

**ADV Part 2B Brochure Supplement – Richard J Carlesco Jr.**

**Item 1 – Cover Page**

**Richard J Carlesco Jr. CEO, CFO, LUTCF**

**IBN Financial Services, Inc.**

8035 Oswego Rd.

Liverpool, NY 13090

Phone # 315-652-4426

This Brochure supplement provides information about Richard J Carlesco Jr. and supplements the IBN Financial Services, Inc. Brochure. You should have received a copy of that Brochure.

Additional information about IBN Financial Services, Inc. and Richard J Carlesco Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Richard J Carlesco Jr is the majority shareholder of IBN Financial Services, Inc.,. He is the CEO and CFO. Richard J. Carlesco Jr. is also a LUTCF (Life Underwriter Training Council Fellow)

## **Item 2 – Educational Background and Business Experience**

### **Education**

Onondaga Community College

Syracuse, New York

### **Business History**

January 2000 – Present

CEO, Chief Financial Officer at IBN Financial Services, Inc

## **Item 3 – Disciplinary History**

IBN Financial has 2 FINRA disclosures for additional details you can ask for a copy from IBN or go to [www.finra.org](http://www.finra.org) and go to Broker Check

Richard J Carlesco Jr. 1 FINRA disclosure for additional details you can ask for a copy from IBN or go to [www.finra.org](http://www.finra.org) and go to Broker Check.

## **Item 4 – Other Business Activities**

Richard J Carlesco Jr. sells property and casualty insurance through IBN Insurance Brokerage, LLC and the firm receives normal commissions if products are purchased through him. Richard Carlesco Jr. also is a registered representative of IBN Financial Services, Inc., and may recommend securities or insurance products offered by the broker-dealer, and the firm receives normal commissions if products are purchased through him. Richard J. Carlesco Jr. receives only a salary from IBN Financial Services, Inc.

## **Item 5 – Additional Compensation**

Richard J Carlesco Jr. does not receive any additional income outside of the salary outlined above.

## **Item 6 – Supervision**

Richard J Carlesco Jr. is the CEO, Chief Financial Officer and founding office of IBN Financial Services, Inc. and Timothy E. Evans performs supervisory duties for the firm and reviews any business done by Richard J. Carlesco Jr.

## **Item 7 – Requirements for State-Registered Advisers**

Richard J Carlesco Jr. has no reportable events to disclose here other than disclosed above.