

Financial Concepts Unlimited, Inc.

***30B West Street
Annapolis, MD 21401***

866-444-5122

www.fcuinc.com

Part 2A of Form ADV: Firm Brochure

February 3, 2015

This brochure provides information about the qualifications and business practices of Financial Concepts Unlimited, Inc. If you have any questions about the contents of this brochure, please contact us at 866.444.5122. 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.

Financial Concepts Unlimited, Inc. 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 provide you with information about which you determine to hire or retain an adviser.

Additional information about Financial Concepts Unlimited, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov

Material Changes

The last annual update of Financial Concepts Unlimited's ("FCU, we, our, ours") disclosure brochure was on January 30, 2014. Between that date and February 3, 2015, there were no material changes made to our brochure. We have, however, updated our assets under management.

FCU sends a summary of any material changes to our brochures to our clients ("you, your, yours") by April 29th of each year. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes include the date of our last annual update of our brochure.

You may request a copy of our complete brochure by contacting Lisa Holland, at

866.444.5122 or lholland@fcuinc.com. We will provide you with our most recent brochure at any time without charge. Additional information about our company is also available via the SEC's website: www.adviserinfo.sec.gov.

The SEC's website also provides information about any persons affiliated with us who are registered as investment adviser representatives of FCU. Information on our investment adviser representatives who work with your account can be found in our brochure supplement located at the end of this disclosure brochure.

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Advisory Business

FCU is an SEC registered investment advisory firm, organized as a corporation under the laws of Maryland. The firm was founded as a state registered adviser in 1990. John R. Taylor, Jr. is the Chief Executive Officer and principal owner. Chad C. Newcomb is an investment adviser representative of the firm. As of December 31, 2014, we managed approximately \$85 million in client assets on a discretionary basis where we made all of the investment decisions. Approximately \$14 million in client assets were managed on a nondiscretionary basis where our clients made the investment decisions based upon our recommendations.

Mutual Fund Asset Allocation Program

We gather and utilize information on your financial experience, goals, and concerns to develop an asset allocation strategy. All information obtained from you is confidential. You establish an account through FCU and deposit cash, cash equivalents, and securities.

Accounts are established within at least one of seven proprietary model portfolios that best match your objectives. We will also modify your portfolio to help meet a specific need upon discussion with your advisor. The model portfolios are comprised of advisor-class shares of mutual funds, stocks, bonds, options and other security instruments. We manage the model accounts on a continuous basis. We may utilize unaffiliated third parties as sub-advisors for the model portfolios. We assist you in selecting a model(s) suitable for your investment strategy. Your account may be similar to multiple other client accounts with the same investment objective and selecting the same model portfolio(s).

Variable Annuity Sub-account Management

We offer the management of variable annuities through the allocation, reallocation and rebalancing of sub-accounts. We use model portfolios of sub-account funds developed by in-house analysts. We assist you in determining your financial goals and objectives and assist you in selecting a model suitable for their investment strategy.

Financial Planning

We offer financial, estate, education, and retirement planning services. We gather financial information and history from you which may include:

- retirement and financial goals,
- investment objectives,

- investment horizon,
- financial needs,
- risk management needs,
- cash flow analysis,
- cost of living needs,
- education needs,
- life, disability, and long-term care insurance needs,
- savings tendencies, and
- other applicable financial information that we require in order to provide the investment advisory services requested.

Based upon your needs, we may prepare a written financial plan, asset allocation, or both. All services are based on your financial situation at the time, determined by the financial information that you disclose. Certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. However, past performance is in no way an indication of future performance. We cannot offer any guarantees or promises that your financial goals and objectives will be met.

Together, we will continue to review and update any plans based upon changes in your financial situation, goals, or economic changes. It is imperative that you notify us promptly of any changes in financial situation or investment goals, or if you wish to impose any reasonable restrictions upon the management of your account. The advice we offer may be limited and is not meant to be comprehensive. Therefore, we suggest that you seek the services of other professionals such as an insurance adviser, attorney, and/or accountant.

As an exception, you may occasionally purchase or sell individual equity securities in your advisory accounts. However, we do discourage this activity since it may disrupt the effectiveness of the model portfolio. We do ask that you inform us in advance of any purchases and sales made by you for your account. We may transfer in kind or purchase at your request certain individual equity securities and other positions as it relates to our models and your needs. You will pay transaction fees for such individual transactions and be responsible to the custodian for related fees. We do not share in any portion of these fees.

