

**OMC Financial Services, Ltd.  
5789 Widewaters Parkway  
DeWitt, New York 13214**

**Phone: 315-446-8720  
Fax: 315-446-5936  
Web Site: [www.omcfinance.com](http://www.omcfinance.com)**

**March 1, 2013**

**FORM ADV PART 2A.  
BROCHURE**

**This brochure provides information about the qualifications and business practices of OMC Financial Services, Ltd. If you have any questions about the contents of this brochure, please contact us at 315-446-8720. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**Additional information about OMC Financial Services, Ltd. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for OMC Financial Services, Ltd. is 110528.**

**OMC Financial Services, Ltd. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.**

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## Advisory Business

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OMC Financial Services, Ltd.'s registration was granted by the U.S. Securities and Exchange Commission on April 23, 1987. Cynthia Ann Scott (CRD Number 734770) is President and Chief Compliance Officer of the firm. Ms. Scott owns one hundred (100%) percent of the equity of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries, which have any ownership interest in the firm. As of December 31, 2012, the firm managed, on a discretionary basis, \$89,419,316, which represented 455 accounts, and on a nondiscretionary basis, managed \$186,387 which represented 3 accounts. Client assets are managed on an individualized basis. Clients may impose restrictions on their accounts. The firm does not sponsor any wrap programs.

Clients are provided an evaluation of their current financial model based upon a review of their investment holdings, income needs, and estate planning. Investments are reviewed for their performance and suitability. Investments are bought and sold based upon this analysis.

## Fees and Compensation

Form ADV Part 2A, Item 5

The fee schedule is as follows:

1.25%	\$500,000 and under
1.00%	\$500,001 to \$1,000,000
$\frac{3}{4}$ of 1.00%	\$1,000,001 to \$2,000,000
$\frac{1}{2}$ of 1.00%	\$2,000,001 and above

Fees may be negotiated based upon a minimum management fee of \$500 per year. Annual fees are paid quarterly following the billing period and quarterly fees are billed following the billing quarter. In certain circumstances where services are performed on an hourly basis, the rate of \$250 /hr. will apply. Termination can be effected anytime upon receipt of written notice and a pro-rata charge for bona fide advisory services actually rendered prior to such termination will be incurred.

Because mutual funds and exchange traded funds (ETF's) pay advisory fees to their investment advisers and such fees are therefore indirectly charged to all holders of mutual fund and ETF shares, clients with mutual funds and ETF's in their portfolios are effectively paying both the Firm and the fund adviser for the management of their assets. Clients who place mutual fund or ETF shares under the Firm's management are therefore subject to both the Firm's direct management fee and the indirect management fee of the fund's adviser.

**Performance-Based Fees and Side-By-Side Management**

Form ADV Part 2A, Item 6

None.

### **Types of Clients**

Form ADV Part 2A, Item 7

Individuals, pension plans, profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

A minimum account of \$100,000 is required. Account may be adjusted based upon individual circumstances. Accounts to be managed are discretionary.

### **Methods of Analysis, Investment Strategies and Risk of Loss**

Form ADV Part 2A, Item 8

Methods of securities analysis are fundamental and technical.

Investment strategies are long term purchases (securities held more than one year), short term purchases (securities held less than one year) and margin transactions.



### **Disciplinary Information**

Form ADV Part 2A, Item 9

Michael and Joanne Kadey v. Cynthia Scott and OMC Financial Services, Ltd. AAA Case No. 15 181 00349 05. Settlement in favor of claimants. Demand for Arbitration April 2005. Settled February 2006.

**Other Financial Industry Activities and Affiliations**

Form ADV Part 2A, Item 10

Firm sells products or services other than investment advice to clients.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Form ADV Part 2A, Item 11

The firm has adopted a written Code of Ethics in compliance with SEC Rule 204A-1. The Code sets forth standards of conduct and requires compliance with federal securities laws. Our Code also addresses personal trading and requires our personnel to report their personal securities holdings and transactions to the Chief Compliance Officer, Cynthia A. Scott. We will provide a copy of our Code of Ethics to any client or prospect upon request.

