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**Item 1 – Cover Page**  
**Insight Securities, Inc.**

600 Central Ave. Suite 265  
Highland Park, IL. 60035  
224-632-4700

December 31, 2014

This Brochure provides information about the qualifications and business practices of Insight Securities, Inc. (“Insight Securities”, “Insight”, “firm”, “we” and “our”). When we use the words “you”, “your” and “client” we are referring to you as our client or our prospective client. If you have any questions about the contents of this Brochure, please contact us at 224-632-4700, via email at [info@insightamericas.net](mailto:info@insightamericas.net). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Insight Securities is a registered investment adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an Adviser are intended to provide you with information about which you determine to hire or retain an Adviser.

Additional information about Insight Securities is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## Item 2 – Material Changes

James Kim and James Gaafar are currently the Compliance Officers.

In the past we have offered or delivered information about our qualifications and business practices to clients on a least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year, which is June 30. We may further provide other ongoing disclosure information about material changes as necessary.

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We will further provide you with a new Brochure or Supplements as necessary based on material changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting our home office at 224-632-4700 and is free of charge.

Additional information about Insight Securities is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about any persons affiliated with Insight Securities who are registered, or are required to be registered, as investment adviser representatives of Insight Securities.

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## Item 3 -Table of Contents

Item 1 – Cover Page.....	i
Item 2 – Material Changes .....	ii
Item 3 – Table of Contents.....	iii
Item 4 – Advisory Business .....	2
Item 5 – Fees and Compensation .....	2
Item 6 – Performance-Based Fees and Side-By-Side Management.....	3
Item 7 – Types of Clients .....	3
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss .....	3
Item 9 – Disciplinary Information .....	6
Item 10 – Other Financial Industry Activities and Affiliations.....	6
Item 11 – Code of Ethics .....	7
Item 12 – Brokerage Practices .....	7
Item 13 – Review of Accounts .....	8
Item 14 – Client Referrals and Other Compensation .....	8
Item 15 – Custody .....	8
Item 16 – Investment Discretion .....	10
Item 17 – Voting Client Securities .....	10
Item 18 – Financial Information.....	10

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## Item 4 – Advisory Business

### **Insight Securities Investment Management**

Insight Securities provides investment advice and portfolio management services on a continuing basis - including an appropriate allocation of managed assets among cash money market funds, equity, and bonds - with the selection of specific securities, which will provide proper diversification and help meet the client's stated investment objectives. Insight Securities is wholly owned by Intelligenics, Inc., a corporation that is wholly owned by Carlos Legaspy.

These services include the evaluation, design, construction, implementation, and monitoring of investment portfolios. Assets are allocated among appropriate investment categories in accordance with the client's financial objectives, liquidity constraints, expected time horizon, risk tolerance, and tax considerations as well as prevailing economic conditions and any other relevant factors. Existing assets are evaluated and appropriate hold or sell recommendations are made.

Insight maintains a Limited Power of Attorney and/or Trading Authority for all discretionary accounts for the purposes of directing and/or otherwise effecting investments on behalf of the managed account as well as for the direct payment of Insight's fees and/or payment of commissions, custodial fees and/or other charges incurred by the managed account.

Monthly statements are also archived and available. As of June 30, 2014, Insight Securities has approximately \$102,100,000 under management.

Insight Securities also offers comprehensive fee-based financial planning. The planning process involves six steps:

- Identifying and Prioritizing Objectives
- Gathering Information
- Analyzing Information
- Developing a Plan which includes Proposing Recommendations
- Implementing the Plan
- Tracking Plan Progress

### **InSight Advisor Solutions**

In addition to Insight's standard advisory services the firm provides, InSight Securities will provide an open architecture platform to independent registered investment advisors ("RIA") that includes a suite of administrative services. These services include InSight's RIA's which had a former custodial contract with Charles Schwab and InSight's current clearing agreements with JP Morgan and Pershing, plus mutual fund distribution agreements and integrated staffing solutions.

InSight will receive a portion of the independent investment advisory fee for its overall administrative services. The independent registered investment advisor have sole discretion over its accounts which are on InSight's advisory platform.

