

## **Item 1 Cover Page**

**Mark Anthony Cortazzo**

**MACRO Consulting Group**

**Brochure Supplement**

**Dated 12/20/2013**

**Contact: Heidi Heath, Chief Compliance Officer**

**1639 Route 10 East, 1<sup>st</sup> Floor**

**Parsippany, New Jersey 07054**

**973-451-9400**

**This Brochure Supplement provides information about Mark Anthony Cortazzo that supplements the MACRO Consulting Group Brochure. You should have received a copy of that Brochure. Please contact Heidi Heath, Chief Compliance Officer, if you did *not* receive MACRO Consulting Group's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mark Anthony Cortazzo is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Mark Anthony Cortazzo was born in 1968. Mr. Cortazzo attended Rider College from 1987 to 1989. Mr. Cortazzo completed the Certified Financial Planning program at the College of Financial Planning in 1995. Mr. Cortazzo is Senior Partner at MACRO Consulting Group which he founded in 1992. Mr. Cortazzo has been employed as an Investment Representative Adviser of SII Investments, Inc. from June 1997 through November 2012. In November 2012, Mark became employed as an Investment Representative Adviser with LPL Financial.

Mr. Cortazzo has held the designation of Certified Financial Planner (CFP®) since 1995. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a Bachelors degree from an accredited university (Mr. Cortazzo obtained the CFP® designation prior to this requirement). CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general

principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Registered Representative of LPL Investments, Inc.** Mr. Cortazzo is a registered representative of LPL Financial (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Cortazzo in his individual capacity as a registered representative of LPL, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Cortazzo that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Cortazzo. Clients are reminded that they may purchase investment products recommended by Mr. Cortazzo through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through LPL, brokerage commissions will be charged by LPL to effect securities transactions, a portion of which commissions shall be paid by LPL to Mr. Cortazzo. The brokerage commissions charged by LPL may be higher or lower than those charged by other broker-dealers. In addition, LPL, as well as Mr. Cortazzo, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Cortazzo is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Cortazzo, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Cortazzo to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Cortazzo that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide

an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Cortazzo. Clients are reminded that they may purchase insurance products recommended by Mr. Cortazzo through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## **Item 5 Additional Compensation**

Mr. Cortazzo may receive the following forms of additional compensation as a result of providing advisory services to clients:

He may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend.

He may also receive from LPL, bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings, Inc., reimbursement of fees I pay to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference or top producer forums and events. These financial incentives from LPL are based on his overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

To the extent he acts as a referral agent to third party investment advisors, he will receive referral compensation from such investment advisors. In some cases, he may also serve as registered representative of record on the underlying assets managed by the third party investment advisors and receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) from the sale of mutual funds or variable annuities in such accounts. This compensation is in addition to the referral fee paid by the third party investment advisor. Disclosure of the amount of compensation he will receive is made to the client at the time of the referral to the third party investment advisor.

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). The Registrant's Chief Compliance Officer, Heidi Heath, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any

questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Heath (973) 451-9400.

**Item 1 Cover Page**

**Gerald (Jay) LaMalfa**

**MACRO Consulting Group**

**Brochure Supplement**

**Dated 12/20/2013**

**Contact: Heidi Heath, Chief Compliance Officer  
1639 Route 10 East, 1<sup>st</sup> Floor  
Parsippany, New Jersey 07054  
973-451-9400**

**This Brochure Supplement provides information about Gerald (Jay) LaMalfa that supplements the MACRO Consulting Group Brochure. You should have received a copy of that Brochure. Please contact Heidi Heath, Chief Compliance Officer, if you did *not* receive MACRO Consulting Group's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gerald (Jay) LaMalfa is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Gerald LaMalfa was born in 1961. Mr. LaMalfa graduated from Rutgers University in 1983, with a Bachelor of Arts degree in Political Science. Mr. LaMalfa has been employed as an Investment Adviser Representative at MACRO Consulting Group since November 2009 and as an Investment Representative Advisor with SII Investments, Inc. from September 2009 to November 2012. Mr. LaMalfa was employed as an Investment Adviser Representative at New England Securities Corp. from June 2002 to September 2009. In November 2012, Mr. LaMalfa became employed as an Investment Advisor Representative with LPL Financial.

