



**Form ADV Part 2B
Brochure Supplement**

Daniel G. Nigito, CFP®

14 West Market Street
Bethlehem, PA 18018
(610) 997-8780

MerCap Advisors, Inc.

CRD #170092
40 Darby Road
Paoli, PA 19301
Phone: (610) 616-3013
Fax: (610) 647-1244
Website: www.mercapadvisorsinc.com

September 1, 2015

This brochure supplement (Form ADV Part 2B) provides information about the background and qualifications of Daniel G. Nigito that supplements the MerCap Advisors, Inc. brochure (Form ADV Part 2A). You should have received a copy of that brochure. Please contact MerCap Advisors, Inc.'s Chief Compliance Officer, Dale A. Pope, at (610) 572-2157 if you did not receive MerCap Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel G. Nigito and/or MerCap Advisors, Inc. is available on the SEC's website at www.adviserinfo.sec.gov.

Daniel G. Nigito

Item 2: Educational Background and Business Experience

Year of Birth: 1956

Education:

- BA - English & Journalism, Moravian College, Bethlehem, PA 1978

Business Background:

- | | | |
|---|------------------|---|
| • MerCap Advisors, Inc. | 7/2015 – Present | Investment Adviser Representative |
| • Market Street Financial Advisor, LLC | 1/2014 – Present | Chairman & CEO |
| • MerCap Securities, LLC | 1/2012 – Present | Registered Representative |
| • Merion Wealth Partners, LLC | 1/2012 – Present | Investment Adviser Representative |
| • Merion Financial Services, LLC | 7/2010 – 1/2014 | President |
| • Merion Wealth Partners, LLC | 11/2012 – 1/2014 | President |
| • Market Street Financial Advisors, LLC | 2/2004 – 8/2010 | Chief Executive Officer/ Investment Adviser Representative |
| • The Strategic Financial Alliance, Inc. | 3/2009 – 1/2012 | Investment Adviser Representative & Registered Representative |
| • Lincoln Financial Securities Corporation | 7/2008 – 3/2009 | Registered Representative |
| • Jefferson Pilot Securities Corporation | 10/1997 – 6/2008 | Registered Representative |

Professional Designations:

- CFP® (Certified Financial Planner) – attained 1984

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.

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:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts

Professional Designations (continued):

of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

Professional Registrations/Licenses:**Securities Registrations**

- Series 7
- Series 63
- Series 65 (waiver in Pennsylvania based upon a combination of background, experience, education, and/or professional designations)

Item 3: Disciplinary Information

Mr. Nigito does not have any legal or disciplinary information to disclose.

Item 4: Other Business Activities**Investment Related Activities**

- Mr. Nigito is a registered representative with MerCap Securities, LLC, a broker-

Investment Related Activities (continued):

dealer who is a member of the Financial Industry Regulatory Authority, Inc. (FINRA). MerCap Securities, LLC is a wholly-owned broker-dealer subsidiary of SFA Holdings, Inc. and operates as a limited purpose broker-dealer offering mutual funds and variable annuity products on a retail basis. As a registered representative of MerCap Securities, LLC, Mr. Nigito will have the ability to effect securities transactions and/or the purchase of insurance-related investment products for his advisory clients. Typically these activities generate commission income for the registered representative. The fees paid for advisory services are separate and distinct from the commissions earned by Mr. Nigito for implementation of securities and investment product transactions on behalf of advisory clients. Receipt of such additional commissionable income by Mr. Nigito creates a conflict of interest that could impair objectivity when making advisory recommendations, as it provides an incentive to recommend securities or investment products based upon the compensation to be received rather than on a client's needs. However, Mr. Nigito and MerCap Advisors, Inc. take affirmative steps to address this conflict of interest. MerCap Advisors, Inc. requires Mr. Nigito to follow the guidelines of its Code of Ethics and compliance policies, which include the duty to put a client's interests first, to disclose to clients any conflicts of interest, to inform clients that there is no obligation to purchase any securities or investment-related insurance products as part of an advisory relationship with MerCap Advisors, Inc., and to inform clients that they may use any broker-dealer or registered representative they choose. Additionally, MerCap Advisors, Inc. requires its investment advisory representatives to report and get approval for outside business activities so that MerCap Advisors, Inc. may ensure any conflicts of interest in such activities are properly addressed.

Non-Investment Related Activities

- Mr. Nigito is also separately licensed as an insurance agent that allows him to recommend various insurance products such as life insurance, long-term care insurance, and fixed annuities. In this capacity, he can effect transactions in insurance products for his advisory clients and earn commissions or other additional compensation for these activities. The fees paid for advisory services are separate and distinct from the commissions or other additional compensation earned by Mr. Nigito for his insurance-related activities. Receipt of such additional commissionable income or compensation by Mr. Nigito creates a conflict of interest that could impair objectivity when making advisory recommendations, as it provides an incentive to

Non-Investment Related Activities (continued):

recommend insurance products based upon the commission or compensation to be received rather than on a client's needs. However, Mr. Nigito and MerCap Advisors, Inc. take affirmative steps to address this conflict of interest. MerCap Advisors, Inc. requires Mr. Nigito to follow the guidelines of its Code of Ethics and compliance policies, which include the duty to put a client's interests first, to disclose to clients any conflicts of interest, to inform clients that there is no obligation to purchase any insurance or fixed annuity products as part of an advisory relationship with MerCap Advisors, Inc., and to inform clients that they may use any insurance firm or agent they choose. Additionally, MerCap Advisors, Inc. requires its investment advisory representatives to report and get approval for outside business activities so that MerCap Advisors, Inc. may ensure any conflicts of interest in such activities are properly addressed.

Item 5: Additional Compensation

Apart from the commission income or other additional compensation outlined in Item 4 above, Mr. Nigito does not receive any additional compensation or any economic benefit from non-clients for providing investment advisory services.

Item 6: Supervision

All investment advisory activities are monitored by MerCap Advisors, Inc.'s Compliance and Operations personnel. Supervision is ongoing and includes such things as periodic client account activity review, trade supervision, review of business practices, and review of personal securities accounts, among other activities. In addition, MerCap Advisors, Inc. has adopted a compliance program designed to prevent, detect, and correct any actual or potential violations of the Investment Advisers Act of 1940, as amended, and related laws and regulations. Under this program, Mr. Nigito is subject to MerCap Advisors, Inc.'s policies and procedures, including its Code of Ethics. MerCap Advisors, Inc.'s Chief Compliance Officer, Dale A. Pope supervises the activities of Mr. Nigito. Mr. Pope may be contacted by calling (610) 616-3013.

Item 7: Requirements for State-Registered Advisers

Mr. Nigito has never been the subject of a bankruptcy petition nor has he ever been involved in any of the additional disciplinary events reportable under this Item.