Fees and Compensation

We offer our services on a fee-only basis. Our fee is calculated based upon the market value of the assets in your account on the last day of the previous quarter.

Broker-dealers and other financial institutions that hold client accounts are referred to as custodians (“custodian/ broker-dealer”). Your custodian/broker-dealer determines the values of the assets in your portfolio. You must authorize us in writing to have the custodian/broker-dealer pay us directly by charging your asset management account. One-fourth of the annual fee is charged each calendar quarter.

Fees for the initial quarter are based on the value of your cash and securities on the date the custodian/broker-dealer receives them and are prorated based upon the number of calendar days in the calendar quarter that our agreement is in effect. If Client invests additional amounts in, or withdraws a partial amount from, any Account after the inception of a calendar quarter, the quarterly Fee will be recalculated and pro-rated as of the day of the additional investment or withdrawal.

Mutual Fund Asset Allocation Program Fees

The following schedule outlines our annual fees. All fees are negotiable at our sole discretion. Such negotiations may be based upon account size, complexity, prior relationships and related account holdings.

<u>Assets Under Management</u>	<u>Advisory Fee</u>
\$0 to \$49,999	1.40 - 2.60%
\$50,000 to \$99,999	1.35 - 2.45%
\$100,000 to \$249,999	1.30 - 2.35%
\$250,000 to \$499,999	1.25 - 2.00%
\$500,000 to \$999,999	1.10 - 1.75%
\$1,000,000 to \$1,999,999	1.00 - 1.50%
\$2,000,000 and Above	negotiable

Variable Annuity Sub-account Management Fees

You pay a flat advisory fee of 1.25% per annum regardless of account size.

Financial Planning Fees

When assets are not held under our management, financial planning services fees are based on a rate of \$300 per hour. Fees are negotiable at our sole discretion and are based upon the complexity and level of services provided and the experience and qualifications of our advisory representative. Typically, you are invoiced monthly or quarterly for time that we spend as we agreed upon. Generally, you are provided a

quote on the amount of time that we anticipate is needed to provide the services you request. Should additional time be needed, we will notify you.

You are advised that fees for financial planning are strictly for financial planning services. Therefore, you may pay fees and/or commissions for additional services obtained, such as asset management, or products purchased, such as securities or insurance. However, we, at our sole discretion, may waive up to one-half of the financial planning fees for clients who choose to become an asset management client of FCU.

Your custodian/broker-dealer provides you with statements that show the amount paid directly to us. You should review your custodian/broker-dealer's statement and verify the calculation of our fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

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

- custodial fees,
- brokerage commissions,
- transaction fees,
- SEC fees,
- internal fees and expenses charged by mutual funds, exchange traded funds ("ETFs"), and structured products, as well as
- other fees and taxes on brokerage accounts and securities transactions.

Mutual fund companies, ETFs, structured products, and variable annuity issuers charge internal fees and expenses for their products. These fees and expenses are in addition to any advisory fees charged by us. Complete details of these internal fees and expenses are explained in the prospectuses for each investment. You are strongly encouraged to read these explanations before investing any money. You may at any time ask us questions you have about fees and/or expenses.

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

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

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

You must pay our advisory fees in advance of receiving our services. Should you terminate the advisory agreement we have entered into within five (5) business days from the date the agreement is executed, you will receive a full refund of any fees paid.

Should either one of us terminate the advisory agreement we have entered into before the end of a billing period, any unearned fees that were deducted from your account will be returned to you by us. The amount refunded to you is calculated by dividing the most recent advisory fee you paid by the total number of days in the quarter. This daily fee is then multiplied by the number of calendar days in the quarter that our agreement was in effect. This amount, which equals the amount we earned for the partial quarter, is subtracted from the total fee you paid in advance to determine your refund.

You may terminate hourly advisory services within five (5) business days after entering into the advisory agreement without penalty. After five (5) business days of entering into the advisory agreement, you may terminate upon our receipt of your written notice to terminate. You will be responsible for any time that we spend in providing you advisory services or analyzing your financial situation.