Mr. LaMalfa has held the designation of Certified Financial Planner (CFP®) since 1989. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which

broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Mr. LaMalfa has held the designation of Certified in Long-Term Care (CLTC) since 2006. CLTC® is the long-term care insurance industry's only independent professional designation and is conferred by The CLTC Board of Standards, Inc. The program is presented in either a two-day class or correspondence format. Successful passing of a proctored exam is required in order to qualify for certification. Graduates are also required to take continuing education to maintain their certification. The course is focused on the field of long-term care planning and provides legal, accounting, insurance and financial service professionals the critical tools necessary to address the subject matter with their middle-aged clients.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

A. **Registered Representative of LPL Investments, Inc.** Mr. LaMalfa is a registered representative of LPL Investments, Inc. ("LPL"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. LaMalfa in his individual capacity as a registered representative of LPL, to implement investment recommendations on a commission basis.

1. **Conflict of Interest** The recommendation by Mr. LaMalfa that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. LaMalfa. Clients are reminded that they may purchase investment products recommended by Mr. LaMalfa through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
2. **Commissions** In the event the client chooses to purchase investment products through LPL, brokerage commissions will be charged by LPL to effect securities transactions, a portion of which commissions shall be paid by LPL to Mr. LaMalfa. The brokerage commissions charged by LPL may be higher or lower than those charged by other broker-dealers. In addition, LPL, as well as Mr. LaMalfa, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. LaMalfa is

separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

- B. **Licensed Insurance Agent.** Mr. LaMalfa, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. LaMalfa to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. LaMalfa that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. LaMalfa. Clients are reminded that they may purchase insurance products recommended by Mr. LaMalfa through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## **Item 5 Additional Compensation**

Mr. LaMalfa may receive the following forms of additional compensation as a result of providing advisory services to clients:

He may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend.

He may also receive from LPL, bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings, Inc., reimbursement of fees I pay to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference or top producer forums and events. These financial incentives from LPL are based on his overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

To the extent he acts as a referral agent to third party investment advisors, he will receive referral compensation from such investment advisors. In some cases, he may also serve as registered representative of record on the underlying assets managed by the third party investment advisors and receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) from the sale of mutual funds or variable annuities in such accounts. This compensation is in addition to the referral fee paid by the third party investment advisor. Disclosure of the amount of compensation he will receive is made to the client at the time of the referral to the third party investment advisor.

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Heidi Heath, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Heath (973) 451-9400.



**Item 1 Cover Page**

**Nicholas Spagnoletti Jr.**

**MACRO Consulting Group**

**Brochure Supplement**

**Dated 12/20/2013**

**Contact: Heidi Heath, Chief Compliance Officer  
1639 Route 10 East, 1<sup>st</sup> Floor  
Parsippany, New Jersey 07054  
973-451-9400**

**This Brochure Supplement provides information about Nicholas Spagnoletti Jr. that supplements the MACRO Consulting Group Brochure. You should have received a copy of that Brochure. Please contact Heidi Heath, Chief Compliance Officer, if you did *not* receive MACRO Consulting Group's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Nicholas Spagnoletti Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Nicholas Spagnoletti Jr. was born in 1968. Mr. Spagnoletti graduated from Boston College in 1990, with a Bachelor of Arts degree in Economics and also completed the Certified Financial Planning program at the College of Financial Planning in 2006. Mr. Spagnoletti has been an Investment Adviser Representative of MACRO Consulting Group since March 2004. Mr. Spagnoletti has been a Registered Representative of SII Investments Inc. from March 2004 to November 2012. In November 2012, Mr. Spagnoletti became employed as an Investment Advisor Representative with LPL Financial.

