

**Form ADV Part 2B Brochure Supplement
Joseph Genarella**

Item 1 – Cover Page

Joseph Genarella
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This brochure supplement provides information about Joseph Genarella (“Genarella”) that supplements the Dorion-Gray Financial Services, Inc. d/b/a Dorion-Gray Retirement Planning (“Dorion-Gray Retirement Planning”) brochure. You should have received a copy of that brochure. Please contact Ann Issel at 815-459-6800 or via email at ann@doriongray.com if you did not receive the Dorion-Gray Retirement Planning brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Genarella is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Joseph Genarella, Born 1944

Educational Background:

- Attended the University of Illinois
- DePaul University Center for Dispute Resolution, February 2007

Business Experience:

- Registered Representative with Securities America, Inc. from 2/2004 to Present.
- Investment Advisor Representative for Dorion-Gray Financial Services, Inc. from 1/2005 to Present.
- Registered Representative at MTL Equity Products, Inc. from 1/2000 to 2/2004
- Insurance Agent with William J. Kamm & Sons, Inc. from 11/1989 to 2/2004

Professional Designations and Certification:

Joseph Genarella holds the following professional designations:

- ¹Chartered Life Underwriter, 1981
- ²Chartered Financial Consultant (ChFC), 1983
- ³Certified Senior Advisor (CSAS), 1999
- ⁴Certified Divorce Financial Analyst (CDFA), 2005
- ⁵Certified Family and Divorce Mediator Certification, 2007

Chartered Life Underwriter (CLU)

¹The Chartered Life Underwriter (CLU) designation is issued by The American College. A candidate for this designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 5 core and 3 elective courses and pass a proctored exam for each course. Designates must complete 30 hours of continued education every 2 years.

Chartered Financial Consultant (ChFC)

²The Chartered Financial Consultant (ChFC) designation is issued by The American College. A candidate for this designation must have 3 years of full-time business experience within the 5 years preceding the award of the designation. Candidates must complete 6 core and 2 elective courses and pass a proctored final exam for each course. Designates must complete 30 hours of continuing education every 2 years.

Certified Senior Advisor (CSA)

³ The Certified Senior Advisor (“CSA”) designation is awarded by the Society of Certified Senior Advisors (“SCSA”). CSA Designates have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with seniors. The CSA designation alone does not imply expertise in financial, health or social matters. SCSA requires that CSAs fulfill the education/experience requirements, including, but not limited to:

- Option 1: Complete the CSA course or its training equivalent AND have one year of paid work experience working with seniors OR 50 hours of volunteering with seniors in the last three years
- Option 2: Have two years of paid work experience working with seniors OR 100 hours of volunteer experience with seniors within the last three years
- Option 3: Have a certificate or degree in a field related to working with seniors from an accredited college or university

Candidates who successfully complete all designation requirements become Certified Senior Advisors (CSAs). The Society of Certified Senior Advisors® (SCSA) ensures that CSAs uphold the standards of the [CSA Code of Professional Responsibility](#) (monitored and enforced by the CSA Board of Standards), fulfill requirements for continuing education, and continue to learn about important issues facing seniors. Membership in SCSA benefits all CSAs and supports the integrity of the designation.

For renewal of the CSA designation, each CSA must complete the following requirements by their member expiration date:

- Complete the Annual Renewal Statement
- Submit the Annual Renewal Fee
- Fulfill the CSA CE Requirement

To recertify their designation; all CSAs must complete 18 CSA CE credits every three years.

SCSA Disclosure Statement

Certified Senior Advisors (CSAs) have supplemented their individual professional licenses, credentials and education with knowledge about aging and working with seniors. The CSA designation alone does not imply expertise in financial, health or social matters.

Certified Divorce Financial Analyst (CDFA)

⁴A Certified Divorce Financial Analyst (CDFA) is a member of the Institute for Divorce Financial Analysts who specializes in the financial issues surrounding divorce. The role of the CDFA includes acting as an advisor to one party's divorce lawyer, or as a mediator for both parties. A CDFA uses his or her knowledge of tax law, asset distribution, and short- and long-term financial planning to achieve an equitable settlement.

To become a CDFA, a person must have two years of financial planning or legal experience. After attaining the proper work experience, candidates are required to complete a four-step modular program and exam designed by the IDFA. The program is a self-study system, covering financial and tax issues, with case studies of divorce settlements.

CDFA™ PRACTICE STANDARDS

Education - CDFA™ professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™.

Examination - CDFA™ practitioners must pass a four-part Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical application of this knowledge in the divorce process.

Experience - CDFA™ professionals must have two years minimum experience in a financial or legal capacity prior to earning the right to use the CDFA™ certification mark.