Branch Offices:

250 Catalonia Ave., Suite 305  
Coral Gables, FL 33134

1853 William Penn Way  
Lancaster, PA 17601

8899 University Center Ln., Suite 310  
San Diego, CA 92122

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## **Item 5 – Fees and Compensation**

Fees for ongoing portfolio monitoring are generated based on annualized percentage range of 0.25% to 1.0% of portfolio assets. Fees are calculated and assessed on a quarterly basis by multiplying the assets under management by the applicable percent and dividing such product by four (4). The extent of monitoring services and all fees are agreed upon in writing prior to engagement. Monitoring fees are payable quarterly, 20 days into the quarter; and such fees may be deducted from a client's account(s) or billed to the client at their request. All fees may be negotiable under certain circumstances. Monitoring services may be terminated by either party at any time and for any reason.

Any unearned fees are refunded on a pro-rata basis less reasonable startup costs.

Investment portfolios are monitored and re-evaluated on a regular basis. Asset allocation is maintained through re-balancing or adjusted as needed based on changes in client's objectives or prevailing economic conditions. Recommendations are made for placement of new funds as they become available.

Clients may also be charged custodial service fees and transactional fees imposed by regulatory authorities; as well as brokerage costs, which are explained in Item 12 – Brokerage Practices.

Insight Securities also offers wrap-fee investment advice to clients in which Insight pays transaction-based fees. As such the advisor may have an incentive to recommend non-wrap investment advice to curtail transactional expenses incurred.

Investment Advisor representatives may also receive compensation from purchase and sale of securities and other investment products, including asset-based sales charges or service fees from the sales of investment company products.

The relationship between the parties may be terminated by either party upon 30 days written notice. Notwithstanding the above, if the appropriate disclosure statement was not delivered to the client at least 48 hours prior to the client entering into any written or oral advisory contract with this investment adviser, then the client has the right to terminate the contract, without a penalty, within five (5) business days after entering into the contract.

Charges for fee-based financial planning range from \$500-\$2,000, depending on the complexity of the case.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

Insight Securities does not charge performance-based fees or engage in side by side management.

## **Item 7 – Types of Clients**

Insight Securities may provide portfolio management services to individuals, high net worth individuals, trusts, corporate pension and profit-sharing plans, Taft-Hartley plans, private investment funds, trust programs, other institutions and other Investment Advisors.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

Insight Securities may use Charting, as well Fundamental, Technical and Cyclical analysis. Investing in securities involves risk loss that clients should be prepared to bear.

### **Analysis**

Investment decisions take into consideration how a particular security will affect the overall portfolio. We assess its potential for growth and/or income, the security's impact on overall portfolio risk, and

possible tax consequences.

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Factors that may be considered when making investment decisions include, but are not limited to (Alphabetical Order):

- Ability to Communicate with Management
- Analyst Forecast
- Balance of Company Leverage & Liquidity
- Beta
- Book Value
- Business Mix
- Cash Flow
- Dividend Policy (Payout/Growth)
- Dividends
- Earnings Consistency & Quality
- Economic Considerations
- Economic MOAT
- EPS
- Historic Business Results & Growth
- Industry Outlook
- Industry/Sector
- Insider & Large Holders Transactions
- Institutional Ownership
- Investment Timeframe
- Local vs. Global
- Management Quality
- Market Liquidity & Capitalization
- Market Price vs. Fair Value
- Market Share of Products/Services
- Options & Premiums
- P/E Ratio
- P/E to Growth
- Profitable Margin Growth
- Return on Equity
- Return on Sales
- Return on Assets
- Sector vs. Current Holdings
- Suitability
- Tax Considerations
- Technical & Psychological Considerations
- Time of Year

**Insight Securities Rules of Investing:**

- Buy and hold good stocks and quality bonds
- Use options to mitigate risk and produce income
- Perform research to uncover hidden opportunities
- Analyze and discern the “big picture”
- Assess each investment’s potential for growth and/or income, overall impact on portfolio risk, and possible tax consequences
- Research Continuity and commitment to our strategy
- Maintain a long-term perspective
- Keep costs among the lowest and provide best-in-class wealth management services

**Risk of Loss**

All investment programs have certain risks that are borne by the investor. Investing in securities involves a certain amount of risk of loss that clients should be prepared to bear. Questions regarding risks may be directed to the firm.