It is further noted that Firm is in and shall continue to be in total compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, Firm has adopted a firm wide policy statement outlining insider trading compliance by Firm and its associated persons and other employees. This statement has been distributed to all associated persons and other employees of Firm and has been signed and dated by each such person. A copy of such firm wide policy is left with such person and the original is maintained in a master file. Further, Firm has adopted a written supervisory procedures statement highlighting the steps which shall be taken to implement the firm wide policy. These materials are also distributed to all associated persons and other employees of Firm, are signed, dated and filed with the insider trading compliance materials. There are provisions adopted for (1) restricting access to files, (2) providing continuing education, (3) restricting and/or monitoring trading on those securities of which Firm's employees may have non-public information, (4) requiring all of

Firm's employees to conduct their trading through a specified broker or reporting all transactions promptly to Firm, and (5) monitoring the securities trading of the firm and its employees and associated persons.

Firm or individuals associated with Firm may buy or sell securities identical to those recommended to customers for their personal account.

It is the expressed policy of Firm that no person employed by Firm may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.

Firm or any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

As these situations may represent a conflict of interest, Firm has established the following restrictions in order to ensure its fiduciary responsibilities:

- 1) A director, officer or employee of Firm shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable

inquiry. No person of Firm shall prefer his or her own interest to that of the advisory client.

- 2) Firm maintains a list of all securities holdings for itself, and anyone associated with this advisory practice. These holdings are reviewed on a regular basis by Cynthia A. Scott.
- 3) Firm requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices.
- 4) Any individual not in observance of the above may be subject to termination.

## Brokerage Practices

Form ADV Part 2A, Item 12

Individual consideration for each client's risk tolerance and income needs are evaluated for securities purchased.

The Firm will always have the interest of its clients ahead of its own personal securities transactions.

Firm participates in Charles Schwab & Co.'s Schwab Institutional (SI) service program. While there is no direct linkage between the investment advice given and participation in the SI program, economic benefits are received which would not be received if Firm did not give investment advice to clients. These benefits include: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk serving SI participants exclusively; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; ability to have investment advisory fees deducted directly from client account; access, for a fee, to an electronic communication network for client order entry and account information; receipt of compliance publications; and access to mutual funds which generally require significantly higher minimum initial investments or are generally available only to institutional investors.

The benefits received through participation in the SI program do not depend upon the amount of

transactions directed to Charles Schwab & Co., Inc.

Firm may require that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, Member SIPC/NYSE, to maintain custody of clients' assets and to effect trades for their accounts. Schwab Institutional provides Firm with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors at no charge to them so long as a total of at least \$10 million of the advisor's clients' account assets are maintained at Schwab Institutional. Schwab Institutional's services include research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment. Schwab Institutional also makes available to Firm other products and services that benefit Firm but may not benefit its clients' accounts. Some of these other products and services assist Firm in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of Firm's fees from its clients accounts, and assist with back-office support, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of Firm's accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional may also provide Firm with other services intended to help Firm manage and further develop its business enterprise. These services may include consulting, publications and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange

and/or pay for these types of services to Firm by independent third-parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to Firm. [The availability to Firm of the foregoing products and services is not contingent upon Firm committing to Schwab Institutional any specific amount of business (assets in custody or trading.)]



### **Review of Accounts**

Form ADV Part 2A, Item 13

The Firm will provide continuous advice and monitoring of each client's portfolio based upon the individual needs of the client and the then current market and economic conditions.

Two portfolio review conferences scheduled semi-annually are included in the management fee. The Firm will conduct an annual review and the client can request a semi-annual one.

The Firm will provide a quarterly portfolio updating to each client.

**Client Referrals and Other Compensation**

Form ADV Part 2A, Item 14

None.

**Custody**

Form ADV Part 2A, Item 15

None.

### **Investment Discretion**

Form ADV Part 2A, Item 16

The firm has discretionary authority granted by certain advisory clients through the execution of a “Limited Power of Attorney”.

### **Voting Client Securities**

Form ADV Part 2A, Item 17

The advisory firm shall not vote proxy statements on behalf of any advisory client.

### **Financial Information**

Form ADV Part 2A, Item 18

The firm does not receive fees more than six months in advance.

**Requirements for State-Registered Advisers**

Form ADV Part 2A, Item 19

Not applicable.

**Additional Information**

None.