochure

July 9, 2013

This brochure provides information about the qualifications and business practices of American Centurion Financial, LLC (“ACF”). If you have any questions about the contents of this brochure, please contact Valentina Solomita, Managing Member, at (516) 568-4930. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an investment adviser are intended to provide you with information to assist in your determination as to whether or not to retain the services of that investment adviser.

Additional information about AMERICAN CENTURION also is available on the SEC’s website at:
www.adviserinfo.sec.gov.

Item 2. Material Changes

The following Material Changes have been made to this ADV Part 2A Disclosure Brochure (“Brochure”) since it was initially filed and dated December 20, 2012:

- American Centurion Financial, LLC has new phone and fax numbers effective May 13, 2013.
- American Centurion Financial, LLC offers wrap fee programs sponsored by Royal Alliance Associates, Inc.

Currently, our brochure may be requested by contacting Valentina Solomita, Managing Member, by phone, at (516) 568-4930 or by e-mail at valentina@royalaa.com. We will provide you with a copy of our current brochure at any time without charge.

Additional information about us and about our investment advisory representatives (“IARs”) is also available via the SEC’s website at: www.adviserinfo.sec.gov.

Information about your IAR may be found in the IAR’s supplement to our brochure.

AMERICAN CENTURION FINANCIAL, LLC

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Item 4. Advisory Services

American Centurion Financial, LLC (“ACF”, our, ours, we, us) is a limited liability company founded in October 2012, owned by Valentina Solomita and Lt. General (Retired) Scott Black. Ms. Solomita is the Managing Member.

ACF, located in Locust Valley, NY, is an investment adviser registered in the States of New York and Nevada.

We offer portfolio management and consulting to institutions, businesses, high network individuals, their families, trusts and retirement accounts.

We work with you to identify your investment goals, objectives, and risk tolerances in order to structure a portfolio and investment strategy consistent with your stated investment objectives.

We also provide investment and business consulting services that may include comprehensive financial planning or may address specific needs you identify.

Portfolio Management Services

The Fixed Income Portfolio accounts may include Treasuries, government agencies, corporate and municipal bonds. Our bond selection will rely on third party specialists for credit analyses and research.

We structure Balanced Portfolio accounts using a range of securities products which may include stocks, bonds, mutual funds, exchange-traded funds (“ETFs”), options, and alternative investments such as limited partnerships and real estate investment trusts.

We may also recommend that a portion of your portfolio be allocated to a third party manager. The services and fees of such manager will be fully described in its disclosure brochure. The third party manager’s fees will be separate and distinct from our advisory fee.

The investment accounts and the investment strategies are designed based upon your specific individual investment objectives, goals and risk tolerances. We may periodically rebalance or adjust your account to help ensure that your investment account remains consistent with your objectives, goals, and risk tolerance.

We rely upon you to notify us of any changes in your objectives, goals and risk tolerances, as well as any other material changes in your personal circumstances (such as your employment, marital status, financial condition, etc.). These changes may require changes in your portfolio and the investment strategies employed.

We will manage your portfolio on a discretionary basis, meaning that you authorize us to make specific investment decisions on your behalf; or, on a non-discretionary basis, meaning we must have your prior approval before determining which securities and in what amount to purchase or sell in your account. You must grant us the authority to exercise discretion in your account in writing, as part of the advisory agreement you sign.

The scope of the discretionary authority that you may grant to us is limited to selecting specific investments for your account and deciding how to allocate your assets among those investments. We may decide if and when to buy, hold, or sell those investments. Once you have granted discretionary authority to us, it is effective until you change it or revoke it in writing.

You may impose any reasonable restrictions upon the manner in which we manage your investment account. For example, you may restrict the management of your account to certain types of investment products, industry sectors or investment strategies.

Wrap Fee Asset Management Programs

We offer wrap fee asset management programs sponsored by Royal Alliance Associates, Inc. ("Royal") as described below. We do not manage wrap accounts differently from how we manage non-wrap accounts. For our services, we will receive a portion of the fee you pay to Royal for these programs.

VISION2020 Wealth Management Platform – Advisor Managed Portfolios Program

The Wealth Management Platform - Advisor Managed Portfolios Program ("Advisor Managed Portfolios") provides comprehensive investment management of your assets through the application of asset allocation planning software as well as the provision of execution, clearing and custodial services through Pershing, LLC ("Pershing").

Advisor Managed Portfolios provides risk tolerance assessment, efficient frontier plotting, fund profiling and performance data, and portfolio optimization and re-balancing tools. Utilizing these tools, and based on your responses to a risk tolerance questionnaire ("Questionnaire") and discussions that we have together regarding, among other things, investment objective, risk tolerance, investment time horizon, account restrictions, and overall financial situation, we construct a portfolio of investment for you.

Portfolios may consist of mutual funds, exchange traded funds, equities, options, debt securities, variable life, variable annuity sub-accounts and other investments.

Each portfolio is designed to meet your individual needs, stated goals and objectives. Additionally, you have the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio.

For further Advisor Managed Portfolios details, please see the *Advisor Managed Portfolios Wrap Fee Program Brochure*. We provide this brochure to you prior to or concurrent with your enrollment in Advisor Managed Portfolios. Please read it thoroughly before investing.