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## Item 9 – Disciplinary Information

Insight Securities has no information applicable to this Item.

## Item 10 – Other Financial Industry Activities and Affiliations

### Principal Business Activities of Insight Securities

Insight Securities is registered as a broker-dealer with the SEC and various state jurisdictions, and is a member of the Financial Industry Regulatory Authority (“FINRA”) and the Municipal Securities Rulemaking Board (“MSRB”). As such, Insight may execute trades on behalf of the client's advisory account.

Insight, in its capacity as a broker-dealer, may be used to execute portfolio transactions for investment advisory clients of Insight. These transactions will be conducted subject to proper, and customary, disclosure including (but not limited to) compensation received by Insight and its registered representatives. Compensation will be received by Insight, as a broker dealer, when portfolio transactions are effected on behalf of investment advisory clients. Carlos Legaspy and / or other registered representatives may receive compensation as a result of acting in one or both capacities.

It is generally anticipated that Insight will be designated by the client as the broker-dealer for the execution of securities transactions, which are directed by Insight. To the extent that it is, Insight will seek to obtain the best combination of price and execution for such transactions; however, lower commissions or better execution may be available elsewhere, for example, by the execution of the transaction through a so called “discount broker.”

**Additionally, Insight, as a broker-dealer, may buy securities for itself from, or sell securities it owns to clients of Insight, at which time commissions and or other markups/markdowns may be charged to those clients. To the extent this occurs, you will have the opportunity to approve such transaction prior to settlement.**

If an investment advisory client utilizes Insight as the broker-dealer of record, Insight’s selection of money market mutual funds or comparable investments in which to hold cash reserves in the client's account will be limited to certain investments. The selection includes money market, municipal money market and government money-market funds, and the issuers of funds pay Insight a distribution fee in its capacity as a broker-dealer. This compensation is in addition to other fees, etc. received from client accounts. Insight's registered representatives may also receive additional compensation based on client account balances being held in the money-market funds (“trailers”). Additionally, cash balances arising from the sales of securities, redemption of debt securities, dividend and interest payments and funds received from clients may be invested/swept automatically on a daily basis. When securities are sold, funds are deposited on settlement date. Funds placed in a client's account by personal check usually will not be invested until the next business day following the day that the deposit is credited to the client's account. Where an unaffiliated broker-dealer or other entity acts as custodian of the client's account assets, Insight will have no control over the manner in which the cash reserves will be handled. The client and/or custodian will make that determination.

Based upon the similarity of investments among client accounts having similar investment objectives, and the fact that Insight may direct the purchase of securities for more than one account simultaneously, and the possible appearance of similarity in the treatment of clients, all client accounts are handled under the following basic conditions, designed to prevent pooling of assets and/or the management of accounts on a de facto pooled basis, resulting in the existence of an investment company. The custody of accounts held by the custodian on behalf of Insight is structured such that each client’s securities are held in nominee name only for ministerial purposes and each client’s account is maintained as a separate account. The client’s beneficial interest in a security does not represent an undivided interest in all the securities held by the custodian, but rather represents a direct and beneficial interest in the client’s securities in the account.

Further, each client retains any and all rights afforded under the federal securities laws to proceed directly against the issuer of any underlying security in the client’s account. Each client may withdraw, hypothecate,

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vote or pledge securities in their account upon notice to Insight and each client has the authority to instruct Insight in directing the purchase of certain securities through Insight that might otherwise be purchased in the client's account. At least annually, customer objectives are reviewed with the client and holdings reviewed with respect to keeping in line with those objectives.

**Sale of Other Products and Services** – Certain associated persons of Insight are licensed insurance brokers, and as such, do on occasion sell insurance products to the clients of Insight. The amount of time spent on these activities is no more than two (2%) percent.

## **Item 11 – Code of Ethics**

Insight has adopted a Code of Ethics to ensure that securities transactions by Insight employees are consistent with Insight's fiduciary duty to its clients and to ensure compliance with legal and regulatory requirements and the firm's standards of business conduct.

The principals and employees of the firm are permitted to invest in the same securities that the firm recommends to clients. They may recommend to clients or may buy and sell securities for client accounts at or about the same time that they buy or sell in their own account. This creates a conflict of interest because the principals and employees of the firm may have an incentive to execute their orders in front of client orders. To mitigate this conflict, employees are not permitted to enter buy or sell orders in the same or similar securities contemporaneously with client orders.