Mr. Spagnoletti has held the designation of Certified Financial Planner (CFP®) since 2006. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which

broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Registered Representative of LPL Investments, Inc.** Mr. Spagnoletti is a registered representative of LPL Investments, Inc. (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Spagnoletti in his individual capacity as a registered representative of LPL, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Spagnoletti that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Spagnoletti. Clients are reminded that they may purchase investment products recommended by Mr. Spagnoletti through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through LPL, brokerage commissions will be charged by LPL to effect securities transactions, a portion of which commissions shall be paid by LPL to Mr. Spagnoletti. The brokerage commissions charged by LPL may be higher or lower than those charged by other broker-dealers. In addition, LPL, as well as Mr. Spagnoletti, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Spagnoletti is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Spagnoletti, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Spagnoletti to purchase insurance products on a commission basis. **Conflict of Interest:** The

recommendation by Mr. Spagnoletti that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Spagnoletti. Clients are reminded that they may purchase insurance products recommended by Mr. Spagnoletti through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

## **Item 5 Additional Compensation**

Mr. Spagnoletti may receive the following forms of additional compensation as a result of providing advisory services to clients:

He may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend.

He may also receive from LPL, bonuses based on his production, awards of stock options to purchase shares of LPL's parent company, LPL Investment Holdings, Inc., reimbursement of fees I pay to LPL for items such as administrative services, and other things of value such as complimentary or reduced-cost attendance at LPL's national sales conference or top producer forums and events. These financial incentives from LPL are based on his overall business production. However, in some cases, the incentives are greater for assets he services in advisory programs.

To the extent he acts as a referral agent to third party investment advisors, he will receive referral compensation from such investment advisors. In some cases, he may also serve as registered representative of record on the underlying assets managed by the third party investment advisors and receive normal and customary compensation (e.g., commissions, 12b-1 fees, trails) from the sale of mutual funds or variable annuities in such accounts. This compensation is in addition to the referral fee paid by the third party investment advisor. Disclosure of the amount of compensation he will receive is made to the client at the time of the referral to the third party investment advisor.

## **Item 6 Supervision**

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Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Heath (973) 451-9400.

**Item 1 Cover Page**

**Thomas Moyer**

MACRO Consulting Group

Brochure Supplement

Dated 12/20/2013

Contact: Heidi Heath, Chief Compliance Officer  
1639 Route 10 East, 1<sup>st</sup> Floor  
Parsippany, New Jersey 07054  
973-451-9400

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**Additional information about Thomas Moyer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Thomas Moyer was born in 1965. Mr. Moyer graduated from Muhlenberg College in 1987, with a Bachelor of Arts degree in Business Administration. Mr. Moyer was employed as a Staff Planner at MACRO Consulting Group from March 2007 to July 2008. Mr. Moyer was a non-registered person at SII Investments, Inc. from March 2007 to July 2008 and an Investment Adviser Representative at SII Investments, Inc. from July 2008 to November 2012. Mr. Moyer was also a Contractor-Financial Planner line at Ernst and Young from December 2003 to March 2007. In November 2012, Mr. Moyer became employed as an Investment Advisor Representative with LPL Financial.

Mr. Moyer has held the designation of Certified Financial Planner (CFP®) since 1999. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which

broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Registered Representative of LPL Investments, Inc.** Mr. Moyer is a registered representative of LPL Investments, Inc. (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Moyer in his individual capacity as a registered representative of LPL, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Moyer that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Moyer. Clients are reminded that they may purchase investment products recommended by Mr. Moyer through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through LPL, brokerage commissions will be charged by LPL to effect securities transactions, a portion of which commissions shall be paid by LPL to Mr. Moyer. The brokerage commissions charged by LPL may be higher or lower than those charged by other broker-dealers. In addition, LPL, as well as Mr. Moyer, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Moyer is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Moyer, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Moyer to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Moyer that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide

an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Moyer. Clients are reminded that they may purchase insurance products recommended by Mr. Moyer through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 Additional Compensation**

Mr. Moyer may receive the following forms of additional compensation as a result of providing advisory services to clients:

He may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend.