VISION2020 Wealth Management Platform Program - Model Portfolio

The Wealth Management Platform - Model Portfolios Program ("Model Program") offers Clients managed asset allocation models ("Asset Allocation Models") of mutual funds, exchange traded funds ("ETFs") or a combination thereof diversified across various investment styles and strategies. The Asset Allocation Models are constructed by managers ("Program Managers") such as Russell Investment Management Company, SEI Investments Management Corporation and Morningstar Associates, LLC.

Based upon the risk tolerance of each Client, the Model Program utilizes a system that selects a specific Asset Allocation Model. After the Asset Allocation Model is chosen, we, with the assistance of the Model Program sponsor, will open a Model Program account. Your assets will be invested in the specific investments contained within the recommended Asset Allocation Model. You have the opportunity to place reasonable restrictions on investments held within the Model Program account.

For further Model Program details, including a full list of Program Managers, please see the *Model Program Wrap Fee Program Brochure*. We provide this brochure to you prior to or concurrent with your enrollment in the Model Program. Please read it thoroughly before investing.

VISION2020 Wealth Management Platform - SMA and UMA Program

The Wealth Management Platform - SMA and UMA Account Program ("Wealth Managed Account Program" or "WMAP") provides you with the opportunity to invest your assets across multiple investment strategies and asset classes by implementing an asset allocation strategy. WMAP is a Wrap Account program that offers these advisory services along with brokerage and custodial services for a single, asset-based, advisory fee.

We will present you with a WMAP asset allocation model ("WMAP Model") for your approval which will consist of: 1) third party money managers ("WMAP Managers") who will manage your WMAP account according to a particular equity or fixed income model or strategy, or 2) no-load mutual funds ("Funds"), or 3) exchange traded funds ("ETFs") or any combination thereof (individually or collectively, "WMAP Investments"). WMAP Investments will be managed according to the selected WMAP Model. WMAP Investments are held within a separately managed account or a series of separately managed accounts (collectively, "SMA Account") or in one, unified managed account ("UMA Account").

We will suggest a WMAP Model to you based on your responses to a risk tolerance questionnaire ("Questionnaire") and discussion that we have together regarding among other things, investment objective, risk tolerance, investment time horizon, account restrictions, and overall financial situation. In addition, you have the opportunity to place reasonable restrictions on investments held within your WMAP account.

For further WMAP details please see the *WMAP Wrap Fee Program Brochure*. We provide this brochure to you prior to or concurrent with your enrollment in WMAP. Please read it thoroughly before investing.

Assets Under Management

ACF is a new investment adviser. As of June 17, 2013, ACF has no assets under management.

Third Party Investment Advisory Services

We offer our clients the services of various third party investment advisors (“Third-Party Advisory Services”) for the provision of certain investment advisory programs including mutual fund wrap and separately managed account programs.

If you are interested in learning more about any of these services, please note that a complete description of the programs, services, fees and payment structure and termination features is available via the applicable Third Party Advisory Service’s disclosure brochures, investment advisory contracts, and account opening documents.

In connection with these arrangements, we will provide assistance in the selection and ongoing monitoring of a particular Third-Party advisory Service. Factors that we consider in the selection of a particular third-party adviser may include but may not be limited to:

- our assessment of a particular Third Party Advisory Service;
- your risk tolerance, goals, objectives, restrictions, and investment experiences; and
- the assets you have available for investment.

You should know that the series provided by us through the use of Third Party Advisory Services are under certain conditions directly offered by them to you. The fees charged by Third Party Advisory Services who offer their programs directly to you may be more or less than the combined fees charged by the Third Party Advisory Service and us for our participation in the investment programs. However, when using the services of Third Party Advisory Services directly, you do not receive our expertise in developing an investment strategy, selecting a Third Party Advisory Service, monitoring the performance of your account and changing a Third Party Advisory Service provider when appropriate.

Financial Planning Services

We may prepare and provide you with a comprehensive, written financial plan designed to help you achieve your financial goals and investment objectives. The preparation of such a plan requires that you provide us with personal data such as

family records, employment records, budgeting, assets, liabilities, estate information, and tax information. The financial plan may address any or all of the following as you request and/or direct:

- asset protection
- tax planning
- business succession
- strategies for exercising stock options
- cash flow
- education planning
- estate planning
- risk management
- multi-generational planning
- wealth transfer
- charitable gifting
- long-term care and disability planning
- retirement planning
- insurance planning
- asset allocation comparisons

Should you choose to implement the recommendations contained in your financial plan, we encourage you to work closely with your attorney, accountant, insurance agent, and other advisers. We will assist you to the extent you choose.

Although you may choose to implement the recommendations made in your financial plan through us or our associates, you are free to employ the services of any advisor or registered representative of your choice, regardless of whether or not that person is associated with ACF.

Investment Consulting Services

We may offer investment consulting services that are limited to the specific areas you identify. These services are not considered financial planning services because we will not perform a comprehensive analysis of your financial position and will not prepare a written report documenting our review.