Our advisory representatives are also registered representatives and investment adviser representatives of Purshe Kaplan Sterling Investments (“PKS”), a registered broker/dealer, member FINRA/SIPC. We do not implement financial plans through PKS nor do we accept any of the internal expense fees (such as 12b-1 fees) charged by mutual funds. However, your advisory representative may receive trail commissions for variable annuities if they are listed as the brokerage registered representative of record.

Our advisory representatives are also licensed with various insurance companies. Commissions may be earned by our financial advisors if insurance products are purchased through these insurance companies. While we objectively explore insurance products issued by numerous companies, potential commissions may present a conflict of interest by creating incentive to make recommendations based upon the amount of compensation we receive rather than based upon your needs. However, we will explain the specific costs associated with any recommended investments with you as part of the selection process, as well as present viable alternatives. You have the option to purchase insurance products through other agents who are not affiliated with us.

Performance-Based Fees

Performance-based fees are designed to give a portion of the returns of an investment to the investment adviser as a reward for positive performance. The fee is generally a percentage of the profits made on the investments.

We do not charge performance-based fees on any of our client accounts.

Types of Clients

We provide advisory services to individuals and high net worth individuals. As a condition for starting and maintaining an advisory relationship, we generally require a minimum portfolio size of \$30,000.00. This account minimum can be met by any combination of cash and marketable securities.

We, at our sole discretion, may accept clients with smaller portfolios based upon certain factors including anticipated future earning capacity, anticipated future additional assets, account composition, related accounts, and pre-existing client relationships. We may consider the portfolios of your family members to determine if your portfolio meets the minimum size requirement.

Methods of Analysis, Investment Strategies and Risk of Loss

We select specific investments for your portfolios through the use of fundamental and technical analysis, as well as charting. We also use model portfolios of mutual funds, exchange traded funds (ETF's), structured products, and variable annuity sub-accounts based on the information, research, asset allocation methodology and investment strategies of various institutional investment strategists.

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

Technical analysis is a method of evaluating securities by analyzing statistics generated by market activity, such as past prices and volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future performance.

Charting involves identifying patterns that can suggest future activity in price movements. A chart pattern is a distinct formation on a stock chart that creates a trading signal or a sign of future price movements. Chartists use these patterns to identify current trends and trend reversals to trigger buy and sell signals. Some of the chart types we may utilize are Line Charts, Bar Charts, Candlestick, and Point and Figure.

Our investment strategies may include long-term and short-term purchases and sales, and the use of options, margin, and short sales. You may place reasonable restrictions on the strategies to be employed in your portfolio and the types of investments to be held in your portfolio. However, these should be discussed with your advisor for suitability.

All investments involve risks that can result in loss:

- amortization of principal,
- a reduction in earnings (including interest, dividends and other distributions), and
- the loss of future earnings.

Additionally, these risks may include:

- market risk,
- interest rate risk,
- issuer risk, and
- general economic risk.

Although we manage your portfolio in a manner consistent with your risk tolerances, we cannot guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

You must also be aware that the use of margin and options generally increases a strategy's risk. It is possible to lose all of the principal you invest, and sometimes more. In a cash account, your risk is limited to the amount of money that you have invested. In a margin account, your risk includes the amount of money invested plus the amount that has been loaned to you, with interest.

Transactions in the account, account reallocations and rebalancing may trigger a taxable event for you, with the exception of IRA accounts, 403(b) accounts and other qualified retirement accounts. Additionally, frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Disciplinary Information

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

Other Financial Industry Activities and Affiliations

Our advisory representatives are also registered representatives of Purshe Kaplan Sterling Investments (“PKS”), a registered Broker/Dealer, member FINRA, MSRB, and SIPC. FCU and PKS are not affiliated companies. However, in their capacity as registered representatives of PKS, your advisory representative may facilitate the purchase or sale of

- insurance products,
- mutual funds,
- hedge funds,
- future contracts,
- securities, and
- other investment products for their clients, who may or may not have an advisory fee agreement with FCU.

Your advisory representative receives compensation for these non-advisory services that they may provide. This compensation would be in addition to the advisory and other fees that we may receive. You are under no obligation to purchase or sell securities or advisory services through us or purchase insurance products; however, if you do so, we may earn additional compensation to any fees paid for advisory services.

