

JOHN A. BYSKO ASSOCIATES

WEALTH MANAGEMENT FINANCIAL PLANNING

Form ADV Part 2A
The Brochure
December 31, 2015

This brochure provides information about how services are provided by John A. Bysko Associates and the qualifications and background of the firm's principals. The information in this brochure has not been approved by either the U.S. Securities & Exchange Commission or any State Securities Authority. The firm is registered as a Registered Investment Advisor with the SEC and with the Connecticut Department of Banking, Securities Division. If you have any questions regarding this Brochure please contact us at 860-434-3632.

100 Halls Road, P.O. Box 487, Old Lyme, CT 06371

Item 2 Material Changes:

John A. Bysko Associates business activities have not changed since the last filing for 12/31/2012. In 2010 the Securities and Exchange Commission changed the Form ADV Part 2 to a brochure form with specific requirements regarding the content. This Brochure dated December 31, 2013 reflects those changes.

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Item 4 Advisory Business

John A. Bysko Associates provides individualized investment management to individuals, retirement accounts like IRA's, SEP Accounts & One Person 401(k)'s, Trusts & Estates and Charitable Funds. Investment portfolios are made in both U.S and foreign individual securities including common & preferred stocks, bonds, mutual funds and exchanges traded funds. We also provide one time consulting and segment financial planning modules on a fee basis.

Investment goals are determined individually with each client including a determination of any minimum level of current income required from the portfolio.

John A. Bysko Associates was started in 1994 and as of December 31, 2015 it had assets under management of over \$130,000,000 on behalf of over 200 individual accounts.

On occasion clients may be referred to other registered investment advisors and that firm may pay a fee to John A. Bysko Associates.

Item 5 Fees & Compensation:

Investment management fees are charged as follows under the current fee schedule:

FOR INDIVIDUALLY MANAGED ACCOUNTS:

First \$1,000,000	0.75%
Balance above \$1,000,000	0.50%

Fees are charged quarterly, in arrears on the average month end value of the portfolio for that quarter. Fees will be prorated for the initial fee after opening of an account or at termination. Fees may be negotiated on larger accounts or in special circumstances and depending on the level of services certain accounts may be entered into under a flat annual fee. Fees are generally paid by the custodian directly from the clients account although the client can pay the fees directly upon invoicing.

The client also pays for any brokerage commissions on trades and in those limited cases where mutual funds are held the fees that the individual mutual fund charges directly from the holding. John A. Bysko Associates is a "fee-only" advisor and as such if the client requests that mutual funds be used only does so with no-load funds or Exchange Traded Funds.

In limited circumstances, John A. Bysko may act as a trustee of a Trust Account and as such may charge additional fees for services provided as well as any fees in connection with regulatory requirements.

Item 6 Performance Based Fees & Side by Side Management:

We do not have any accounts that pay a fee based on a percentage of realized and unrealized profits (performance fees). We manage accounts for clients that invest in the same securities. Virtually all of the individual securities used are extremely highly liquid. We attempt to allocate among clients in a fair and equitable fashion.

Item 7 Types of Clients:

We provide investment management services to individuals, retirement accounts for individuals, trusts & estates and charitable accounts. There is no minimum size account although we would generally prefer to see at least \$100,000 in assets to provide good diversification. In addition there may be smaller accounts that comprise a family of accounts that occasionally fall under this threshold.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss:

John A. Bysko Associates concentrates on achieving investment goals over long term periods rather than attempting to make short term profits. We generally use large capitalization companies using a value approach. We use a traditional investment style approach and analysis

and attempt to purchase quality companies at what we believe to be undervalued situations based on metrics like price to earnings ratios, book value to current selling price and dividend history. We concentrate more on the timing of purchase of securities and on occasion will hold cash on the sidelines until we feel that external outside factors warrant the purchase of common stocks. We may stay on the sidelines with some of the client portfolio during periods when we believe common stocks to be overvalued or when there is turmoil in the economy or somewhere else in the world. We also look at the risk-reward potential on investing in common stocks versus bonds and money market funds based on the current.

Past performance is not indicative of future results. Because all investments involve varying degrees of risk, it cannot be assumed that future performance of an investment or style will be profitable or produce the stated investment objectives. All investments involve a risk of loss especially over the short term. The client also has the responsibility of notifying the advisor about any changes in the clients financial or family situation if it has an effect on the investment objectives or other factors such as the amount of readily available cash the account needs to hold.

Item 9 Disciplinary Information:

John A. Bysko Associates and John A. Bysko have never been involved in any legal or disciplinary actions at any time since inception of the firm in 1994.

Item 10 Other Financial Industry Activities and Affiliations:

We do not have any affiliation or ownership with other financial service firms that would pose a conflict of interest to our clients. On occasion we have referred potential clients to other investment advisors.

John A. Bysko is also a Certified Public Accountant (CPA). He does not have a traditional accounting practice but does prepare a number of individual tax returns for clients and to a limited degree other individuals and Trusts and Estates. The firm does not proactively seek this type of business but many clients feel that by doing both that it enhances the overall knowledge regarding the clients financial situation and ultimate goals.

Item 11 Code of Ethics, Participation or Interest in Client Transactions & Personal Trading:

John A. Bysko Associates has prepared an Investment Advisor Compliance Manual which is reviewed annually or as otherwise necessary. The manual addresses the firm Code of Ethics and policies and procedures and its adherence to securities laws under Rule 204A-1 under the Advisors Act. The manual is available for review by any client or prospect by contacting John A. Bysko.