The consulting services may include (but are not limited to):

- Assisting you in the preparation of an investment policy statement;
- Reviewing and recommending changes to an existing investment policy statement (or similar guidelines, policies, and/or investment allocation that you are employing);
- Reviewing existing contracts you have with service providers such as managers and consultants, and making recommendations for changes;
- Assisting you in renegotiating the fees you pay to service providers and/or assisting you in conducting a search for new service providers;

- Analyzing the performance of your current investment manager;
- Advising you regarding the manner in which your investment account is being managed and, at your request, assisting you in searching for a new investment manager;
- Advising you on the purchase and sale of particular individual investments;
- Monitoring your transaction costs; and
- Monitoring compliance by your investment managers with your investment policy statement.

As noted above, regardless of the services you choose, we strongly encourage you to notify us promptly if there are any changes in your personal circumstances, financial situation, investment objectives, or risk tolerances.

Retirement Plan Consulting Services

We offer retirement consulting services to employee benefit plans and their fiduciaries. The services are designed to assist the plan sponsor (the “Company”) in meeting its management and fiduciary obligations to the plan under ERISA. Retirement consulting services will consist of general or specific advice, and may include any one or all of the following:

- Platform Provider Search and Plan Set-up
- Strategic Planning and Investment Policy Development/Review.
- Plan Review.
- Plan Fee and Cost Review.
- Acting as Third Party Service Provider Liaison.
- Assessment of Plan Investments and Investment Options.
- Plan Participant Education and Communication.
- Investment Advice to Participants.
- Plan Benchmarking
- Plan Conversion to New Vendor Platform
- Assistance in Plan Merger
- Legislative and Regulatory Updates; Plan Corrections

The Company may also engage us to provide a review of executive benefits, for separate compensation.

We will determine with the Company in advance the scope of services to be performed and the fees for all requested services. Prior to engaging us to provide pension consulting services, the Company will be required to enter into a written

agreement with us setting forth the terms and conditions of the engagement, describing the scope of the services to be provided, and the relevant fees and fee paying arrangements. The services outlined above that we provide are explained in more detail in the written agreement. We will also provide additional disclosures about our services and fees, where required by ERISA.

When we perform our agreed upon services, we will not be required to verify the accuracy or consistency of any information received from the Company.

We will serve in a nondiscretionary ERISA fiduciary capacity with respect to some but not all of the services that we provide which will be further explained in the written agreement we sign with the Company. The Company is always free to seek independent advice about the appropriateness of any recommendations made by us.

General Business Consulting

ACF will provide general business consulting related to financial analysis, securities pricing, and investment banking.

Item 5. Fees and Compensation

We offer all of our services on a fee-only basis. Our fee is calculated based upon the market value of the investment assets in your account. One-fourth of our fee is billed each calendar quarter based on the value of your account on the last day of that quarter.

Broker-dealers and other financial institutions that hold investment accounts for advisory clients are referred to as custodians. Your custodian will determine the values of the assets in your account.

If your portfolio includes securities purchased using margin, the advisory fee will be calculated on assets which you do not own. This means that you will pay advisory fees on the gross market value of the investment assets in your account in addition to the costs associated with the use of margin. You must specifically authorize the use of margin in your account.

We require that you authorize us in writing to direct your custodian to pay our investment advisory fees directly to us by charging your account. This authorization is set forth in the investment advisory agreement you will execute to retain our services.

Your custodian will provide you with statements that show the amount of the advisory fees paid directly to us.

Your custodian does not verify the accuracy of our fee calculations so please review your statements carefully.

We charge advisory fees in advance, meaning we assess our fees before we have provided our services to you. Our initial fee will be calculated on the day your investment assets are received by your custodian. The amount of the fee will be calculated based on the number of days remaining in that quarter.

Should either one of us terminate the advisory agreement we have entered into before the end of a billing period, any unearned fees that were deducted from your account will be returned to you by us.

The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund.

Our fees are negotiable at our sole discretion. Factors considered in negotiating fees include size of account, related accounts, relationships, and complexity of the account.

Fees for Portfolio Management (Non-Wrap Fee)

ASSETS UNDER MANAGEMENT	MAXIMUM ANNUAL FEE NON-WRAP
Fixed Income Portfolio	
Minimum Account \$5 MM	1.0 %
Balanced Portfolio	
Minimum Account \$2 MM	1.5 %
Over \$10 MM	1.0 %

In addition to our fee, you may be required to pay other charges such as:

- custodial fees;
- brokerage commissions;
- transaction fees;
- internal fees and expenses charged by mutual funds, ETFs and variable annuities;
- fees charged by third party money managers;
- maintenance and termination fees for IRAs, certain retirement and qualified accounts; and,
- other fees and taxes on brokerage accounts and securities transactions.

None of these fees are paid to or shared with us.

Wrap Fee Asset Management Program Fees

The following schedule applies to all accounts managed under the Wealth Management Platform programs sponsored by Royal listed above under “Wrap Fee Asset Management Programs.”

ASSETS UNDER MANAGEMENT	MAXIMUM ANNUAL WRAP FEE
Fixed Income Portfolio	
Minimum Account \$5 MM	1.35 %
Balanced Portfolio	
Minimum Account \$2 MM	1.85 %
Over \$10 MM	1.35 %

No transaction fees (“ticket charges”) are assessed for trades in a wrap fee program account.

Royal will deduct the wrap fee from your account and remit approximately 50-70% of the fee collected to ACF for its services, depending on the size of your account and the model or program selected. The remainder of the fee compensates any third party asset manager employed for the account, and Royal for its administrative and supervisory responsibilities for the account.

