



The Florio Wealth Management Group, a Registered Investment Adviser
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This Brochure Supplement provides information about certain advisory personnel that supplements The Florio Wealth Management Group's Form ADV, Part 2A Brochure. You should have received a copy of that Brochure. Please contact the Supervisor(s) listed below if you did not receive the Florio Wealth Management Group's Brochure or if you have any questions about the contents of this supplement.

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

This Brochure Supplement has not been approved by the SEC or any state securities authority. The terms "registered investment adviser" and "investment adviser representative" do not mean that any particular training level or skill has been reached by the entity or person using the term. Those terms only mean that entity or person is registered with the SEC or a state securities authority.

PRINCIPAL

- **PETER FRANK FLORIO, CFP®, CLU®, ChFC®, CExP™, CLTC®, LUTCF®** (Born 1954)

Educational Background

St. John's University – B.S.
Hofstra University – MBA
Business Enterprise Institute – CExP
American College – LUTCF
American College – CLU
American College – ChFC
Certified Financial Planner Board of Standards – CFP
Certification for Long Term Care – CLTC

Business Experience

The Florio Wealth Management Group – CEO – April 1986 – Present
Licensed Life, Accident and Health Insurance Agent – April 1986 – Present
MML Investors Services, Inc. – Registered Representative – April 1986 – June 2017

Disciplinary Information

Mr. Florio has not been involved in any legal or disciplinary events that are material to a client's evaluation of Mr. Florio or of The Florio Wealth Management Group.

Other Business Activities

Mr. Florio is a licensed, life, accident and health insurance agent. As an insurance representative, Mr. Florio also may service your insurance products on behalf of the company issuing the product. Depending on his capacity, he is compensated by various insurance companies and insurance brokerages for the sale, renewal and servicing of certain authorized insurance products. This compensation includes base commissions and other forms of compensation that may vary from product to product. You should be aware that Mr. Florio, depending on his capacity, may have an incentive to recommend certain products rather than others, based on the compensation that he will receive. This potential conflict of interest is addressed by the firm through communications to, and training and supervision of, its representatives, and by providing disclosure to the client of specific conflicts as part of the documentation provided to each client at the time of the product sale. Additionally, the components of the insurance portfolio of each client are compared with the client's needs by supervisory personnel overseeing your representative's activities.

Name of Outside Business Activity, Nature of Outside Business Activity

Peter F Florio, Sole Proprietor
Commission-based insurance products & services

Additional Compensation

NONE

Supervisory Information

Your IAR's conduct and activities with public customers are supervised by a supervisory representative of The Florio Wealth Management Group at the Home Office. This supervision takes place through personal observation, electronic monitoring; the review of written materials and/or other appropriate practices.

Supervisor's Name, Title: Steve Solano, CCO
Supervisor's Telephone Number: 516-286-6888

DEFINITIONS and CRITERIA for DESIGNATIONS

Certified Financial Planner (CFP®)

An experienced financial planner who has completed courses of study and passed examinations in areas such as insurance, securities, estate planning and taxes. Additionally, CFP's are required to disclose ethical standing and comply with the CFP Board Code of Ethics. The designation is awarded by the Certified Financial Planner Board of Standards.

Registered Investment Adviser (RIA)

An entity that, for compensation, engages in the business of advising others as to the value of securities or the advisability of purchasing or selling securities. Investment advisory practices are required to register with the Securities and Exchange Commission.

Master of Business Administration (MBA)

The Master of Business Administration is a professional graduate degree that concentrates on the analytical tools of business and the functional areas of accounting, economics, finance, organizational environments, marketing, management, and communications.

Bachelor of Science (B.S. in Business Administration)

The Bachelor of Science in business is a professional undergraduate degree that concentrates on the analytical tools of business and the functional areas of accounting, economics, finance, organizational environments, marketing, management, and communications.

Chartered Financial Consultant (ChFC®)

The Chartered Financial Consultant is a professional degree that enables the holder to be a more capable financial planner, prepared to succeed in serving a more diverse client base. It emphasizes the essentials of financial planning, including insurance, income taxation, retirement planning, investments and estate planning. The degree addresses areas such as behavioral finance, financial planning for families with special needs dependents, small business planning, financial planning for clients in the LGBT community, financial planning for divorce, and more.

Chartered Life Underwriter (CLU®)

The Chartered Life Underwriter is a professional degree that concentrates on servicing the diverse needs of individual and business clients through in-depth insurance knowledge. Holders of the designation have the expertise to provide guidance to clients on types and amounts of life insurance, make recommendations on aspects of risk management, and expert knowledge of various insurance solutions. A CLU® designee understands the legal aspects of life insurance, and assists clients in making decisions about estate planning, including various wills and trust arrangements.

Certified Exit Planner (CEP™)

The Certified Exit Planner is a professional degree that qualifies the holder to provide comprehensive, professionally executed exit planning services to the business owning community. A Certified Exit Planner counsel business owners and their advisors on a wide array of business issues ranging from building value within a business to identifying exit objectives, addressing key employee incentive planning and retention issues, incorporating business continuity planning, and establishing wealth preservation.

Certification for Long Term Care (CLTC®)

The Certification for Long Term Care is a professional designation that focuses on the discipline of extended care planning. Holders of the designation possess the critical tools necessary to discuss the subject of longevity and its consequences on their client's family and finances. They are trained in how to mitigate these consequences by developing a plan to protect their clients and their families. Extended care is a field of study similar to those of insurance, financial services, law and accounting. The field focuses on the severe consequences of providing care over an extended period of time.

Life Underwriter Training Council Fellow (LUTCF®)

The Life Underwriting Training Council Fellow is a professional degree that concentrates on the essential skills to qualify and operate as a financial services professional. Areas of significance include prospecting and marketing techniques, fundamentals of a wide range of financial products, how to meet client needs, and how to build a successful business. Skills learned are reflective of current trends and market realities like social media and regulatory constraints.