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

We have adopted a Code of Ethics (“Code”) to address the securities-related conduct of our advisory representatives and employees. The Code includes our policies and procedures developed to protect your interests in relation to the following:

- the duty at all times to place your interests ahead of ours;
- that all personal securities transactions of our advisory representatives and employees be conducted in a manner consistent with the Code and avoid any actual or potential conflict of interest, or any abuse of an advisory representative’s or employee’s position of trust and responsibility;

- that advisory representatives may not take inappropriate advantage of their positions;
- that information concerning the identity of your security holdings and financial circumstances are confidential; and
- that independence in the investment decision-making process is paramount.

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

We do not buy or sell securities for our firm that we also recommend to clients. Our advisory representatives and employees are permitted to buy or sell the same securities for their personal and family accounts that are bought or sold for your account(s). The personal securities transactions by advisory representatives and employees may raise potential conflicts of interest when they trade in a security that is:

- owned by you or
- considered for purchase or sale for you.

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

- require our advisory representatives and employees to act in your best interest,
- prohibit favoring one client over another, and
- provide for the review of transactions to discover and correct any same-day trades that result in an advisory representative or employee receiving a better price than a client.

Advisory representatives and employees must follow our procedures when purchasing or selling the same securities purchased or sold for you.

Brokerage Practices

We recommend that the broker-dealer/custodian for your account be Charles Schwab & Co. Inc., (“Schwab”). Schwab will assist us in servicing your account. We are independently owned and operated and not affiliated with Schwab. Our use of Schwab is, however, a beneficial business arrangement for us and for Schwab. Information regarding the benefits of this relationship is described below.

In recommending Schwab as custodian and as the securities brokerage firm responsible for executing transactions for your portfolios, we consider at a minimum Schwab’s:

- existing relationship with us,

- financial strength,
- reputation,
- reporting capabilities,
- execution capabilities,
- pricing, and
- types and quality of research.

The determining factor in the selection of Schwab to place transactions for your accounts is not the lowest possible transaction cost, but whether Schwab can provide what is in our view the best qualitative execution for your account.

Schwab provides us with access to its institutional trading and custody services, which includes:

- brokerage,
- custody,
- research, 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.

We are not required to effect a minimum volume of transactions or maintain a minimum dollar amount of client assets to receive these services.

Schwab does not charge separately for holding our clients' accounts, but may be compensated by you through other transaction-related fees associated with the securities transactions it executes for your accounts.

Schwab also makes available to us other products and services that benefit us but may not benefit you directly. Some of these products and services assist us in managing and administering our client accounts, such as software and other technology that:

- provide access to account data such as:
 - duplicate trade confirmations,
 - bundled duplicate account statements, and
 - access to an electronic communication network for client order entry and account information;
- facilitate trade execution, including:
 - access to a trading desk serving advisory participants exclusively and
 - access to block trading which provides the ability to combine securities transactions and then allocate the appropriate number of shares to each individual account;

- provide research, pricing information and other market data;
- facilitate payment of our fees from client accounts; and
- assist with back-office functions, record keeping and client reporting; and
- receipt of compliance publications.

Schwab also makes available to us other services intended to help us manage and further develop our business. These services may include:

- consulting,
- publications and conferences on practice management,
- information technology,
- business succession,
- regulatory compliance, and
- marketing.

Schwab may also make available or arrange for these types of services to be provided to us by independent third parties. Schwab may discount or waive the fees it would otherwise charge for some of the services it makes available to us. It may also pay all or a part of the fees of a third party providing these services to us. Thus, we receive economic benefits as a result of our relationship with Schwab, because we do not have to produce or purchase the products and services listed above.

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

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

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

Review of Accounts

Your advisory representative is responsible for monitoring your accounts at least quarterly or as market conditions warrant, more often. Reviews are conducted on accounts with you at least annually.

Levels of reviews vary depending on client needs at the time of review as well as:

- changes in the financial status or position (tax or otherwise),
- financial goals,
- current market conditions,
- performance standards,
- suitability changes.

Our CEO and President, John R. Taylor, Jr., in conjunction with our Investment Advisory Board (consisting of Michael Standridge and Chad C. Newcomb), set the review guidelines and structure for the managed accounts. Our Portfolio Analyst performs evaluations of the holdings in the model portfolios on a continual basis. Generally, our analyst monitors for:

- changes or shifts in the economy,
- changes in the management of a mutual fund or other securities utilized in accounts, and
- market shifts and corrections as related to the managed accounts.

You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place.