In addition to our fee, certain additional charges may be assessed. These fees are not assessed by or paid to ACF, and may include:

- internal fees and expenses charged by mutual funds or ETFs;
- maintenance and termination fees for IRAs, certain retirement and qualified accounts;
- certain third party money managers; and
- other fees and taxes on brokerage accounts and securities transactions.

A wrap fee program may cost you more or less than purchasing these services separately, depending on the amount of trading activity in your account, the value of services that are provided to you under this program, and other factors. Therefore, we may have a financial incentive to recommend the wrap fee program over other programs or services. Generally, wrap programs may result in higher overall costs to you in accounts that experience little trading activity.

Third Party Advisory Services Fees

ASSETS UNDER MANAGEMENT	MAXIMUM ANNUAL FEE
Fixed Income Portfolio	
Minimum Account \$5 MM	1.0 %
Minimum Account \$2 MM	1.5 %
Over \$10 MM	1.0 %

Our fees as described above are in addition to the management fees charged by the Third Party Manager and applicable transaction and custody charges.

For more complete fee details, please see the respective Third Party Manager(s)’s disclosure brochures, investment advisory contracts, and account opening documents. Our standard fee schedule applies.

General Information About Our Fees

Our fees may be higher or lower than the fees charged by other advisers for similar services.

Mutual fund companies, ETFs, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Complete details of these internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these documents before making or authorizing any investments. Your IAR will be available to answer any questions you have about fees and expenses.

If you purchase mutual fund shares through the custodian, you may pay a transaction fee that would not be charged if the transaction were made directly through the mutual fund company. Also, mutual funds held in accounts at brokerage firms may charge internal fees that are different from mutual funds held at the mutual fund company.

You may purchase shares of mutual funds directly from the mutual fund company without a transaction fee. Those investments, however, will not be part of our advisory relationship with you. This means that they will not be included in our investment strategies, investment performance monitoring, or investment reallocations.

Please be sure to read the section entitled “Brokerage Practices,” which follows later in this brochure.

Fees for Financial Planning Services

Fees for financial planning services are charged on an hourly. On-going financial planning services may be charged based as a percentage of the value of your investment account. The manner in which you are charged and the amount you will be charged will be negotiated between you and your IAR, and described in your investment advisory agreement.

Generally, the total amount of our fees will depend upon the complexity of the services you need. Hourly fees are \$475 per hour. We will provide you with an estimate of the cost of the services to be provided to you prior to beginning the financial planning process.

Hourly fees are due on a monthly basis on the last business day of each calendar month or upon completion of the services specified in the financial planning agreement, whichever comes first.

Fees for Investment Consulting Services

Fees for investment consulting services will generally be charged on an hourly basis at the rate of \$475 per hour. The amount of the fee will be negotiated between you and your IAR and will depend on the scope and complexity of the services to be provided, and the estimated amount of time it will take to provide those services. If our services pertain to an investment account you maintain, our fee will generally not exceed 0.50% of the value of that account.

Hourly fees are due on a monthly basis on the last business day of each calendar month or upon completion of the services specified in the consulting services agreement, whichever comes first.

Fees for Retirement Plan Consulting Services

Fees for retirement plan consulting services may be charged (1) on an hourly basis at the rate of \$475 per hour or (2) as an asset based fee, not to exceed 1% per year. Rates are negotiable and will be specified in the client agreement. Hourly fees are due on a monthly basis in arrears. Asset based fees are charged quarterly in advance. Any pre-paid, unearned fees will be promptly refunded.

Fees for General Business Consulting Services

Fees for general business consulting services will be charged as a fixed fee based on the scope and complexity of the project, as described in the consulting agreement. Fees will generally range from \$10,000 to \$75,000. The rate will be negotiated and specified in the consulting agreement. If the consulting agreement is terminated prior to the completion of a project, a pro rata portion of any prepaid fee will be returned based on the amount of the project accomplished. Client will be billed for any unpaid, earned portion of the fee.

Additional Compensation

Whether you implement any investment recommendations resulting from the financial planning or investment consulting services provided by your IAR is entirely at your discretion. If you implement those recommendations, you may do so through the financial professional of your choice. If you implement those recommendations through your IAR, we will receive compensation for the services provided in conjunction with that implementation.

Our IARs may also be registered representatives and investment adviser representatives of Royal Alliance Associates, Inc. (“Royal”), member the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”), and a registered investment adviser.

If you choose to purchase securities products and services through your IAR in his/her capacity as a representative of Royal, your IAR may receive commissions and other compensation from those transactions. For example, your IAR may receive 12b-1 fees, which are fees paid by mutual fund companies for the on-going marketing of their investment products.

We do not permit our IARs to manage client investment accounts through Royal, unless the management is done through an account managed through a wrap fee program sponsored by Royal. We do, however, permit them to implement the recommendations from a financial plan through such arrangements. Thus, your IAR could receive both a fee for financial planning services and commissions from the transactions effected to implement the recommendations from the financial plan.

Our IARs may also be licensed to sell insurance products through various insurance companies that are unaffiliated with us. As such, they may receive commissions from any insurance products you purchase through them.