John A. Bysko Associates personnel at times may purchase or sell securities for their own account and in some of the same securities that are purchased or sold for clients. All trades are within applicable provisions of the Securities and Exchange securities laws and are addressed under the firm Code of Ethics. When initiating the sale of existing holdings every attempt will be to either sell the clients securities before or concurrently with the client's securities. The

same will hold for purchases. Because the great majority of securities are very large cap stocks there is no chance for front running or having any effect on the price of a particular security.

Security trades are reported at least quarterly with a report of the details of the trades. In addition the firm will maintain a summary of all holdings by individual held as of December 31st annually.

Item 12 Brokerage Practices:

There are no soft dollar arrangements with any firm.

The client may choose any brokerage firm or other custodian they want. However, the firm uses T.D. Ameritrade for the great majority of its investment management accounts. The firm does not receive any compensation of any kind from T. D. Ameritrade in return for using the firm. T.D. Ameritrade does provide support services to John A. Bysko Associates and any other Investment Advisory firms that work with its Institutional Services Division. In addition they offer on-line seminars on compliance as well as continuing education for advisors, again on-line. The firm makes every effort to provide best execution and brokerage commissions among the major discount firms are comparable. Because the firm does not purchase "load funds", the client never pays either a front load or annual loads on any securities that are purchased. When possible the sale or purchase of securities is done by block in which case all trades are allocated among all clients buying or selling the security.

Item 13 Review of Accounts:

All portfolios are continually reviewed on an ongoing basis. In addition, client portfolios are reviewed with the clients periodically through meetings in person and/or communication by mail or email or by telephone.

Item 14 Client Referrals and Other Compensation:

The firm does not pay any referral fees or compensation to anyone.

Item 15 Custody:

All accounts are held by broker-dealers with custodian that have no affiliation with John A. Bysko Associates. The firm also does not charge fees in advance but rather in arrears after the end of the quarter. John A. Bysko does act as trustee or co-trustee on a limited number of trusts. The firm was under the jurisdiction of the State of Connecticut in 2012 to 2014 and as such was regulated under that States Custody rules. Statements are sent to all trust clients on a monthly basis directly from the Custodian (that is not affiliated with John A. Bysko or John A. Bysko Associates) and client/beneficiaries are encouraged to review monthly statements carefully. Beginning 2015 the Firm will again be regulated under the SEC.

Item 16 Investment Discretion:

John A. Bysko Associates has investment discretion over the great majority of the accounts it manages and is provided discretion by executing an Investment Management Agreement and a Limited power of attorney from the custodian firm. This discretion allows the firm to purchase or sell securities without first obtaining approval from the client. A very limited number of clients ask that we call them prior to executing trades which is done at that time. A few ask that we provide the initial recommendations for their review after which trades are done on a discretionary basis.

Item 17 Voting Client Securities:

The firm policy is that it does not vote client proxies.

Item 18 Financial Information:

John A. Bysko and John A. Bysko Associates have never filed bankruptcy and are not aware of any financial condition that is expected to affect its ability to manage investment management accounts.

John A. Bysko

John A. Bysko Associates
100 Halls Road, P.O. Box 487
Old Lyme, CT 06371-0487
(860) 434-3632

Form ADV Part 2B
Brochure Supplement
December 31, 2015

This brochure supplement provides information about John A. Bysko that supplements the brochure for John A. Bysko Associates. You should have received a copy of that brochure. Please contact us at the address above if you need a copy of the brochure or if you have any questions about the contents of this supplement.

Item 2 - Educational Background

John A. Bysko graduated from the University Of Connecticut School Of Business Administration with a Bachelor of Science degree in Accounting. He holds certifications both as a Certified Financial Planner™ or CFP® and a Certified Public Accountant (C.P.A). Passing the Certified Financial Planner™ exam consisted of six three hour exams in all facets of financial planning totaling 18 hours of exams. They included exams in Investments, Taxation, Retirement Planning, Insurance and Estate Planning. The CPA exam consisted of 19 1/2 hours of exams in the areas of Taxation, Business Law, Accounting Theory and Accounting Problems. The CFP® exams were completed in July 1987 and the CPA exam was passed in May 1988. Both are nationally recognized designations.

Prior to going into private practice, John A. Bysko was a Vice President and Head of Trust and Private Banking for the eastern third of the state of Connecticut for the then largest commercial bank in Connecticut. He obtained extensive experience in Trusts and Estates, Estate Planning, Investments and Estate and Trust tax preparation during that period of time.

Item 3 - Disciplinary Information

There has been none.

Item 4 - Other Business Activities

John A. Bysko, in his capacity as a Certified Public Accountant, provides tax preparation and tax consulting services primarily to Investment Advisory and Financial Planning clients. He also provides these services to others primarily through referrals from existing clients, other professionals, friends and family.

Item 5 - Additional Compensation

None

Item 6 - Supervision

John A. Bysko is solely responsible for the management of investment portfolios as well as the Chief Compliance Officer.

Item 7 - Requirements for State Registered Advisors

The firm is registered with the State of Connecticut and the SEC. There have been no arbitration events or any other civil, SRO or administrative proceedings. John A. Bysko or the firm has never gone through bankruptcy.