Client Referrals and Other Compensation

We may enter into written compensation agreements with certain unaffiliated investment adviser representatives and professionals such as CPAs, attorneys, etc. We pay these persons a percentage of the fee that you pay to us if it is determined you have become clients as a result of their direct or indirect efforts. These payments are a portion of the fee that we charge and do not result in an increase in the amount of the fee that you pay. Any solicitation or referral arrangements will comply with applicable laws that govern:

- the nature of the service,
- fees to be paid,
- disclosures to clients and
- any necessary client consents.

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

Fund companies may provide your advisory representatives with assistance for client conferences and educational meetings, as well as representative training.

Custody

We do not maintain custody of your assets other than to deduct advisory fees from your account with your permission. You will receive statements from the custodian/broker-dealer that holds your investment account on at least a quarterly basis. We urge you to carefully review these statements. You should verify that the transactions in your account are consistent with your investment goals and the objectives for your account. We also encourage you to contact your advisory representative or our Chief Compliance Officer, John R. Taylor, Jr., should you have any questions or concerns regarding your account.

Investment Discretion

Please know that we offer our advisory services on a discretionary basis. This means that we do not need advance approval from you to determine the type and amount of securities to be bought and sold for your accounts. We do not, however, have the ability to choose the broker-dealer through which transactions will be executed. Moreover, we do not have the ability to withdraw funds from your account, other than to withdraw our advisory fees which may only be done with your prior written authorization.

This discretion is used in a manner consistent with the stated investment objectives for your account(s), given that you have provided written authorization for each account. This authorization is typically included in the investment advisory agreement you enter into with us.

Voting Client Securities

We do not take any action or give any advice with respect to voting of proxies solicited by or with respect to the issuers of securities in which your accounts may be invested. In addition, we do not take any action or give any advice with respect to any securities held in any accounts that are named in or subject to class action lawsuits. We will, however, forward to you any information received by us regarding proxies and class action legal matters involving any securities held in your accounts.

Financial Information

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

John R. Taylor, Jr.

Financial Concepts Unlimited, Inc.

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Part 2B of Form ADV: Brochure Supplement

February 3, 2014

This brochure supplement provides information about John R. Taylor, Jr., that supplements the Financial Concept Unlimited, Inc. brochure. You should have received a copy of that brochure. Please contact John R. Taylor, Jr., President & Chief Executive Officer if you did not receive Financial Concept Unlimited's brochure or if you have any questions about the contents of this supplement.

Additional information about John R. Taylor, Jr., is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

John R. Taylor, Jr.

Year of birth: 1970

Formal education:

- University of Maryland – graduated 1994 – BS in Business and Management

Business background:

- Financial Concepts Unlimited, Inc.: President , Chief Executive Officer & Chief Compliance Officer, Advisory Representative (01/01 to Present)
- Purshe Kaplan Sterling Investments: Registered Representative (05/12 to Present)
- Rafei & Associates/Professional Planning Association, Inc.: Chief Operating Officer and Executive Vice-President (11/05 to 08/11)
- FSC Securities Corporation: Registered Representative (04/04 to 05/12)
- Multi-Financial Securities Corporation (formerly IFG Network Securities, Inc): Registered Representative (08/02 to 04/04)
- New England Financial: Registered Representative – (05/00 to 01/01)
- Potomac Title Corp.: Vice President (01/91 to 05/00)

Disciplinary Information

John R. Taylor, Jr. has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Taylor is also a registered representative of Purshe Kaplan Sterling Investments (“PKS”), a registered Broker/Dealer, member FINRA and SIPC. Mr. Taylor is also licensed with various insurance companies. FCU is not affiliated with PKS.

Additional Compensation

Commissions will likely be earned by Mr. Taylor if products are purchased through his affiliation with insurance companies or PKS. This may create a conflict of interest because it creates an incentive to make recommendations based upon the amount of compensation received rather than based upon your needs. We will explain the specific costs associated with any recommended insurance or brokerage product with you upon request. You have the option to purchase these products through other agents who are not affiliated with us.

Supervision

We supervise Mr. Taylor by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics. We will monitor the advice that Mr. Taylor

gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established
- A daily review of account transactions,
- Review custodial information on a quarterly basis to assess account activity,
- Perform annual oversight so that Mr. Taylor is aware of your current financial situation, objectives, and individual investment needs
- A review of client correspondence on an as needed basis.

