

John J. Kosinski, CLU, ChFC, MSFS
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East End Financial Group, Inc.
318 Roanoke Ave
Riverhead, NY 11901
(631) 727-8111

January 1, 2016

FORM ADV PART 2B
ADV PART II SUPPLEMENT
Advisor Resume

This ADV Part II supplement provides information about John Kosinski that supplements the East End Financial Group, Inc. ADV PART II. You should have received a copy of that ADV Part II. Please contact the East End Financial Group home office at (631) 727-8111 if you did not receive our ADV Part II or if you have any questions about the contents of this document.

Additional information about John Kosinski is available on the SEC's Web site at www.adviserinfo.sec.gov.¹

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Educational Background and Business Experience

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Advisor Name: John J. Kosinski

Year of birth: 19 50

Formal education after high school:

- Villanova University, Political Science, 1972
- American College, Masters of Science Financial Services, 1998

Business background for the previous five years:

- EAST END FINANCIAL GROUP, RIA, 1980 -PRESENT

Certifications:

- Chartered Life Underwriter: In order to obtain the CLU® designation, a number of requirements must be met. An applicant must: Take and pass eight courses administered by The American College; have at least three years of qualifying full-time business experience in insurance or financial planning; pass a fitness standards and background check; comply with The American College Code of Ethics and Procedures. Once appointed, a CLU® must meet continuing education requirements in order to maintain the certification.
- Chartered Financial Consultant. The Chartered Financial Consultant (ChFC) Certification is completed by going through 6 compulsory courses and also 2 elective courses. Topics include financial planning, taxation, retirement income, investments, insurance planning, and estate planning.
- Master of Science in Financial Services. The MSFS designation is obtained after completing graduate-level university study. A bachelor's degree from an accredited college or university is required to be admitted into the program. The MFS degree requires completion of 36 course credits. Financial representatives who have earned this degree have reached the pinnacle of educational achievement in the financial services industry. They are able to provide comprehensive professional guidance on complex financial needs

Disciplinary Information

Form ADV Part 2B, Item 3

-None-

Other Business Activities

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Agent is a Registered Representative of American Portfolios Financial Services, Inc. which is the broker/dealer used by East End Financial Group, Inc. and, as such, may pay compensation based on the sale of securities or other investment products, including distribution or service ("trail") fees from the sale of mutual funds.

Additional Compensation

Form ADV Part 2B, Item 5

-None-

Supervision

Form ADV Part 2B, Item 6

Agent is supervised by Tim O'Grady of American Portfolios Financial Service, Inc. located at 4250 Veterans Memorial Hwy, Suite 420E, Holbrook, NY 11741. Supervision includes review of all correspondence including reports and reviews prepared for clients; email review; personal trading review; and client investments and recommendations.

Portfolio Construction and Analysis

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The East End Financial Group, Inc. uses security analysis methods which include: Fundamental, technical, cyclical, and on-site product due-diligence when deemed appropriate.

Sources of information include: Financial newspapers and magazines; inspections of corporate activities; research materials prepared by others; corporate rating services; annual reports, prospectuses, filings with the Securities and Exchange Commission; and company press releases.

The investment strategies used by The East End Financial Group, Inc. to implement any investment advice given to clients include: Long term purchases (securities held at least 1 year); East End Financial Institutional Management used model portfolios of mutual funds, exchange traded funds (ETFs) and variable annuity sub accounts provided by a number of institutional investment strategists, and based on the information researched, asset allocation methodology and

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investment strategies of these institutional strategists. While The East End Financial Group, Inc. does not implement short term (securities sold within a year) or trading (securities sold within 30 days) strategies, there may be times when a long term purchase needs to be sold due to poor performance or distribution requirements or other reasons.

All of these methods of analysis and investment strategies involve risk of loss that clients must be prepared to bear.

Client Name

Client Initials

Date

Client Name

Client Initials

Date