### **Item 6 Supervision**

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**Item 1 Cover Page**

**Stephen Esposito**

**MACRO Consulting Group**

**Brochure Supplement**

**Dated 12/20/2013**

**Contact: Heidi Heath, Chief Compliance Officer  
1639 Route 10 East, 1<sup>st</sup> Floor  
Parsippany, New Jersey 07054  
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**Additional information about Stephen Esposito is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Stephen Esposito was born in 1986. Mr. Esposito graduated from Seton Hall University in 2008, with a Bachelor of Science degree in Business Administration. Mr. Esposito has been employed as a financial adviser of MACRO Consulting Group since 2010, and has been a staff member since 2009. Mr. Esposito has also been a Registered Representative of SII Investments, Inc. from August 2010 to January 2012 and a non-registered person from October 2009 to August 2010. In December 2013, Mr. Esposito became employed as an Investment Representative Advisor with LPL Financial.

Mr. Esposito has held the designation of Certified Financial Planner (CFP®) since 2012. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a Bachelors degree from an accredited university. CFP®



candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Registered Representative of LPL Investments, Inc.** Mr. Esposito is a registered representative of LPL Investments, Inc. (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Esposito in his individual capacity as a registered representative of LPL, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Esposito that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Esposito. Clients are reminded that they may purchase investment products recommended by Mr. Esposito through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through LPL, brokerage commissions will be charged by LPL to effect securities transactions, a portion of which commissions shall be paid by LPL to Mr. Esposito. The brokerage commissions charged by LPL may be higher or lower than those charged by other broker-dealers. In addition, LPL, as well as Mr. Esposito, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Moyer is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
  3. **Licensed Insurance Agent.** Mr. Esposito, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain

insurance-related products on a commission basis. Clients can engage Mr. Esposito to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Esposito that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Esposito. Clients are reminded that they may purchase insurance products recommended by Mr. Esposito through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### **Item 5 Additional Compensation**

Mr. Esposito may receive the following forms of additional compensation as a result of providing advisory services to clients:

He may receive compensation from product sponsors. Such compensation may not be tied to the sales of any products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that he may attend.

### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Heidi Heath, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Heath at (973) 451-9400.

## **Item 1 Cover Page**

**Lan Song**

**MACRO Consulting Group**

**Brochure Supplement**

**Dated 12/20/2013**

**Contact: Heidi Heath, Chief Compliance Officer  
1639 Route 10 East, 1<sup>st</sup> Floor  
Parsippany, New Jersey 07054  
973-451-9400**

**This Brochure Supplement provides information about Lan Song that supplements the MACRO Consulting Group Brochure. You should have received a copy of that Brochure. Please contact Heidi Heath, Chief Compliance Officer, if you did *not* receive MACRO Consulting Group's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Lan Song is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Lan Song was born in 1974. Ms. Song graduated from Nanjing University of Chemical Technology in 1996, with a Bachelor of Engineering degree and from the Polytechnic Institute of New York University in 1999 with a MS in Financial Engineering. Ms. Song has been employed as a Staff Planner at MACRO Consulting Group since March 2009. Ms. Song has also been a Licensed Administrative Assistant of SII Investments, Inc. from March 2009 to November 2012. In November 2012 Ms. Song became a Licensed Administrative Assistant of LPL Financial.

Ms. Song has held the designation of Certified Financial Planner (CFP®) since 2003. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general

principles of financial planning, insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

1. **Licensed Insurance Agent.** Ms. Song, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Song to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Song that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Ms. Song. Clients are reminded that they may purchase insurance products recommended by Ms. Song through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None

### Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("Act"). The Registrant's Chief Compliance Officer, Heidi Heath, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Heath at (973) 451-9400.

