

Firm Brochure
(Part 2A of Form ADV)

UA Advisory Services, Inc.

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This brochure provides information about the qualifications and business practices of UA Advisory Services, Inc. If you have any questions about the contents of this brochure, please contact us at: (607) 754-7222, or by email at: Info@United-Advisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about UA Advisory Services, Inc. is available on the SEC's website at www.adviserinfo.sec.gov



Material Changes

Annual Updates

We will update this Material Changes section of the annually if our firm has had any material changes since the previous Brochure release. There have been no material changes to our firm since the last update.

Material Changes since the Last Update

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

We are a wholly-owned subsidiary of National Financial Partners Corp. (NFP). Since our last Form ADV update, NFP was acquired by certain entities and private investment funds advised by Madison Dearborn Partners, LLC (MDP), an investment adviser registered with the Securities and Exchange Commission. NFP ceased being a publicly-traded company upon completion of the acquisition.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (607) 754-7222 or email at: Info@United-Advisors.com.

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Advisory Business

Firm Description

We founded our firm, UA Advisory Services, Inc., in 2008.

We provide personalized confidential financial planning and investment management to several types of clients such as individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. We consult with our clients to identify financial problems, help determine financial objectives and to provide them investment advice. In addition we provide advice on other matters such as cash flow management, tax planning, insurance, education funding, retirement planning and estate planning.

Being in the wealth management business, we may use different investment vehicles for each client. For example, annuities, insurance, stocks, bonds, mutual and exchange traded funds and various fixed income products may all be part of your account.

Investment advice is an integral part of financial planning. In addition, we advise clients regarding cash flow, college planning, retirement planning, tax planning and estate planning.

We provide investment advice with you the client making the final decision on investment selection. We do not act as a custodian for your assets or maintain them on your behalf. The client always maintains asset control. When we place trades for your account, we do so under a limited power of attorney.

We provide a written evaluation of each client's proposed solution, often in the form of an Asset Allocation report. We conduct periodic reviews with you as reminder of specific courses of action that you should take with your investments. We may conduct internal reviews more frequently over your accounts and investments and will communicate with you if we feel immediate changes are merited.

On an as-needed basis, we may consult with your other professionals, such as attorneys, accountants and insurance agents.

In the unlikely event there are any conflicts of interest in us providing you services, we will disclose them to you.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which our financial planning and investment management services may be beneficial you.

Principal Owners

National Financial Partners Corp. (NFP) is the sole shareholder of our firm, but utilizes Principals and employees to manage the day to day operations. The Principals are Robert M. Sedor, Jr. and Thomas Surowka.

Types of Advisory Services

We provide investment supervisory services, also known as asset management services. We manage investment advisory accounts not involving investment supervisory services as well. We furnish investment advice through consultations and other manners to help you evaluate investments such as issues, charts, graphs, formulas, or other devices.

As of December 2013, we managed approximately \$179,835,839 in assets for approximately 230 client accounts. Approximately \$40,357,692 is managed on a discretionary basis, and \$139,478,146 is managed on a non-discretionary basis.

Tailored Relationships

We document your goals and objectives in our client correspondence folders. We help you create investment objectives that reflect your stated goals and risk tolerances. You may impose restrictions on investing in certain securities or types of investments. Our relationship will be memorialized in a written agreement, which may not be assigned without your consent.

Types of Agreements

The following agreements define the typical client relationships.

Advisory Service Agreement

Most clients choose to have us manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. An Advisory Service Agreement may be accompanied by other reports, such as: cash flow management; insurance review; investment management (including performance reporting); education planning; retirement planning; estate planning, as well as the implementation of recommendations within each area.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets and can range from .25% to 1.50%.

The minimum annual fee is \$1,000 and is negotiable. Current client relationships may exist where the fees are higher or lower than the fee schedule above and we retain the

right to charge lower or higher fees based upon your specific needs and circumstances.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of our service is at your discretion. You can terminate the agreement at any time by written notice to us. At termination, we will bill fees on a pro-rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Retainer Agreement

In some circumstances, we may enter into a *Retainer Agreement* in lieu of an *Advisory Service Agreement* when it is more appropriate to work on a fixed-fee basis. The typical annual fee for a *Retainer Agreement* is \$12,000 and is negotiable.