Insight requires transaction confirmation and quarterly reporting for all registered representatives who provide investment advisory services to clients of Insight Securities. A written copy of Insight's Code of Ethics is available upon request, free of charge.

## **Item 12 – Brokerage Practices**

Insight Securities does not participate in any soft dollar arrangements with any broker dealer in connection with client securities transactions, and any research and recommendations provided by the executing and or clearing broker is used to service all accounts.

Insight will supervise and direct the investments of the client accounts subject to such limitations as the client may impose in writing. Insight, as agent and attorney-in-fact with respect to the client's account, without prior consultation with the client, may place orders for the execution of such securities transactions with Insight or other third party broker/dealers. Insight will allocate brokerage transactions in a manner it believes to be fair and responsible to its clients, and consistent with client objectives. Adhering to a strict formula will not be practicable given the variation in client objectives and guidelines.

Generally, Insight may place orders for the execution of transactions with JPMorgan Clearing Corp., Pershing LLC, or a another broker-dealer; however such selection will be in compliance with Section 28(e) of the Securities Exchange Act of 1934. Insight suggests that its clients utilize Insight whereby Insight clears securities transactions on a fully disclosed basis through J. P. Morgan Clearing Corp. and Pershing LLC as an introducing broker. Further, JPMorgan Clearing Corp. and Pershing LLC custody and hold all customer funds and/or securities on behalf of Insight's brokerage customers for purposes of the Securities Investor Protection Act.

## **Item 13 – Review of Accounts**

Insight Securities, Inc., as investment advisor, reviews all investment advisory accounts. Changes in market prices, interest rates, news stories, earning reports, etc., that are deemed to have an effect on a client account would initiate a review of the account. All investment advisory accounts are reviewed at least monthly by Carlos Legaspy, Chief Executive Officer or James Kim and James Gaafar, Compliance Officers.



Clients receive statements from the custodian of assets at least quarterly, or monthly, if there is activity in the account. (See Item 15 on Custody) Clients may give written request to receive their statements and trade confirmations electronically from the custodian.

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## Item 14 – Client Referrals and Other Compensation

Insight Securities does not have any arrangements, oral or in writing, where it is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients.

Insight Securities does not directly or indirectly compensate any person for client referrals.

## Item 15 – Custody

Insight Securities (Insight) may recommend that clients establish brokerage accounts to maintain custody of clients' assets and to execute trades for their accounts with the following custodians as registered broker-dealers and SIPC members:

- ☐ JPMorgan Clearing Corp. (JPMCC)
- ☐ Pershing LLC, a division of Bank of New York Mellon. (Pershing)

While advisors attempt to recommend custodians based on anticipated services needed by the client, the final decision to custody assets with a given custodian is at the discretion of the Advisor's clients, including those accounts under ERISA or IRA rules and regulations, in which case the client is acting as either the plan sponsor or IRA accountholder. Certain custodians may apply fees for custodial services rendered.

Insight is independently owned and operated, and not affiliated through management and control with the aforementioned custodians. Custodians provide Insight with access to its institutional trading and custody services, which are typically not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least a pre-determined amount of the advisor's clients' assets are maintained in accounts at a Custodian. Each custodian's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Custodians are compensated by customers through commissions or other transaction-related or asset-based fees for securities trades that are executed through the custodian or that settle into custodial accounts.

The cost to trade securities varies between custodians; therefore the advisor may be motivated to recommend the custodian with the lowest trading cost in order to minimize their expenses.

Custodians may also make available to Insight other products and services that benefit Insight but may not benefit its clients' accounts. These benefits may include national, regional or Insight-specific educational events organized and/or sponsored by the custodian(s). Other potential benefits may include occasional business entertainment of personnel of Insight by custodian personnel, some of which may accompany educational opportunities. Other of these products and services assist Insight in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Insight's fees from its clients' accounts, and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Insight accounts. The Custodians also makes available to Insight other services intended to help Insight manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, the custodians may make available, arrange and/or pay vendors for these types of

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services rendered to Insight by independent third parties. Custodians may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Insight. While, as a fiduciary, Insight endeavors to act in its clients' best interests, Insight's recommendation that clients maintain their assets in accounts at a certain custodian may be based in part on the benefit to Insight of the availability of some of the foregoing products and services and other arrangements and not solely on the nature, cost or quality of custody and brokerage services provided, which may create a potential conflict of interest.