The above described arrangements may present a conflict of interest because they could create an incentive for your IAR to make recommendations based upon the amount of compensation he or she could receive rather than based upon your particular needs. We are nonetheless committed to acting in your best interests at all times. **Any commissions earned through the sale of securities or insurance products are assessed through Royal Alliance or the respective insurance company and will not offset your advisory fees.**

Your IAR will explain to you the specific costs associated with any investments recommended to you. If we recommend mutual funds for an advisory account, we will recommend no-load mutual funds. While the executing broker-dealer may charge transaction fees, i.e., ticket charges, on transactions in your advisory account, we do not receive any portion of those fees.

You are under no obligation to purchase investment or insurance products or to implement any financial plan recommendations through your IAR. You may purchase those products and implement financial plan recommendations through the investment or insurance professional of your choice.

Item 6. Performance-Based Fees

We do not charge performance-based fees for any of the services described in this brochure. Performance-based fees are generally based on a percentage of the capital gains on and/or appreciation of the client account assets.

Item 7. Types of Clients

We provide advisory services primarily to high net worth individuals and families, including their trusts, estates and retirement accounts. We also provide services to corporations, business entities, foundations and institutions.

As a condition for starting and maintaining an advisory relationship with us, we generally require that you have a minimum investment account of \$5,000,000 for the Fixed Income Portfolio and \$2,000,000 for the Balanced Portfolio. We, at our sole discretion, may allow you to engage our services if you have a smaller account. Some of the factors we consider in making this determination include pre-existing client relationships we may have with you or your family members, any additional assets you are anticipated to receive in the future, your account composition, and your anticipated future earning capacity.

At our discretion, we may consider the accounts of your family members in determining whether your account meets our minimum account size requirement.

Item 8. Methods of Analysis, Investment Strategies and Risk of Loss

ACF selects specific investments for your portfolios through the use of fundamental and technical analysis.

Fundamental analysis is a method of evaluating a company that has issued securities by attempting to measure the value of its underlying assets. This entails studying overall economic and industry conditions as well as the financial condition and the quality of the company's management. Earnings, expenses, assets, and liabilities are all important in determining the value of a company. The value is then compared to the current price of the company's securities to determine whether to purchase, sell or hold those securities. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis is a method of evaluating securities by analyzing statistics associated with market activity, such as past prices and trading volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future performance. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

The main sources of information used to formulate investment advice and/or manage assets includes financial publications, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the SEC, company press releases and timing services.

Our investment strategies may include long-term and short-term investments. You may place reasonable restrictions on the strategies to be employed in your account (for example, the types or sectors of investments to be held in your account).

As previously noted, we may recommend the use of third-party investment managers to implement our investment advice. We analyze individual investment managers based upon their investment strategies, experience, performance track record, reputations, and fee arrangements.

Although we manage your account in a manner we believe is consistent with your specific investment objectives and risk tolerances, there can be no guarantee that our efforts will be successful. General economic conditions, current interest rates, the

performance of a particular industry or a particular company, and any number of other factors can affect investment performance.

You should be prepared to bear the risk of loss. All investments are subject to loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends and other distributions), and the loss of future earnings.

Investing in equities, whether through stocks, mutual funds or ETFs, involves certain risks, which may include:

- Financial Risk: the risk that the companies we recommend to you may perform poorly which will affect the price of your investment.
- Market Risk: risk that the Stock Market will decline, decreasing the value of the securities we recommend to you with it.
- Inflation Risk: the risk that the rate of price increases in the economy deteriorates the returns associated with the stock.
- Political and Governmental Risk: risk that the value of your investment may change with the introduction of new laws or regulations.

Investing in alternative investments, such as private placements or real estate, involve specific risks that may be greater than those associated with traditional investments, including limited liquidity, tax considerations, potentially speculative investment strategies, and different regulatory and reporting requirements.

Investing in bonds and debt instruments also involves the assumption of risks, including:

- Interest Rate Risk: the risk that the value of the bond investments we recommend to you will fall if interest rates rise.
- Call Risk: risk that your bond investment will be called or purchased back from you when conditions are favorable to the bond issuer and unfavorable to you.
- Default Risk: the risk that the bond issuer may be unable to pay you the contractual interest or principal on the bond in a timely manner or at all.
- Inflation Risk: the risk that the rate of price increases in the economy deteriorates the returns associated with the bond.

The use of margin, options and short sales are higher risk strategies. It is possible to lose all of the principal you invest, and sometimes more. In a cash account, your risk is limited to the amount of money that you have invested. In a margin account, your risk

includes the amount of money invested plus the amount that has been loaned to you. When you short sell, your losses can be infinite.

You should also be aware that transactions in the account, including account reallocations and rebalancing, may trigger a taxable event, unless your account is a qualified retirement or other tax deferred account.

Item 9. Disciplinary Information

We have not been the subject of any legal or disciplinary events that would be material to your evaluation of our business or the integrity of our management.

Item 10. Other Financial Industry Activities and Affiliations

Valentina Solomita, Managing Member, is also a registered representative and investment adviser representative of Royal Alliance Associates, Inc. (“Royal”), member FINRA and SIPC, and registered investment adviser. She is a licensed insurance agent, and an advisory representative of Affiliated Advisors, Inc.

You are under no obligation to utilize the services of Ms. Solomita in the purchase or sales of securities or insurance products and services through her association with a broker-dealer, insurance company or investment adviser. However, any transactions you may effect through her in conjunction with those relationships may result in the receipt of commissions and other compensation in addition to any advisory fees that we charge.

