

**Form ADV Part 2B Brochure Supplement
Joseph D. Ricciardi**

Item 1 – Cover Page

Joseph D. Ricciardi
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Date of Supplement: March 2012

This brochure supplement provides information about Joseph D. Ricciardi (“Ricciardi”) 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 D. Ricciardi is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Joseph D. Ricciardi, Born 1966

Educational Background:

- Attended Embry-Riddle Aeronautics University, graduating with a BS in Aeronautical Science from 1985-1991
- Attending University of Georgia, Terry School of Business, from 2009 to Present

Business Experience:

- Registered Representative with Securities America, Inc. from 7/2010 to Present
- Investment Advisor Representative for Dorion-Gray Financial Services, Inc. from 7/2010 to Present
- Pilot for United Airlines from 1994 to Present
- Registered Representative for Financial Network from 3/2007 to 7/2010

Item 3 – Disciplinary Information

Joseph Ricciardi has no legal or disciplinary events to report.

Item 4 – Other Business Activities

Registered Representative of Securities America, Inc.

Joseph Ricciardi 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, Ricciardi 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, Ricciardi 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 Ricciardi to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Ricciardi 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.

Ricciardi does not earn commissions in fee-based accounts.

Ricciardi 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 Ricciardi to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Ricciardi will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Ricciardi 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. Ricciardi 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 Ricciardi 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 Ricciardi's advice or decides not to establish an account through SAI or an SAI-approved custodian, Ricciardi may not be able to implement transactions for the client. Clients should understand that, due to certain regulatory constraints, Ricciardi, 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 Ricciardi 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, Ricciardi can receive commissions for selling insurance products.

Ricciardi 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 Ricciardi when recommending products to clients. While Ricciardi endeavors at all times to put the interest of his clients first as a part of Ricciardi'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 Ricciardi's decision making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Ricciardi 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, Ricciardi may refer clients to EverBank so that EverBank may provide the clients with banking and mortgage services. Ricciardi 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.

Airline Pilot

Joseph Ricciardi spends approximately 60% of his time as a pilot for United Airlines.

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