

This brochure supplement provides information about Leonard Hayduchok that supplements the Wealth Financial Advisory Services, LLC brochure (Form ADV 2A). You should have received a copy of that brochure. Please contact Mr. Hayduchok if you did not receive Wealth Financial Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Leonard Hayduchok is also available on the SEC's website at www.adviserinfo.sec.gov.



A Registered Investment Adviser

Form ADV Part 2B – Individual Disclosure Brochure

for

Leonard P. Hayduchok

Personal CRD Number: 2534769

Investment Adviser Representative

Wealth Financial Advisory Services, LLC
dba Dedicated Financial Services
3673 Quakerbridge Road
Hamilton, New Jersey 08619
(609) 588-8704
len@dedicatedfinancialservices.com

UPDATED: 06/16/2015

Item 2: Educational Background and Business Experience

Name: Leonard P. Hayduchok

Born: 1961

Education Background and Professional Designations:

Education:

BS Economics, University of Pennsylvania – 1983

Masters of Brand Management, Marketing and Brand Management, University of Georgia – 1986

Masters of Divinity, Biblical Theological Seminary - 2015

Designations:

CFP® - Certified Financial Planner

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (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); 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:

- i. 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
- ii. 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.

Business Background:

01/2012 – Present	Investment Adviser Representative Wealth Financial Advisory Services, LLC
11/2002 – Present	Managing Member Dedicated Benefits LLC
04/1997 - Present	Managing Member Dedicated Financial Services, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Leonard Hayduchok is currently the managing member of Dedicated Benefits and Dedicated Financial Services and is a licensed insurance agent. From time to time when appropriate, Mr. Hayduchok will offer clients advice, products, or services from these other business activities. Clients should be aware that some of these services may pay a commission or charge other service fees and involve a possible conflict of interest, as commissionable products or service fee products can conflict with the fiduciary duties of a registered investment adviser. Wealth Financial Advisory Services, LLC always acts in the best interest of the client; including the sale of commissionable or service fee products to advisory clients. Clients are in no way required to purchase any insurance or other service based products through any representative of Wealth Financial Advisory Services, LLC in their capacity as an insurance agent or salesperson of service based products.

Item 5: Additional Compensation

Other than investment advisory fees, Leonard Hayduchok does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Wealth Financial Advisory Services, LLC.

Item 6: Supervision

As a representative of Wealth Financial Advisory Services, LLC, Leonard Hayduchok works closely with the supervisor, Gabriel Lewit and COO/CCO, Steven Thomas who review all documents provided to clients prior to implementation. Gabriel Lewit can be contacted at (847) 499-3331 and Steven Thomas can be reached at (847) 499-3777. Gabriel Lewit, Steven Thomas, and Mr. Hayduchok adhere to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.