**Where a securities transaction occurs in an investment advisory accounts, the respective advisory clients will receive at least one report or statement for that month from their custodian that details transactions, lists all security positions, and realized and unrealized gains or losses. Notwithstanding the above, advisory clients will receive quarterly reports or statements where no securities transactions occurred. These statements enable the client to review and audit the performance of their investment advisory account. Insight Securities urges you to carefully review your custodial statements.**

## **Item 16 – Investment Discretion**

Insight will supervise and direct the investments of the client accounts subject to such limitations as the client may impose in writing. Insight, as agent and attorney-in-fact with respect to the client's account, without prior consultation with the client, may, (a) direct the purchase, sell, exchange, conversion, and otherwise trade in stocks, bonds and other securities including money market instruments, (b) direct the amount of securities purchased, sold, exchanged, and otherwise traded.

## **Item 17 – Voting Client Securities**

As a matter of firm policy and practice, Insight Securities does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Insight Securities may provide advice to clients regarding the clients' voting of proxies.

## **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about Insight Securities' financial condition. Insight Securities has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

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## Part 2B of Form ADV: Brochure Supplement

### Education and Business Standards

Carlos J. Legaspy

Birth Year: 1967

#### Educational Background and Business Experience

Bachelor of Science in Information Systems, Instituto Tecnológico y de Estudios Superiores de Monterrey, Monterrey Mexico, 1989

A talented dealmaker and investment banker, showcasing significant accomplishments in a twenty-year career. Bilingual in Spanish and English. A results driven professional who utilizes financial acumen and personal management skills to maximize value to company and client.

Well-versed in multiple facets of investment banking. A superb, hands-on technician who manages complex transactions with great skill. An expert in building and transforming teams and organizations within high pressure environments. Managing diverse personalities, teambuilding and personal integrity are fundamental strengths. Led successful executive-level finance campaigns in environments where growth and accountability were paramount. Extensive qualifications in the following competencies:

- |   |  |
|---|--|
| • Strategic Alliances                     | • Portfolio Management                         |
| • Financial & Strategic Planning          | • Corporate Restructuring                      |
| • Cross-Functional Team Leadership        | • Complex Negotiations & Closings              |
| • Marketing Strategies & Sales Management | • Direction, Re-engineering of Mission & Focus |

2012 – Present:	Insight Securities, Inc., Inc. – President, Chief Executive Officer and board member
2012 – Present:	Intelligenics, Inc. - President
2009 – 2012:	Precise Holdings LLC – President
2002 – 2009:	Precise Investment Management – President
2000 – 2002:	Intelligenics, Inc. – Negotiator
1996 – 2002:	Investment Placement Group- Managing Director
1991 – 1996:	Serfin Securities, Inc. – Senior Vice President

#### Active FINRA Licenses

Series 7 - General Securities Representative	Series 63 – Uniform Securities Agent State Law
Series 24 - General Securities Principal	Series 65 – Uniform Investment Adviser
Series 53 – Municipal Securities Principal	Series 99 – Operations Professional

#### Disciplinary Information

Mr. Legaspy has not been subject to any legal or disciplinary events.

#### Other Business Activities

Carlos Legaspy is the President, Chief Executive Officer (“CEO”) and a registered representative of Insight Securities, a registered broker-dealer and FINRA member firm (“BD”). In his role as CEO, Mr. Legaspy does receive commissions or other compensation based on the sale of securities or other investment products. This business activity may cause a material conflict of interest as Mr. Legaspy or his companies may receive compensation or other fees for brokerage services offered to Investment Advisory clients. Mr. Legaspy is also the sole owner and President of Intelligenics, Inc., the sole shareholder of Insight.

### Additional Compensation

Mr. Legaspy does not receive any additional economic benefit related to advisory services from anyone who is not a client.

### Supervision

Mr. Legaspy's advisory activities are supervised by James Gaafar in his capacity as CO-Chief Compliance Officer.