Ethics - As a final step to certification, CDFA™ practitioners agree to abide by a strict code of professional conduct known as the IDFA™'s Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients, employers and other professionals. The IDFA™ may perform a background check during this process and each candidate for CDFA™ certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.

Ongoing Certification Requirements - Once certified, CDFA™ practitioners are required to maintain technical competence and fulfill ethical obligations. Every two years, they must complete a minimum of twenty (20) hours of continuing education, ten (10) of which are specifically related to the field of divorce. In addition, to the biennial continuing education requirement, all CDFA™ practitioners must voluntarily disclose any public, civil, criminal or disciplinary actions that may have been taken against them during the past two years as part of the renewal process.

Certified Family & Divorce Mediator Certification

Family and Divorce Mediation training applies communication and negotiation theory, legal and psychological analysis, ethical standards, knowledge of court programs and considerations of private practices to neutral mediation considerations. This DePaul University Continuing Education Program is accepted by local courts as training for child custody and visitation mediation rosters.

The certification course is a one week program that provides 40 hours of training.

Item 3 – Disciplinary Information

Joseph Genarella has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of Securities America, Inc.

Joseph Genarella is separately licensed as a registered representative with Securities America, Inc. ("SAI"), a full service broker/dealer, member Financial Industry Regulatory Authority (FINRA) and Securities Investor Protection Corporation (SIPC). When acting in his separate capacity as a registered representative of SAI, Genarella may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Genarella may suggest that advisory clients implement investment advice by purchasing

securities products through a commission-based SAI account in addition to a Dorion-Gray Retirement Planning advisory account.

The receipt of commissions creates an incentive for Genarella to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Genarella controls for this potential conflict of interest by discussing with clients the advantages and disadvantages of establishing a fee-based account through Dorion-Gray Retirement Planning versus establishing a commission-based account through SAI. Dorion-Gray Retirement Planning does not require its advisor representatives to encourage clients to implement investment advice through SAI.

Genarella does not earn commissions in fee-based accounts.

Genarella will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for Genarella to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Genarella will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Genarella if 12b-1 fee paying mutual funds are held in the managed account. For ERISA accounts, there is an offset for any amount of 12b-1 fees. Genarella discusses with clients the selection of a 12b-1 paying mutual fund or other trail paying mutual funds. Dorion-Gray Retirement Planning maintains records of all 12b-1 fee payments to Genarella which may be viewed by clients upon request.

Clients are never obligated or required to establish accounts through Dorion-Gray Retirement Planning or SAI. However, if a client does not choose to accept Genarella's advice or decides not to establish an account through SAI or an SAI-approved custodian, Genarella may not be able to implement transactions for the client. Clients should understand that, due to certain regulatory constraints, Genarella, in his capacity as a SAI registered representative must place all purchases and sales of securities products in commission-based brokerage accounts through SAI or its other approved institutions.

Insurance Agent

Dorion-Gray Financial Services, Inc. is a licensed insurance agency in the state of Illinois. Additionally, Joseph Genarella is independently licensed to sell life insurance, health, disability or long term care insurance and annuity products through various insurance companies as well as through Dorion-Gray Financial as a licensed insurance entity. When acting in this capacity, Genarella can receive commissions for selling insurance products.

Genarella may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Genarella when recommending products to clients. While Davids endeavors at all times to put the interest of his clients first as a part of Genarella's and Dorion-Gray Retirement Planning's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest, and may affect Genarella's decision making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Genarella and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Real Estate & Mortgage Services

Securities America, Inc. has established an agreement with EverBank, an FDIC insured Savings Association, to allow SAI registered representatives that are also advisory representatives of Dorion-Gray Retirement Planning to affiliate with EverBank. In this capacity, Genarella may refer clients to EverBank so that EverBank may provide the clients with banking and mortgage services. Genarella will be compensated for such referrals. However, clients are not obligated to use any of these individuals for banking or mortgage services. SAI also will be compensated by EverBank for these client referrals.

Item 5 – Additional Compensation

Other than the fees detailed in the Dorion-Gray Financial Services, Inc. d/b/a Dorion-Gray Retirement Planning Form ADV Part 2A Disclosure Brochure, Joseph Genarella receives no other compensation related to advisory services provided to clients.

Item 6 – Supervision

Ann Issel is the Chief Compliance Officer of Dorion-Gray Retirement Planning. She is responsible for developing, overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Joseph Genarella. Ann Issel can be contacted at 815-459-6800 or via email at ann@doriongray.com.

Item 7 – Requirements for State-Registered Advisers – Legal and Financial Disclosure

Joseph Genarella has not been the subject of any client arbitrations or similar legal disputes.