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PROFESSIONAL FINANCIAL ADVISORS, INC.
REGISTERED INVESTMENT ADVISOR

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www.profinadvinc.com

FIRM BROCHURE

Revised: October 31, 2018

This Part 2A of Form ADV, firm brochure provides information about the qualifications and business practices of Professional Financial Advisors, Inc. (PFA). If you have any questions about the contents of this brochure, please contact Curt H. Zimmermann, President, using the contact information below. The information in this brochure has not been approved or verified by the Pennsylvania Department of Banking and Securities (PDSC) or by any State Security Authority nor the Securities and Exchange Commission (SEC).

As a registered investment advisory firm, PFA has met the requirements of the PDBS and SEC. Registration does not imply a certain level of skill or training.

Additional information about PFA is available on the SEC's website at www.adviserinfo.sec.gov, as well as www.iard.com and www.psc.state.pa.us. You can search these sites by a unique identifying number, known as a CRD number. PFA's number is 119910.

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ITEM 2 MATERIAL CHANGES FIRM BROCHURE

The PDBS and SEC adopted “Amendments to Form ADV” in July, 2010. This Firm Brochure, dated January 1, 2015, is our disclosure document prepared according to their requirements and rules. As you will see, this document is a narrative, and includes information that we are required to disclose.

After our initial filing of this Brochure, this “Material Changes” section will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Rev. 1: PFA has become re-registered pursuant to the Pennsylvania Securities ACT of 1972 effective June 14, 2012.

Rev. 2: PFA will no longer upload client statements or billing reports to its website.

Rev. 3: PFA is now registered with and regulated by the Securites and Exchange Commission, effective January 23, 2015.

Rev. 4: PFA has reviewed, revised and reorganized its Firm Brochure effective February 23, 2017 as part of its annual updating amendment. No changes regarding the practices and/or policies of our firm have taken place.

Rev. 5: Curt Zimmermann has been named President and David Englehart has been name Chief Compliance Officer effective August 30, 2018.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

Sincerely:

Curt H. Zimmermann, President

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ITEM 4: PFA's ADVISORY BUSINESS

Since 1984, **Professional Financial Advisors, Inc. (PFA)** has been a registered investment advisor since 1987. Matthew P. Amos has maintained the controlling ownership interest in the firm.

FIDUCIARYWORKS® (FW) "Business Process" Overview

PFA offers two types of fee based advisory services: financial planning and investment advisory.

FINANCIAL PLANNING SERVICES

PFA provides personal financial planning in a coordinated process on a non-discretionary investment advisory, non-continuous, and non-regular basis. At the client's request, such planning may be subject to review and modification as client objectives, family and business circumstances, and economic conditions change. PFA initially requires complete financial disclosure of both quantitative and qualitative information from the prospective client, as detailed in a Required Financial Information checklist. PFA then coordinates and integrates the financial planning process. Usually described in terms of stages, the financial planning process is the non-discretionary ongoing interactive management of an individual's financial concerns. Because of the comprehensive nature of financial planning, PFA employs a financial planning process that can be divided into six stages: (1) data collection; (2) establishing financial goals and objectives; (3) processing and analyzing information; (4) recommending a FW PERSONAL FINANCIAL RESOURCE MANAGEMENT PLAN® proposal; (5) financial projection reports and analysis; and (6) at the client's request, the monitoring of the client's implementation of the plan with periodic review and revision of the plan.

The financial planning services explore a client's current financial status, investigate a client's objectives and goals, and include recommendations for a workable plan to achieve those goals and to strengthen the individual's current financial status. A financial plan may also recommend one or more of the financial services industry's products or services designed to reach some or all of the goals identified. Of primary importance, however, is the need for a comprehensive plan, as directed by the client, touching all areas of the client's financial situation, and analyzing the impact of an integrated series of recommendations

INVESTMENT ADVISORY SERVICES

PFA, like all investment advisors, has historically been considered to be a fiduciary with corresponding duties. PFA's proprietary investment advisory business process utilizes FW to meet its fiduciary duties when engaging for compensation in the investment advisory business and offering personalized investment advisory advice. PFA utilizes

FW to document customized investment-objective and risk-assessed investment advisory accounts and personalized investment supervisory services engagements.

PFA provides client customized and personalized investment supervisory services on both a discretionary and non-discretionary basis for individuals, trusts, estates, or charitable organizations, and corporations and business entities on a fee only basis. Investment supervisory services may include, but are not limited to, investment advice relative to a new or existing investment account which may be a qualified (SEP, 401K, Profit Sharing Plan, IRA, Commonwealth of Pennsylvania 457 Deferred Compensation Plan, Schwab Personal Choice Retirement Account (PCRA)) or non-qualified (individual investment accounts, and revocable and irrevocable trusts) portfolios. PFA charges an annual investment supervisory service fee based upon a percentage of the market value of assets being managed by PFA. PFA's investment supervisory services utilize FW to document investment objective and risk assessment.