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# Jennifer R. Taub

Birth Year: 1982

## Educational Background and Business Experience

Bachelor of Science in Finance, University of Florida, 2004

College for Financial Planning-Chartered Retirement Planning Counselor, 2006

College for Financial Planning-CFP Certification Program, 2008

## Designations:

### CERTIFIED FINANCIAL PLANNERTM Certification

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the 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.

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.

\* Examination – Pass the comprehensive CFP® Certification Examination, a 10-hour exam.

\* Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year).

\* 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.

\* Ethics – Renew an agreement to be bound by the Standards of Professional Conduct.

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.

### CRPC® Chartered Retirement Planning Counselor<sup>SM</sup>

She has a joint financial planning practice with Lawrence J. Shaw. Through the financial planning process, they are able to understand their clients values, their family dynamics, and the things that are most important to them which assists them to formulate a personalized financial plan that is aligned with their priorities. In their practice, they strive for their clients to feel more confident about their financial future and the plan that they have helped them put in place. The areas covered in the process typically include, but are not limited to:

- |   |  |
|---|--|
| <input type="checkbox"/> Financial statement preparation and analysis (including cash flow analysis/planning and budgeting) |  |
| <input type="checkbox"/> Insurance planning and risk management   | <input type="checkbox"/> Income tax planning |
| <input type="checkbox"/> Employee benefits planning   | <input type="checkbox"/> Retirement planning |
| <input type="checkbox"/> Investment planning  | <input type="checkbox"/> Estate planning     |

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2009 – Present: Insight Securities, Inc. - Financial Advisor, Branch Manager

2004 – 2009: Ameriprise Financial - Financial Advisor

## Active FINRA Licenses:

Series 7 - General Securities Representative

Series 24 - General Securities Principal Series

Insurance Licenses: Life/Health/Variable Life

Disciplinary Information

Mrs. Taub has not been subject to any legal or disciplinary events.

Other Business Activities

Jennifer Taub is a registered representative of Insight Securities, a FINRA member broker-dealer (B-D), and serves as the Branch Manager in the Coral Gables office. Ms. Taub does receive commissions or other compensation based on the sale of securities or other investment products. This business activity may cause a material conflict of interest as Ms. Taub may receive compensation or other fees for brokerage services offered to investment advisory clients.

Additional Compensation

Ms. Taub does not receive any additional economic benefit related to advisory services from anyone who is not a client.

Supervision

Ms. Taub's advisory activities are supervised by James Gaafar in his capacity as CO-Chief Compliance Officer.

## Lawrence J. Shaw

Birth Year: 1971

Educational Background and Business Experience

Bachelor of Science in Economics, Florida International University, 1994 College for Financial Planning-Chartered Retirement Planning Counselor, 2006

Designations:

CRPC® Chartered Retirement Planning Counselor<sup>SM</sup>

Lawrence J. Shaw is a registered representative of Insight Securities, Inc., a FINRA Member Broker-Dealer (B-D), in the Coral Gables office. He has a joint financial planning practice with Jennifer R. Taub. Through the financial planning process, they are able to understand their clients values, their family dynamics, and the things that are most important to them which ~~assists them to formulate a personalized financial plan that is aligned with their priorities. In their practice, they strive for~~ their clients to feel more confident about their financial future and the plan that they have helped them put in place. The areas covered in the process typically include, but are not limited to:

- Financial statement preparation and analysis (including cash flow analysis/planning and budgeting)
- Insurance planning and risk management
- Employee benefits planning
- Investment planning
- Income tax planning
- Retirement planning
- Estate planning

2009 – Present:	Insight Securities, Inc. - Financial Advisor
2003 – 2009:	Ameriprise Financial - Financial Advisor
2001 – 2003:	Independent Insurance Agent

1999 – 2001: Cisneros Television Group - Marketing Manager  
1996 – 1999: Hero Production/HTV, Inc. - Marketing Manager  
1992 – 1996: United Healthcare - Insurance Agent  
1989 – 1992: Blue Cross Blue Shield - Insurance Agent

#### Active FINRA Licenses

Series 7 - General Securities Representative  
Series 66 - Uniform Investment Adviser

Insurance Licenses: Life/Health/Variable Life

#### Disciplinary Information

Mr. Shaw has not been subject to any legal or disciplinary events.