Hourly Planning Engagements

We provide hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements ranges from \$125 to \$350 per hour.

Asset Management

We invest your assets primarily in no-load or low-load mutual funds and exchange-traded funds. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

You may purchase equity (stocks) and fixed income (bonds) securities through a brokerage account when appropriate and the brokerage firm will typically charge you a fee for stock and bond trades. We do not receive any compensation, in any form, from fund companies or brokerage firms.

Investments may also include exchange traded funds, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U.S. government securities, options contracts, futures contracts, and interests in partnerships.

We do not recommend or make available initial public offerings (IPOs).

Termination of Agreement

You may terminate any of the agreements described above at any time by notifying us in writing. You will only be responsible for fees for the time spent on the investment advisory engagement prior to notification of termination. We will refund any advance payment that we have not earned. Similarly we may terminate any of the agreements described above at any time by notifying you in writing. You will only be responsible for fees for the time spent on the investment advisory engagement prior to

notification of termination. We will refund any advance payment that we have not earned.

Fees and Compensation

Description

We base our fees on a percentage of assets under management, hourly charges, fixed fees (not including subscription fees), subscription fees, and commissions. Some *Retainer Agreements* may be priced based on the complexity of work, especially when asset management is not the most significant part of the relationship. Fees are negotiable.

Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians, those companies that actually maintain your assets, may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

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

For new Advisory Service Agreements, we calculate fees on a formula basis and adjust them for the for complexity of individual situations. *The formula is based on gross income, gross assets and other financial considerations.*

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.50% for their services. These fees are in addition to the fees paid by you to us.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

We reserve the right to stop work on any account that is more than 90 days overdue. In addition, we reserve the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about their financial situations when necessary and appropriate that, in our judgment, prevents us from providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 90 days.

Performance-Based Fees

Sharing of Capital Gains

We do not charge fees based on a share of the capital gains or capital appreciation of managed securities.

We do not use a performance-based fee structure because we feel performance-based compensation may create an incentive for an adviser to recommend an investment that may carry a higher degree of risk to the client, which we view as a conflict of interest.

Types of Clients

Description

We have various types of clients such as individuals, banks or thrift institutions, investment companies, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

The minimum account size is typically \$100,000 of assets under management, which equates to an annual fee of \$1,000.

When an account falls below \$100,000 in value, the minimum annual fee of \$1,000 is charged. Depending upon circumstances, we may engage an *Hourly Agreement* with the client if assets have diminished significantly below \$100,000.

We may waive the account minimum in our discretion or accept accounts of less than \$100,000 if you and we anticipate additional funds will be added to bring the account above the minimum within a reasonable time. We may waive the minimum for our employees and their relatives, or relatives of existing clients.

Clients receiving ongoing asset management services will be assessed a \$1,000 minimum annual fee. If your assets fall below the minimum account size, you may pay a higher percentage rate on their annual fees than the fees paid by clients with greater assets under management. We retain the right to charge lower or higher fees based upon the clients' needs.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

Our main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

We may also use other sources of information, such as Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, Advisor Intelligence, iShares Portfolio Construction Tools and the FI360 Toolkit.

Investment Strategies

Your investment strategy is based upon the objectives you state to us during consultations. You may change these objectives at any time. Your documented objectives and desired investment strategies may include strategies of long-term and short-term purchases.

Other strategies may include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

Risk of Loss

All investments and investment programs contain risks for clients and our investment approach constantly keeps the risk of loss in mind. Investment risks that you may face as a client are:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. Also known as exchange rate risk, these risks may be present in international

mutual funds for example. We typically do not recommend purchases of overseas investments.

- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations decreases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

Our firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Affiliations

Our firm is owned by National Financial Partners, Corp. (NFP), which owns other registered investment advisers, broker-dealers, insurance agencies and other product and service providers (NFP Affiliates). To the extent we do business with an NFP Affiliate, a conflict of interest exists, whether we received compensation or not from such relationship since it could result in increased compensation to an NFP Affiliate or our firm.

Principals and other firm personnel may also be licensed insurance agents and assist you to buy or sell an insurance policy. Whether or not the services of an NFP Affiliate are utilized, firm Principals and other licensed personnel may receive compensation from your purchase or sale of insurance in addition to any advisory fees you pay us. We maintain an arrangement with our affiliate, NFP Insurance

Services, Inc. (NFPISI), pursuant to which we market both life and health/benefits insurance products. Our firm's Principals are also registered securities representatives of our broker-dealer NFP Affiliates, NFP Securities. Certain other personnel of ours may, from time to time, also be registered with NFP Securities. The use of NFPISI and NFP Securities to purchase insurance and securities creates a conflict of interest since we and our affiliate may receive compensation in addition to advisory fees you pay.

The NFP Affiliates which engage in securities and investment advisory business are listed below. We will update our disclosures of these conflicts in the event we ever enter into a relationship with one of these NFP Affiliates.

Legal Name of Organization	Securities ("BD") or Investment Advisory ("IA") Business
401(k) Advisors, Inc.	IA
Balser Financial Corporation	IA
Beacon Retirement Planning Services, Inc.	IA
Compass Capital Management, LLC	IA
DiMeo Schneider & Associates, LLC	IA
Executive Services Securities, LLC	BD & IA
Financial Concepts of the Twin Cities, Inc.	IA
Lenox Advisors, Inc.	IA
Lenox Wealth Management, Inc.	IA
NFP IndeSuite, Inc.	IA
NFP Securities, Inc.	BD & IA
P&A Capital Advisors, Inc.	IA
ProVise Management Group, LLC	IA
Retirement Investment Advisors, Inc.	IA
Schmidt Financial Group, Inc.	IA
Sontag Advisory LLC	IA
UA Advisory Services, Inc.	IA
Washington Wealth Management, LLC	IA

Certain private investment funds advised by Madison Dearborn Partners, LLC (MDP) indirectly own interests in NFP. MDP is an investment adviser registered with the Securities and Exchange Commission and other private investment funds it advises indirectly own interests in Nuveen Investments, Inc. (Nuveen). Through its various subsidiaries, Nuveen offers and provides a wide range of investment management products (including funds branded as "Nuveen Funds") and services in the retail and institutional marketplace. Nuveen's material registered subsidiaries include Nuveen Asset Management, LLC, Nuveen Fund Advisors, LLC, Nuveen Investment Advisers

Inc., NWQ Investment Management Company, LLC, Santa Barbara Asset Management, LLC, Symphony Asset Management, LLC, Tradewinds Global Investors, LLC, Winslow Capital Management, LLC, Gresham Investment Management LLC, Nuveen Securities, LLC, Nuveen Commodities Asset Management, LLC, and Nuveen Global Investments Limited. As a result of the indirect ownership in NFP and Nuveen by these different private investment funds that are advised by MDP, our firm and Nuveen may be deemed to be under ultimate common control by MDP for purposes of the Investment Advisers Act of 1940 (Advisers Act). The distribution or use of Nuveen products and services might be deemed to create a conflict of interest since it could result in increased compensation to Nuveen, an entity affiliated with MDP for purposes of the Advisers Act.

However, MDP does not have any involvement in the day-to-day investment or other business operations of our firm, the above described Nuveen entities, or the NFP Affiliates. NFP and MDP do not control or direct the investment recommendations that our firm provides to its clients and all such recommendations in connection with the services provided to such clients are solely made by us. Any recommendations of Nuveen products and services or securities of other companies by our firm will continue to be conducted in our normal course of business subject to applicable regulatory requirements, and internal policies. In the case of our clients that are subject to the Employee Retirement Income Security Act of 1974 (ERISA), additional or different rules may apply to the determination of whether Nuveen and/or MDP is an “affiliate” or “under common control” with our firm or MDP. Our firm evaluates, and will continue to evaluate, any potential conflict of interest arising from our relationship with MDP (including Nuveen).

