

March 31, 2015

HOWARD L. SCHWARTZ

Financial One, Inc.

7781 NW Beacon Square Blvd., Suite 102 Boca Raton, FL 33487

(561) 241-0000

Brochure Supplement

This Brochure Supplement provides information about Howard L. Schwartz that supplements the Disclosure Brochure of Financial One, Inc. (hereinafter “Financial One” or the “Firm”), a copy of which you should have received. Please contact the Firm at (561) 241-0000 if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Howard L. Schwartz is available on the SEC’s website at www.adviserinfo.sec.gov.

Financial One, Inc., a Registered Investment Adviser
7781 NW Beacon Square Blvd., Suite 102, Boca Raton, FL 33487 | (561) 241-0000
www.financial1one.com

Item 2. Educational Background and Business Experience

Born 1947

Post-Secondary Education:

New York Law School | J.D. | 1982

Brooklyn College | B.S., Accounting | 1975

Recent Business Background:

Financial One, Inc. | President | September 2013 – Present

Raymond James Financial Services Advisors, Inc. | Financial Advisor | March 2002 – August 2013

Item 3. Disciplinary Information

Financial One is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Howard L. Schwartz.

In November, 2014, Mr. Schwartz had agreed to an Acceptance, Waiver and Consent with FINRA, a regulator of broker-dealers, for failing to notify his then employing firm of certain outside business activities in which he was involved. Mr. Schwartz did not admit liability. A review of the details is available at <http://www.brokercheck.finra.org>. We do not believe this matter is material, as no clients nor any other entity was harmed by this administrative oversight.

Subsequent to the above item, Mr. Schwartz also received an administrative fine from the State of Florida Dept. of Insurance for failing to notify them of the FINRA action, noted above, within a 30 day timeframe. Similar to the above, we do not believe this to be material in nature.

Item 4. Other Business Activities

Financial One is required to disclose information regarding any investment-related business or occupation in which Howard L. Schwartz is actively engaged.

Licensed Insurance Agent

Howard L. Schwartz is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Financial One recommends the purchase of insurance products where Howard L. Schwartz receives insurance commissions or other additional compensation. Financial One seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Certified Public Accountant and Licensed Practicing Attorney

Howard L. Schwartz is an attorney and Certified Public Accountant and owner of a Certified Public Accounting and law firm, the Law Office of Howard L. Schwartz, P.A. Financial One may recommend that certain of its advisory clients engage the Law Office of Howard L. Schwartz, P.A. to render various accounting, tax preparation and legal services. Although Financial One does not receive referral fees

from these affiliated companies, Mr. Schwartz is generally entitled to receive distributions relative to his respective ownership interests. A conflict of interest exists to the extent that the Firm recommends the services of the Law Office of Howard L. Schwartz, P.A. and Mr. Schwartz receives compensation as a result. Financial One seeks to ensure that all such recommendations are made in its clients' best interests.

Real Estate

Mr. Schwartz is a licensed Real Estate Agent at Realty Associates, a real-estate company in which Mr. Schwartz does not maintain any ownership.

Other Services:

Howard L. Schwartz is the owner of Back Office Support Services, Inc., a company that provides bill paying services to businesses. Mr. Schwartz may establish other business service companies if he determines there is a market or need to do so. Most or all of these services are anticipated to compliment the other, established companies and to service the needs of Mr. Schwartz' clients.

Item 5. Additional Compensation

Financial One is required to disclose information regarding any arrangement under which Howard L. Schwartz receives an economic benefit from someone other than a client for providing investment advisory services. Financial One has no information to disclose in relation to this Item.

Item 6. Supervision

Howard L. Schwartz is the President of Financial One and is generally responsible for his own supervision. Howard L. Schwartz seeks to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Financial One's clients.