#### Other Business Activities

Lawrence Shaw is a registered representative of Insight Securities, a FINRA member broker-dealer (B-D). In his role as a registered representative, Mr. Shaw does receive commissions or other compensation based on the sale of securities or other investment products. This business activity may cause a material conflict of interest as Mr. Shaw may receive compensation or other fees for brokerage services offered to Investment Advisory clients.

#### Additional Compensation

Mr. Shaw does not receive any additional economic benefit related to advisory services from anyone who is not a client.

#### Supervision

Mr. Shaw's advisory activities are supervised by James Gaafar in his capacity as CO-Chief Compliance Officer.

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## Zuri Idoeta

Birth Year: 1969

#### Educational Background and Business Experience

Bachelor of Business Administration International Business, Temple University 1993

Zuri Idoeta joined Insight Securities, Inc. as a Financial Advisor in 20013. Prior to joining, he was a Vice President and advisor at Wachovia Securities. For 20 years he has managed client investments with a balanced approach of stocks, bonds, mutual funds and option strategies. Mr. Idoeta has an international viewpoint with in-depth knowledge of economics and fixed income investments. He also maintains a strong reputation for client service and advice.

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2003 – Present: Insight Securities, Inc. - Financial Advisor, Investments  
2002 – 2003: Wachovia Securities – Vice President  
1996 – 2002: Oppenheimer Holdings – Associate Vice President

#### Active FINRA Licenses

Series 7 - General Securities Representative  
Series 63 - Uniform Securities Agent State  
Law Series 65 – Uniform Investment Adviser

Insurance Licenses: Life/Variable Life



#### Disciplinary Information

Mr. Idoeta has not been subject to any legal or disciplinary events.

#### Other Business Activities

Zuri Idoeta is a registered representative of Insight Securities, Inc., a FINRA Member broker-dealer (B-D). In his role as a registered representative, Mr. Idoeta does receive commissions or other compensation based on the sale of securities or other investment products. This business activity may cause a material conflict of interest as Mr. Idoeta may receive compensation or other fees for brokerage services offered to investment advisory clients.

#### Additional Compensation

Mr. Idoeta does not receive any additional economic benefit related to advisory services from anyone who is not a client.

#### Supervision

Mr. Idoeta's advisory activities are supervised by James Gaafar in his capacity as CO-Chief Compliance Officer.

# Iris Sanguinetti

Birth Year: 1956

## Educational Background and Business Experience

Certified Financial Planner Degree, 2006

Post Graduate Certificate – Finance, 1993, Barry University

Masters of Science Degree in Management and Finance, 1985, Barry University

Bachelor of Science in Management and Accounting, 1982, Barry University

Iris Sanguinetti is a registered representative of Insight Securities, Inc., a FINRA Member Broker-Dealer (B-D), in the Coral Gables office. She is a qualified business executive with extensive experience in International Private Banking in Central America and the Caribbean region with detailed knowledge of financial services and products.

2013 - Present:	Insight Securities, Inc. - Financial Advisor
2010 - 2012	UBS AG - Executive Director/Senior Client Advisor
1994 – 2010	Northern Trust NA – Senior Vice President, Miami, Florida

Relationship Manager of high net worth clients. AUM of over \$300.0 MM. Managed portfolio consisting of investments, trusts, loans, offshore products and services. Assisted in the management of a team of 13 members with AUM exceeding \$800.0 MM and a loan portfolio exceeding \$60.0 MM; the development of new products/services, manuals, budgeting, planning and annual compensation reviews.

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1991-1994	Barclays PLC – Vice President, Miami, FLorida
1982-1991	Southeast Bank – Vice President, Miami, Florida Central America/Caribbean region

LANGUAGES:                      Fluent in English/Spanish  
                                        Conversational knowledge of Portuguese and French

## Active FINRA Licenses

Series 6 –Investment Company Products/Variable Contracts Limited Representative

Series 7 - General Securities Representative

Series 63 – Uniform Securities Agent State Law Exam

Series 65 – Uniform Investment Adviser

## Disciplinary Information

Ms. Sanguinetti has not been subject to any legal or disciplinary events.

## Supervision

Ms. Sanguinetti's advisory activities are supervised by James Gaafar in his capacity as CO-Chief Compliance Officer.