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

Code of Ethics

We maintain a written code of ethics, in accordance with the Advisers Act, that is intended to create an ethical culture for our firm. Our code of ethics requires our employees to comply with federal securities laws, place client interests first, avoid any abuse of a position of trust and responsibility; refrain from using material non-public information improperly for certain personnel to report their personal securities holdings. Employees are required to treat sensitive information with confidentiality and are forbidden to misuse any such information. We will provide a copy of our code of ethics upon request.

Participation or Interest in Client Transactions

Our firm and employees may buy or sell securities that are also recommended and held by our clients. Employees may not trade their own securities ahead of client trades and must comply with provision in our *Compliance Manual* and Code of

Ethics. In no event will we recommend or cause you to enter into transactions for the purpose of benefiting the direct or indirect securities holdings of our personnel.

Personal Trading

Our Chief Compliance Officer is Robert M. Sedor, Jr. He reviews all employee trades each quarter. His trades are reviewed by Thomas Surowka. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are typically small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

We recommend discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab, Fidelity, Matrix and Reliance Trust.

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

Best Execution

We review the trade execution by custodians each quarter and document our review in accordance with our *Compliance Manual*. Our review includes examining the trading fees charged by the custodians. We do not receive any portion of the trading fees.

To the extent you have imposed a limitation on brokerage selection by us or have directed us to utilize a certain broker-dealer, we will not have authority to negotiate commissions among various brokers or to obtain volume discounts, may not achieve best execution and you may pay higher commissions, transaction cost, and receive less favorable net prices than other clients.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Your specific financial advisor reviews your account: Robert M. Sedor, Jr, CEO, Thomas Surowka, CMO, Brian Schmidt, Financial Consultant, and Robert Kline, Financial Consultant. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions may trigger a review your account such as changes in the tax laws, new investment information and changes in your financial situation. In addition, we may perform account reviews more frequently when market conditions dictate.

Regular Reports

Account reviewers consider your account's current security positions and the likelihood that the performance of each security will contribute to your overall investment objectives.

Clients receive periodic communications on at least an annual basis. *Advisory Service Agreement* clients, *Investment Management* clients, and *Retainer Agreement* clients receive written quarterly updates. The written updates may include a net worth statement, portfolio statement, tax return (if the client requests tax preparation services), and a summary of objectives and progress towards meeting those objectives.

Client Referrals and Other Compensation

Incoming Referrals

We have been fortunate to receive many client referrals over the years from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. We not compensate referring parties for these referrals.

Referrals Out

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

Custody

Account Statements

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

Performance Reports

We urge you to compare the account statements received directly from your account custodians to any performance report statements we may separately provide you.

Net Worth Statements

We frequently provide clients net worth statements and net worth graphs generated from our client relationship management system. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land and hard-to-price real estate. We use the net worth statements for long-term

financial planning where the exact values of assets are not material to the financial planning tasks.

Investment Discretion

Discretionary Authority for Trading

We accept discretionary authority to manage securities accounts on behalf of clients. Discretionary authority means we have the ability to determine, without obtaining specific client consent, which securities to buy or sell for your account as well as the amount of the securities to buy or sell. Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

However, we consult with our clients prior to each trade to obtain concurrence if you have not granted us discretionary trading authority.

The client approves the custodian to be used and the transaction fees paid to the custodian. We do not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Voting Client Securities

Proxy Votes

We do not vote proxies on securities in client accounts. Clients are expected to vote their own proxies.

If we are requested to provide assistance on voting proxies, then we may provide advice to a client. We will disclose any conflict of interest that exists with such advice.

Financial Information

Financial Condition

We do not have any financial impairment that will preclude us from meeting contractual commitments to clients. We have no other material financial condition considered material to clients.