Chad C. Newcomb

Financial Concepts Unlimited, Inc.

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Part 2B of Form ADV: Brochure Supplement

January 30, 2014

This brochure supplement provides information about Chad C. Newcomb that supplements the Financial Concept Unlimited, Inc. brochure. You should have received a copy of that brochure. Please contact John R. Taylor, Jr., President & Chief Executive Officer if you did not receive Financial Concept Unlimited's brochure or if you have any questions about the contents of this supplement.

Additional information about Chad C. Newcomb is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Chad C. Newcomb

Year of birth: 1973

Formal education:

- Salisbury University - Graduated 1995 - B.S. in Business Administration

Business background:

- Financial Concepts Unlimited, Inc.: Investment Adviser Representative – 09/2011 to present
- Purshe Kaplan Sterling Investments: Registered Representative (05/12 to Present)
- M&T Bank/Ameriprise – Financial Consultant - 2003-2011
- UBS: Financial Advisor – 2001-2003
- The Scarborough Group, Inc. – Regional Manager- 1999-2001, Retirement Advisor – 1998-1999
- American Express – Financial Advisor – 1997-1998

Disciplinary Information

Chad C. Newcomb has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Newcomb is also a registered representative of Purshe Kaplan Sterling Investments (“PKS”), a registered Broker/Dealer, member FINRA and SIPC.

Mr. Newcomb is also licensed with various insurance companies. FCU is not affiliated with PKS.

Additional Compensation

Commissions will likely be earned by Mr. Newcomb if products are purchased through his affiliation with insurance companies or PKS. This may create a conflict of interest because it creates an incentive to make recommendations based upon the amount of compensation received rather than based upon your needs. We will explain the specific costs associated with any recommended insurance or brokerage products with you upon request. You have the option to purchase these products through other agents who are not affiliated with us.

Supervision

Mr. Newcomb is supervised by John R. Taylor, Jr., President & CEO. Mr. Taylor can be reached at 866.444.5122.

We supervise Mr. Newcomb by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics. We will monitor the advice that Mr. Newcomb gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;

- Perform annual oversight so that Mr. Newcomb is aware of your current financial situation, objectives, and individual investment needs; and
- A review of client correspondence on an as needed basis.

Michael S. Standridge
Financial Concepts Unlimited, Inc.

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Part 2B of Form ADV: Brochure Supplement

January 30, 2013

This brochure supplement provides information about Michael Standridge that supplements the Financial Concept Unlimited, Inc. brochure. You should have received a copy of that brochure. Please contact John R. Taylor, Jr., President & Chief Executive Officer if you did not receive Financial Concept Unlimited's brochure or if you have any questions about the contents of this supplement.

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

Educational Background and Business Experience

Michael Standridge

Year of birth: 1972

Formal education includes:

- Towson University – graduated 1995 – BS in Economics & Finance

Business background includes:

- Financial Concepts Unlimited, Inc.: Portfolio Analyst (08/07 to Present)
- Private Investor, Money Management, Individual (08/06-08/07)
- Proxy Governance – Corporate Governance and Shareholder Services: Research Analyst (01/03-08/06)
- AOL, Finance: Associate Analyst (01/00-1/03)
- Morgan Stanley Smith Barney: Investment Associate/Analyst (1997-2001)

Disciplinary Information

Michael Standridge has not been the subject of any legal or disciplinary event.

Other Business Activities

Mr. Standridge is also a registered associated person of Purshe Kaplan Sterling Investments (“PKS”), a registered

Broker/Dealer, member FINRA and SIPC. He does not receive commissions related to his association with PKS.

Additional Compensation

Mr. Standridge does not receive any additional compensation related to the advisory services provided to you.

Supervision

Mr. Standridge is supervised by John R. Taylor, Jr., President & CEO. Mr. Taylor can be reached at 866.444.5122.

We supervise Mr. Standridge by requiring that he adhere to our processes and procedures as described in our firm’s Code of Ethics. We will monitor the advice that Mr. Standridge gives to you by performing the following reviews:

- A review of relevant account opening documentation when the relationship is established;
- A daily review of account transactions;
- Review custodial information on a quarterly basis to assess account activity;
- Perform annual oversight so that Mr. Standridge is aware of your current financial situation, objectives, and individual investment needs ; and
- A review of client correspondence on an as needed basis.