Information about Ms. Solomita’s financial industry activities and affiliations is disclosed in her Supplement which you will receive with this brochure. Additional information about her is also available at www.adviserinfo.sec.gov.

Item 11. Code of Ethics; Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics (“Code”) to address the standard of business conduct required of our IARs and employees. The Code includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our IARs and employees be conducted in a manner consistent with the Code and avoid any actual or potential conflict of interest, or any abuse of an IAR's or employee's position of trust and responsibility;
- that IARs may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

We will provide a copy of the Code to you or any prospective client upon request.

We do not buy or sell securities for our own account that we also recommend to you. Our IARs and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account.

The personal securities transactions by our IARs and employees may raise potential conflicts of interest when they trade in a security that is owned by you, or is being considered for purchase or sale for your account.

We have adopted policies and procedures that are intended to address these conflicts of interest. These policies and procedures:

- require our IARs and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct an IAR's or employee's trade that is effected in a manner inconsistent with our Code.

Our IARs and employees must follow our procedures when purchasing or selling the same securities purchased or sold for your account.

Item 12. Brokerage Practices

We will generally recommend Charles Schwab & Co., Inc. ("Schwab" or "custodian") as the custodian and broker-dealer for your account, although we may agree to employ the services of one or more other custodians. Should you select a wrap fee account sponsored by Royal, we will recommend Pershing LLC ("Pershing") as the custodian and broker-dealer for your account. Please refer to the *Wrap Fee Program Brochure* for each program, which is available upon request.

We are independently owned and operated and not affiliated with Schwab or Pershing. Our use of a particular custodian is, however, a beneficial business arrangement for us and for the custodian. Information regarding the benefits of this relationship is described below.

Our recommendation of a specific custodian is based in part on our existing relationships; the custodian's financial strength; reputation; breadth of investment products; and, the cost and quality of custody and brokerage services provided to you and our other clients.

The determining factor in the selection of a particular custodian to execute transactions for your accounts is not the lowest possible transaction cost, but whether they can provide what is in our view the best qualitative execution for investment transactions for your account.

In addition to brokerage and custody services, services customarily made available to advisers include access to investments generally available to institutional investors; research; software; and, educational opportunities. Schwab may also make available or arrange for these types of services to be provided to us by independent third parties. Custodian may discount or waive the fees it would otherwise charge for some of the services it makes available to us. It may also pay all or a part of the fees of a third party providing these services to us.

We receive economic benefits as a result of our relationship with Schwab and Pershing because we do not have to produce or purchase the products and services listed above. These services are not contingent upon us committing any specific amount of business to the Custodians in trading commissions. We do not enter into soft-dollar arrangements with custodians or brokers.

Because the amount of products or services we receive may vary depending on the custodian we recommend to be used by our clients and the amount of client assets in accounts at that custodian, we may have a conflict of interest in making that recommendation. Our recommendation of a specific custodian may be based in part on the economic benefit to us and not solely on the nature, cost or quality of custody and brokerage services provided to you and our other clients. We nonetheless strive to act in your best interests at all times.

Schwab and Pershing do not charge separately for holding our client accounts, but may be compensated by you through other transaction-related fees associated with the securities transactions they execute for your account.

Many of the services described above may be used to benefit all or a substantial number of our accounts, including accounts not maintained through our recommended custodian. We do not attempt to allocate these benefits to specific clients.

Directed Brokerage

All transactions are executed through your account custodian. We do not allow for brokerage to be directed to a broker/dealer separate from the custodian. Not all advisors require a client to direct brokerage.

Commissions and other fees for transactions executed through the custodian we recommend may be higher or lower than commissions and other fees available if you use another custodian firm to execute transactions and maintain custody of your account. We believe, however, that the overall level of services and support provided to our clients by our recommended custodians outweighs the benefit of possibly lower transactions costs which may be available under other brokerage arrangements.

If you select a custodian other than the ones we recommend, you may pay more because we may not be able to aggregate orders to reduce transaction costs or to negotiate fees and commissions, and you may receive less favorable prices.

Bunched Trading

We may engage in “bunched trading,” which is the purchase or sale of a security for the accounts of multiple clients in a single transaction. If a bunched trade is executed, each participating client receives a price that represents the average of the prices at which all of the transactions in a given bunch were executed.

Executing a bunched trade allows transaction costs to be shared equally and on a pro rata basis among all of the participating clients. If the order is not completely filled, the securities purchased or sold are distributed among participating clients on a pro rata basis or in some other equitable manner.

Bunched trades are placed only when we reasonably believe that the combination of the transactions provides better prices for clients than had individual transactions been placed for clients.

Transactions for the accounts of our IARs and employees may be included in bunched trades. They will receive the same average price and pay the same commissions and other transaction costs, as clients.

Transactions for the accounts of our IARs or employees will not be favored over transactions for client accounts.

We are not obligated to include any client transaction in a bunched trade. Bunched trades will not be effected for any client's account if doing so is prohibited or otherwise inconsistent with that client's investment advisory agreement. No client will be favored over any other client.