A balance sheet is not required to be provided because we do not serve as a custodian for client funds or securities, and do not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

We maintain a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Information Security Program

Information Security

We maintain an information security program to reduce the risk that your personal and confidential information could be breached and accessed by unauthorized persons.

Privacy Notice

We are committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our firm records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver a *Privacy Notice* to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

We require that our employees have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, employees must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

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

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

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

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

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Robert M. Sedor Jr. CFP, RFC

Born 1958

Educational Background:

- Hamilton College – 1980 BA

Business Experience:

- NFP Corporate Services, LLC, Managing Director, 2013 – Present
- UA Advisory Services, Inc., President/CEO/CCO, 2005 – Present
- United Advisors, LLC, President/CEO, 2010 – 2013
- The Bay Ridge Group, Inc., President/CEO, 2003 – 2010

Other Business Activities:

- BRG Trust
- Lake Chrisann Community Association
- BRG Realty, LLC
- Marshland Links, Inc.
- Hiawatha Landing, Inc.
- S&S Realty, LLC

Supervision:

As the Managing Director of our firm, Bob's is responsible for ensuring all activities of the firm, including his own, are supervised and reviewed through systems, policies and procedures designed in accordance with appropriate industry standards and applicable law. Bob's activities are reviewed by Thomas Surowka and his contact information is (607) 754-7222, thomas.surowka@nfp.com.

Thomas Surowka, CEBS

Born 1961

Educational Background:

- State University of NY at Cortland, 1983, BS
- Broome County Community College, 1981, AS

Business Experience:

- NFP Corporate Services, LLC, Director of Sales, 2013 – Present
- UA Advisory Services, Inc., CMO, 2005 – Present
- United Advisors, LLC, CMO, 2010 – 2013
- The Bay Ridge Group, Inc., Vice President of Sales, 2000 – 2010
- The Bay Ridge Group, Inc., Benefits Consultant 1994 - 2000

Other Business Activities:

- S&S Realty, LLC

Supervision:

Thomas is supervised by Robert M. Sedor Jr., Managing Director. He reviews Thomas's work through frequent office interactions as well as remote interactions. He also reviews Thomas's activities through our client relationship management system.

Robert M. Sedor, Jr. contact information:

(607) 754-7222 robert.sedor@nfp.com

Brian Schmidt, RFC

Born 1977

Educational Background:

- Villanova University, 2003 MA
- St. Michaels College, 2000 BA

Business Experience:

- UA Advisory Services, Inc., Financial Consultant, 2011 – Present
- NFP Corporate Services, LLC, Financial Consultant, 2013 –Present
- United Advisors, LLC, Financial Consultant, 2011 – 2013
- Cadaret, Grant & Co., Registered Representative, 2008-2010

Other Business Activities:

- The Discovery Center of the Southern Tier
- The Binghamton Club

Supervision:

Brian is supervised by Robert M. Sedor Jr., CEO. He reviews Brian's work through frequent office interactions as well as remote interactions. He also reviews Brian's activities through our client relationship management system.

Robert M. Sedor, Jr. contact information:

(607) 754-7222 robert.sedor@nfp.com

Robert Kline, CFP

Born 1964

Educational Background:

- SUNY Binghamton, 1990, MBA
- SUNY Binghamton, 1986, BS
- Broome Community College, 1985, AAS

Business Experience:

- UA Advisory Services, Inc., Financial Consultant, 2010 – Present
- NFP Corporate Services, LLC, Financial Consultant, 2013 –Present
- United Advisors, LLC, Financial Consultant, 2010 – 2013
- Cadaret, Grant & Co., Registered Representative, 1995 – 2010
- O'Connor Investments, Registered Representative, 1995-1995

Other Business Activities:

- Notary Public, State of NY

Supervision:

Robert is supervised by Robert M. Sedor Jr., CEO. He reviews Robert's work through frequent office interactions as well as remote interactions. He also reviews Robert's activities through our client relationship management system.

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