

Item 1 Cover Page

A.

Gregory Paul Armstrong

ADAG, LLC

**Brochure Supplement
Dated 3/5/2014**

**Contact: Roy G. Dixon, Chief Compliance Officer
6700 Alexander Bell Drive, Suite 200
Columbia, MD 21046**

B.

This Brochure Supplement provides information about Gregory Paul Armstrong that supplements the ADAG, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy G. Dixon, Chief Compliance Officer, if you did *not* receive ADAG, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Gregory Paul Armstrong is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Gregory Paul Armstrong was born in 1982. Mr. Armstrong graduated from Salisbury University in 2004, with a Bachelor of Science degree in Finance and Minor in Accounting. Mr. Armstrong has been a Member and an investment adviser representative of ADAG, LLC since August 2013. Mr. Armstrong has also been a registered representative of LPL Financial Corporation since August 2013. From November 2010 to August 2013, Mr. Armstrong was employed as an investment adviser representative of Planning Solutions Group, LLC and was a registered representative of Triad Advisors, Inc. From April 2006 through November 2010, Mr. Armstrong was an investment advisor representative and registered representative with Lincoln Financial Advisors Corporation.

Mr. Armstrong has been a CERTIFIED FINANCIAL PLANNER™ since 2012. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the

“CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of LPL Financial Corporation.** Mr. Armstrong is a registered representative of LPL Financial Corporation (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Armstrong 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. Armstrong 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. Armstrong. Clients are reminded that they may purchase investment products recommended by Mr. Armstrong through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Roy G. Dixon, 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. Armstrong. 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. Armstrong, 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. Armstrong is separate and apart from Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Armstrong, 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. Armstrong to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Armstrong 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. Armstrong. Clients are reminded that they may purchase insurance products

recommended by Mr. Armstrong through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Roy G. Dixon, 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 policies and procedures is to comply with the supervision requirements of various state securities laws. The Registrant's Chief Compliance Officer, Roy G. Dixon, 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, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of any state securities law, 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 Mr. Dixon at (410) 884-3120.

Item 7 State-Registered Investment Advisers

- A. Mr. Armstrong has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Armstrong has never been the subject of a bankruptcy petition.

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A.

Roy Glen Dixon

ADAG, LLC

**Brochure Supplement
Dated 3/5/2014**

**Contact: Roy G. Dixon, Chief Compliance Officer
6700 Alexander Bell Drive, Suite 200
Columbia, MD 21046**

B.

This Brochure Supplement provides information about Roy Glen Dixon that supplements the ADAG, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy G. Dixon, Chief Compliance Officer, if you did *not* receive ADAG, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Roy Glen Dixon is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Roy Glen Dixon was born in 1952. Mr. Dixon graduated from Henderson State University in 1970, with a Bachelor of Arts degree in Speech Communication and in 1983 from the University of Kansas with a Masters of Philosophy. Mr. Dixon has been a Member and an investment adviser representative of ADAG, LLC since August 2013. Mr. Dixon has also been a registered representative of LPL Financial Corporation since August 2013. From November 2010 to August 2013, Mr. Dixon was employed as an investment adviser representative of Planning Solutions Group, LLC and was a registered representative of Triad Advisors, Inc. From September 1999 through November 2010, Mr. Dixon was an investment advisor representative and registered representative with Lincoln Financial Advisors Corporation.

Mr. Dixon has been a CERTIFIED FINANCIAL PLANNER™ since 1995. The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (collectively, the "CFP®

marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year) or two years of Apprenticeship experience that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Mr. Dixon has held the designation of Personal Financial Planner (PFP) since 1994. The Personal Financial Planner (PFP) certificate is awarded by the University of California, Irvine upon successful completion of 10 financial planning courses (eight of which are required for the Certified Financial Planner designation). In addition, PFP certificants must have a bachelor's degree, at least one year of experience in the financial service industry, and a functional knowledge of mathematical techniques for financial decision making.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of LPL Financial Corporation.** Mr. Dixon is a registered representative of LPL Financial Corporation (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Dixon 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. Dixon 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. Dixon. Clients are reminded that they may purchase investment products recommended by Mr. Dixon through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Roy G. Dixon, 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. Dixon. 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. Dixon, 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. Dixon is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Dixon, 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. Dixon to purchase insurance products on a commission basis. **Conflict of Interest:** The

recommendation by Mr. Dixon 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. Dixon. Clients are reminded that they may purchase insurance products recommended by Mr. Dixon through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Roy G. Dixon, 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 policies and procedures is to comply with the supervision requirements of various state securities laws. The Registrant's Chief Compliance Officer, Roy G. Dixon, 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, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of any state securities law, 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 Mr. Dixon at (410) 884-3120.

Item 7 State-Registered Investment Advisers

- A. Mr. Dixon has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Dixon has never been the subject of a bankruptcy petition.

Item 1 Cover Page

A.

Shieva Rajae

ADAG, LLC

**Brochure Supplement
Dated 3/5/2014**

**Contact: Roy G. Dixon, Chief Compliance Officer
6700 Alexander Bell Drive, Suite 200
Columbia, MD 21046**

B.

This Brochure Supplement provides information about Shieva Rajae that supplements the ADAG, LLC Brochure; you should have received a copy of that Brochure. Please contact Roy G. Dixon, Chief Compliance Officer, if you did *not* receive ADAG, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Shieva Rajae is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Shieva Rajae was born in 1986. Ms. Rajae graduated from Towson University in 2010, with a Bachelor of Science degree in Business Finance. Ms. Rajae has been a Client Relationship Manager of ADAG, LLC since August 2013. Ms. Rajae has also been a registered representative of LPL Financial Corporation since August 2013. From April 2011 to August 2013, Ms. Rajae was employed as an investment adviser representative of Planning Solutions Group, LLC and was a registered representative of Triad Advisors, Inc. from April 2012 to August 2013. From August 2010 through April 2011, Ms. Rajae was a Client Relationship Manager with RSD Financial. From June 2006 to April 2011, Ms. Rajae was a Store Manager of Cyrus Floors.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. **Registered Representative of LPL Financial Corporation.** Ms. Rajae is a registered representative of LPL Financial Corporation (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Ms. Rajae in her individual capacity as a registered representative of LPL, to implement investment recommendations on a commission basis.
1. **Conflict of Interest.** The recommendation by Ms. Rajae 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 Ms. Rajae. Clients are reminded that they may purchase investment products recommended by Ms. Rajae through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Roy G. Dixon, 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 Ms. Rajae. The brokerage commissions charged by LPL may be higher or lower than those charged by other broker-dealers. In addition, LPL, as well as Ms. Rajae, 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 Ms. Rajae is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Ms. Rajae, in her 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. Rajae to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Ms. Rajae 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. Rajae. Clients are reminded that they may purchase insurance products recommended by Ms. Rajae through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Roy G. Dixon, 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 policies and procedures is to comply with the supervision requirements of various state securities laws. The Registrant's Chief Compliance Officer, Roy G. Dixon, 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, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of any state securities law, 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 Mr. Dixon at (410) 884-3120.

Item 7 State-Registered Investment Advisers

- A. Ms. Rajae has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Rajae has never been the subject of a bankruptcy petition.