Item 13. Review of Accounts

Valentina Solomita reviews your account(s) on an on-going basis to monitor that your investments and investment strategies are performing in a manner consistent with your stated objectives. At least annually (or more often as agreed upon with you) Ms. Solomita will review your account with you and update your financial status, goals, objectives, and risk tolerances. These reviews also consider any investment restrictions you have requested and how your investments meet your investment time horizons, liquidity needs, tax considerations and other circumstances unique to you. Changes in your investments and your investment strategies may be made or recommended by us in light of changes in your financial information.

Third-Party Investment Management Services

We will regularly review the reports provided to you by any third-party investment managers that are managing assets for you. We will contact you at least annually (or more often as agreed upon with you) to review your financial situation, investment goals and objectives and risk tolerances, and the performance of the third-party investment manager to help monitor that your account is being managed in a manner consistent with your objectives.

As previously noted, we strongly encourage you to advise us of any changes in your personal circumstances, your investment goals or objectives, and your risk tolerances

to help ensure that your investments and investment strategies are appropriate for you.

You will receive statements on at least a quarterly basis from the custodian holding your account. These statements will identify your current investment holdings, the cost of each of those investments, and their current market values. ACF does not routinely provide additional reports related to your account. You may request ACF to produce a specific report as part of a consulting arrangement.

Item 14. Client Referrals and Other Compensation

We may enter into written agreements with certain unaffiliated investment advisers and other professionals (such as CPAs, attorneys, etc.) to compensate them for referring clients to us. We will pay these individuals (referred to as “solicitors”) a negotiated percentage of the advisory fee that you pay us if it is determined that you have become a client of ours as a result of their direct or indirect efforts.

The payments we make to a solicitor will not result in an increase in the amount of the advisory fee that the referred client will pay.

Likewise, we may enter into referral arrangements through which we refer clients to unaffiliated investment advisers for compensation, which will be negotiated on a case by case basis.

Our solicitation or referral arrangements will comply with applicable laws that govern:

- the nature of the services provided;
- the fees to be paid;
- disclosure of solicitor arrangements to clients; and
- client consents, as required.

As of the date of this Brochure, ACF has not entered into any solicitation or referral arrangements.

We receive certain economic benefits as a result of our participation in Schwab’s institutional brokerage program. Those benefits are described in detail in the preceding section entitled “Brokerage Practices.”

Item 15. Custody

As previously noted, you will receive statements from Schwab on at least a quarterly basis. We urge you to carefully review these statements. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account.

We also encourage you to contact us should you have any questions or concerns regarding your account.

Item 16. Investment Discretion

As previously noted, we offer our advisory services on both a discretionary and non-discretionary basis. When we manage on a discretionary basis we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your account. When we manage on a non-discretionary basis, we need your approval before determining the type and amount of securities to be bought or sold for your account.

We may only exercise discretion if you have provided that authority to us in writing. This authorization is included in the investment advisory agreement you enter into with us, and is specified as a limited trading authority.

The discretionary authority you grant to us does not provide us the ability to choose the broker/dealer (“custodian”) which will execute purchase and sale orders, perform clearing of same and serve as the custodian for funds and securities held in your account. Additionally, our discretionary authority does not provide us the ability to withdraw funds from your account (other than to withdraw our advisory fees which may only be done with your prior written authorization).

We will exercise discretion in a manner consistent with the stated investment objectives for your account.

Typically under third-party investment management arrangements, the third-party investment manager exercises discretion in the management of your account. All securities transactions are selected and executed by that manager. We do not manage or obtain discretionary authority over the assets in those accounts. You may, however, grant us the discretionary authority to hire and fire such third-party managers on your behalf.

Item 17. Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. You may contact Ms. Solomita by telephone and she will assist you in directing your questions about a solicitation to an appropriate party.

You will receive information related to proxies directly from your account custodian. We will forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts.

Item 18. Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to you. We have not been the subject of any bankruptcy proceedings.

Item 19. Requirements for State-Registered Advisers

A. Valentina Solomita and Scott C. Black are the founders, managing members and owners of American Centurion Financial, LLC. Their education and business backgrounds are described in the Supplements to this Brochure.

B. American Centurion Financial, LLC does not conduct any business other than its advisory business. Other business activities of Ms. Solomita and Mr. Black are described in the “Other Financial Industry Activities and Affiliations” and in your advisory representative’s Supplement to this brochure.

C. American Centurion Financial, LLC nor its advisory representatives are compensated with performance based fees.

D. American Centurion Financial, LLC, Ms. Solomita, nor Mr. Black has been involved in an arbitration; or found to be liable in any civil, self-regulatory organization or administrative proceeding.