**Item 1 Cover Page**

**Gary Ribe**

**MACRO Consulting Group**

**Brochure Supplement**

**Dated 12/20/2013**

**Contact: Heidi Heath, Chief Compliance Officer  
1639 Route 10 East, 1<sup>st</sup> Floor  
Parsippany, New Jersey 07054  
973-451-9400**

**This Brochure Supplement provides information about Gary Ribe that supplements the MACRO Consulting Group Brochure. You should have received a copy of that Brochure. Please contact Heidi Heath, Chief Compliance Officer, if you did *not* receive MACRO Consulting Group's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gary Ribe is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Gary Ribe was born in 1982. Mr. Ribe graduated from Grove City College in 2004, with a Bachelor of Science in Finance and obtained his Master of Business Administration degree from University of Virginia Darden School of Business in 2011. Mr. Ribe has been employed as a Director of Research and Portfolio Management at MACRO Consulting Group since July 2011.

Mr. Ribe has held the designation of Certified Financial Planner (CFP®) since 2006. The CFP® designation identifies individuals who have completed the mandatory examination, education, experience, and ethics requirements mandated by the CFP® Board. Candidates must have at least three years of qualifying work experience that relates to financial planning. Candidates are required to hold a bachelors degree from an accredited university. CFP® candidates must pass an examination that covers over 100 financial planning topics, which broadly include: general principles of financial planning, insurance planning and risk management, employee benefits

planning, investment planning, income tax planning, retirement planning, and estate planning. Finally, candidates have ongoing ethics requirements and oversight by the CFP® Board.

Mr. Ribe has held the designation of Chartered Financial Analyst (CFA®) since 2011. CFA® designates an international professional certificate that is offered by the CFA Institute. Candidates that pursue the certification have in-depth knowledge of securities types and investment vehicles. In order to qualify for a CFA®, candidates must meet standards for examination, education, experience, and ethics. First, candidates must possess a bachelor's degree from an accredited school, or its equivalent. Second, candidates must have completed 48 months of qualified professional work experience, generally related to evaluating or applying financial, economic, and/or statistical data as part of the investment decision-making process involving securities or similar investment. Third, candidates must pass a series of three six-hour exams that covers ethics, quantitative methods, economics, corporate finance, financial reporting and analysis, security analysis, and portfolio management. Finally, candidates must meet and continue to adhere to a strict Code of Ethics and Standards governing their professional conduct, as reviewed by the CFA Institute.

### **Item 3 Disciplinary Information**

NONE – with explanation below:

Mr. Ribe was involved in a customer dispute while employed at Banc of America Investment Services Inc. in 2010. The client alleged misrepresentation and unsuitable investments in a preferred stock and mutual funds during the time period of August 2007 through July 2008.

Though the claimant did pursue the case against Banc of America Investment Services Inc., the claimant withdrew all claims with prejudice against Mr. Ribe. The claimant won a settlement from Banc of America Investment Services Inc. in the amount of \$162,500 – Mr. Ribe was not required to contribute to this settlement and there was NO Disciplinary Action taken against Mr. Ribe.

### **Item 4 Other Business Activities**

1. **Licensed Insurance Agent.** Mr. Ribe, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Ribe to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Ribe that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Ribe. Clients are reminded that they may purchase insurance products recommended by Mr. Ribe through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Heidi Heath, remains available to address any questions that a client or prospective client may have**

**regarding the above conflict of interest.**

**Item 5 Additional Compensation**

None

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Advisor's Act ("*Act*"). The Registrant's Chief Compliance Officer, Heidi Heath, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee or investment adviser representative of the Registrant have any questions regarding the applicability/relevance of the *Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Heath at (973) 451-9400.