

Benefit Sources & Solutions

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Scott B. Rappoport

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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Scott B. Rappoport that supplements the Benefit Sources & Solutions brochure. You should have received a copy of that brochure. Please contact Howard Stolzer or Scott Rappoport if you did not receive Benefit Sources & Solutions' brochure or if you have any questions about the contents of this supplement.

Additional information about Scott B, Rappoport is available on the SEC's website at www.adviserinfo.sec.gov.

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Educational Background and Business Experience

Form ADV Part 2B, Item 2

The following information is provided to help our clients and prospective clients understand my business and educational background.

Scott B. Rappoport

Year of Birth: 1962

Formal Education after High School:

- Rutgers, The State University, Bachelor of Arts, 1984

Business Background for the Previous Five Years:

- Benefit Sources & Solutions, CEO and President, 05/1989 - Present
- United Benefit Advisors, Charter Member, Board Member 2010, Chairman of Board 2011

Certifications:

- **Chartered Financial Consultant (ChFC)** 1989, The ChFC program is administered by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines.

- **Chartered Life Underwriter (CLU)**, The CLU program is administered by The American College and provides insights into the life insurance business, financial and estate planning. Candidates must meet experience requirements and ethical standards, including three years of business experience immediately preceding the date of use of the designation; an undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience and, when using formal education as qualifying experience, the remaining two years must immediately precede the date of the award. Candidates complete a series of eight courses and pass an examination. Each course requires approximately 50-70 hours of preparation.

- **Certified Employee Benefit Specialist (CEBS)**, The CEBS designation is awarded by CEBS, Inc. and the Wharton School of the University of Pennsylvania to individuals who complete the required number of CEBS examinations. In addition, CEBS designees must meet the Precertification Standards and agree to abide by the Principles of Conduct. CEBS, Inc. and the Wharton School reserve the right to reject an individual at any time up to the conferring of a designation. Originally the CEBS examination required a series of ten examinations that covered areas such as retirement plans, group benefits and compensation, the program now requires eight exams covering those same topics. The CEBS designation does not require continuing education.

Disciplinary Information

Form ADV Part 2B, Item 3

I have not been the subject of any legal or disciplinary event that is material to a client's or prospective client's evaluation of me.

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Other Business Activities

Form ADV Part 2B, Item 4

I may sell insurance products, including life insurance and annuity products, to advisory clients, which may generate commissions for me or Benefit Sources and Solutions. The receipt of these commissions present a conflict of interest in that it may create an incentive for me to recommend investment products based on the receipt of commissions rather than the needs of the client.

I do not currently receive compensation in connection with any business activity outside of Benefit Sources and Solutions.

Additional Compensation

Form ADV Part 2B, Item 5

As a shareholder of Benefit Sources & Solutions, I receive a share of profits based on my ownership interest. In addition, as noted above, I may receive commissions from the sale of insurance products to advisory clients. I do not, however, receive any other additional compensation or economic benefits from any person other than Benefit Sources and Solutions in connection with the provision of investment advice to clients.

Supervision

Form ADV Part 2B, Item 6

As the firm's principal owner and Chief Executive Officer, supervision of my activities is limited. However, Howard Stolzer, Executive Vice President and Chief Compliance Officer, supervises my activities on behalf of the firm and he can be reached at (732) 560-1010. Howard supervises my activities by requiring that I adhere to our firm's policies and procedures.

State Registered Advisers

Form ADV Part 2B, Item 7

I have not been found liable in any arbitration claim, civil proceeding, self-regulatory organization proceeding, or administrative proceeding and have not had an award issued against me as a result of any such claim or proceeding. Additionally, I have not been the subject of a bankruptcy petition.