E. American Centurion Financial, LLC nor any management person has any relationship with an issuer of securities.

AMERICAN CENTURION FINANCIAL, LLC

Valentina Solomita

480 Forest Avenue, Suite 500
Locust Valley, New York 11560
Tel (516) 568-4930
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Fax (516) 281-3530

Brochure Supplement

June 3, 2013

This brochure supplement provides information about Valentina Solomita that supplements the brochure for American Centurion Financial LLC (“American Centurion”). You should have received a copy of that brochure. Please contact Valentina Solomita, Managing Member, at (516) 568-4930 if you did not receive a copy of our brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Solomita, CRD #2109879, is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Valentina Solomita

Year of birth: 1966

Formal education:

- Università di Grottaminarda, Avellino, Italy
Concentration in Economics and Commerce

Business background:

- American Centurion Financial, LLC (10/2012 – Present)
Managing Member, CCO, Investment Adviser Representative
- Royal Alliance Associates, Inc. (02/2012 – Present)
Registered Representative, Investment Adviser Representative
- American Portfolios Financial Services, Inc. (08/2006 – 02/2012)
Registered Representative, Investment Adviser Representative
- Ryan Beck & Co. (06/2004 – 08/2006)
Sr. VP Investments, Registered Representative
- UBS Painewebber Inc. dba The Solomita Group (04/2001 – 06/2004)
Sr. Retirement Planning Specialist, Sr. Vice President, Registered Representative
- Merrill Lynch, Pierce, Fenner & Smith Incorporated (02/1997 – 04/2001)
Sr. VP Investments
- Smith Barney Inc. (02/1992 – 02/1997)
Sr. VP Investments
- McLaughlin, Piven, Vogel Securities, Inc. (10/1990 – 02/1992)
Sr. Bond Specialist
- Metco Division of Perkin Elmer (09/1988 – 10/1990)
Electronics, Powdered Metals Purchasing Agent
- Flos, Inc. (06/1988 – 07/1989)
Director of International Purchasing

Item 3. Disciplinary Information

Ms. Solomita has not been the subject of any legal or disciplinary event.

Item 4. Other Business Activities

In addition to her association with American Centurion Financial LLC, Ms. Solomita is also a registered representative and investment adviser representative of Royal Alliance Associates, Inc., a registered broker/dealer and a registered investment adviser. Ms. Solomita is also a licensed insurance agent and is appointed with various insurance companies.

If Ms. Solomita performs services for you as a registered representative of a broker-dealer or investment adviser, or as an insurance agent, she may receive commissions or other compensation from the sale of securities and insurance products to you. This compensation is in addition to advisory fees you may pay. For example, Ms. Solomita may receive 12b-1 fees, which are fees paid by mutual fund companies for the on-going marketing of their investment products.

This additional compensation may present a conflict of interest because it creates an incentive to recommend products and services based upon compensation, rather than on your needs. Ms. Solomita will explain the costs associated with any recommendations she makes. You have no obligation to do business with Ms. Solomita in these capacities.

Item 5. Additional Compensation

Ms. Solomita receives additional compensation for her activities as a registered representative of a broker-dealer, an advisory representative of an investment adviser, and as an insurance agent. This compensation is described under “Other Business Activities” above.

Item 6. Supervision

Ms. Solomita is a Managing Member and 60% owner of American Centurion Financial LLC. As such, there are no employees in a role to supervise her advisory activities. However, Ms. Solomita is bound by our processes and procedures as described in the firm’s Code of Ethics and Compliance Procedures, as well as each client’s investment advisory agreement.

Ms. Solomita may be reached at (516) 568-4930.

Item 7. Requirements for State-Registered Advisers

Ms. Solomita has not been found liable in any arbitration or other proceeding; nor has he been the subject of a bankruptcy petition.

AMERICAN CENTURION FINANCIAL, LLC

480 Forest Avenue, Suite 500. Locust Valley, New York 11560. (516) 568-4930

Scott C. Black

**1025 Via Canala Drive
Henderson, NV 89011
(703) 283-9774**

Brochure Supplement

July 9, 2013

This brochure supplement provides information about Scott C. Black that supplements the brochure for American Centurion Financial LLC (“American Centurion”). You should have received a copy of that brochure. Please contact Valentina Solomita, Managing Member, at (516) 568-4930 if you did not receive a copy of our brochure or if you have any questions about the contents of this supplement.

Additional information about American Centurion Financial LLC is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Scott C. Black

Year of birth: 1952

Formal education:

- CA Polytechnic State University. B.A., Political Science
- CA Western School of Law. J.D., Law
- National Defense University. M.S., National Resource Strategy

Business background:

- American Centurion Financial, LLC. Member (10/2012- Present)
- MagPly, Inc. CEO (09/2012 - Present)
- BAE Systems, Inc., Rockville, MD. Vice President (11/2009 – 08/2012)
- U.S. Army, Washington, DC. Lt. General, The Judge Advocate General (10/2002 – 11/2009)

Item 3. Disciplinary Information

Mr. Black has not been the subject of any legal or disciplinary event.

Item 4. Other Business Activities

Mr. Black is the CEO of MagPly, Inc. The firm was founded in 2009 to develop and commercialize its proprietary building materials and systems designed for energy efficient construction.

Mr. Black also serves as a Voting Trustee and member of the Managing Board of Directors for Leonie Industries, a Department of Defense contractor.

Item 5. Additional Compensation

Mr. Black receives no additional compensation related to the advisory services offered by American Centurion Financial, LLC.

Item 6. Supervision

Mr. Black is a Member and 40% owner of American Centurion Financial LLC. He does not engage in investment advisory activities. However, Mr. Black is bound by our processes and procedures as described in the firm's Code of Ethics and Compliance Procedures, as well as each client's investment advisory agreement.

Scott Black, Managing Member, may be reached at 702-628-5223, ext. 202.

Item 7. Requirements for State-Registered Advisers

Mr. Black has not been found liable in any arbitration or other proceeding; nor has he been the subject of a bankruptcy petition.