In customized investment objective and risk assessed investment supervisory services discretionary basis engagements, a FW new client account form characterizes one of the following investment objectives for the client: **PRESERVATION OF CAPITAL:** Emphasis on protection of principle with income considerations; **INCOME:** An approach emphasizing dividend or income with some principle risk; **GROWTH AND INCOME:** An investment strategy with an emphasis on both; **GROWTH:** Appreciation of capital with income as a minor consideration. Additionally, PFA characterizes risk tolerance as: **LOW:** safety and stability of investments, **MEDIUM:** balance between lower-risk and higher-risk investments, or **HIGH:** higher-risk and returning long-term investments. After PFA establishes the client's objectives for each investment account, it allocates the assets of the investment supervisory account among individual equity, and debt securities, exchange traded funds (ETFs) and/or various mutual funds in accordance with PFA's Investment Committee's securities recommendations.

Unless an account's stated objectives direct otherwise, Schwab Institutional shall serve as the broker-dealer/custodian for investment account assets. Schwab Institutional charges brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e., Schwab Institutional charges transaction fees for certain mutual funds as well as commissions for individual equity/debt securities transactions). The commissions and/or transaction fees charged by Schwab Institutional may be higher or lower than those charged by other broker-dealers. PFA will not receive any portion of the brokerage commissions and/or transaction fees charged to the investment account.

PFA's use of FW, which includes INTRA-TRUST® INVESTMENT ACCOUNT OPERATIONAL RISK MANAGEMENT© protocol, relies on the basic tenets of MPT. PFA structures an individual investment account portfolio by instructing the client the involved on the significance of Asset Allocation Theory and, when appropriate, its integration into the MPT. The service provides, in substance and procedure, a process that determines the appropriate risk profile for an investment account, and develops and

implements an investment strategy with the capability to document and monitor the investment accounts.

Assets Under Management as of 10/17/2018:
Discretionary = \$149,342,335.81
Non-Discretionary = \$15,649,667.55

ITEM 5: FEES & COMPENSATION

GENERAL INFORMATION ON FEES:

Generally, fees are derived from PFA **FURNISHING FINANCIAL PLANNING ADVICE NOT PRIMARLY INVOLVING SECURITIES, FURNISHING INVESTMENT SUPERVISORY SERVICES, and MANANAGING INVESTMENT ADVISORY ACCOUNTS** as described in Item 4.

PFA calculates fees as set forth above and not on the basis of a share of capital gains upon or capital appreciation of the funds or any portion of the funds of an advisory client. A client advisory agreement may be canceled at any time by either party for any reason upon receipt of written notice. Upon termination of any account, PFA shall promptly refund any prepaid, unearned fees; and client must pay PFA any earned, unpaid fees as soon as possible. The client has the right to terminate an agreement without penalty within five business days after entering into an advisory agreement.

All fees paid to PFA for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. Each fund's prospectus describes these fees and expenses. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly without the services of PFA. In that case, the client would not receive the services provided by PFA which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and investment objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by PFA to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services PFA provides.

After comprehensive review of a prospective client's quantitative and qualitative data, PFA prepares a FW PERSONAL FINANCIAL RESOURCE MANAGEMENT PLAN® proposal that outlines the personal financial topics that the prospective client should consider. PFA simultaneously submits an advisory agreement and fee schedule to the prospective client for review as well. All prospective clients have the prerogative, with no financial obligation to PFA, to decline to proceed with the FW PERSONAL

FINANCIAL RESOURCE MANAGEMENT PLAN© proposal, FW advisory agreement, and FW fee schedule or request that PFA modify the FW PERSONAL FINANCIAL RESOURCE MANAGEMENT PLAN© proposal to better reflect the prospective client's interests and concerns with corresponding changes made to the FW fee schedule. The prospective client may, of course, accept the proposal, advisory agreement, and fee schedule and proceed with the PFA's FW PERSONAL FINANCIAL RESOURCE MANAGEMENT PLAN© proposal.

Fees are may or may not be negotiable. PFA's compensation is payable based on the fee schedule provided to the client. It is not the policy of the PFA to refund any fees that the client has paid, except as provided by Rule 204-3(b)(1) of the Investment Advisors Act of 1940.

PFA generally has "Conditions for Managing Accounts" which may include a specific set of financial planning circumstances or a minimum dollar value of assets and minimum fee conditions for starting or maintaining an advisory relationship according to the type of advisory services. Currently there is no minimum asset value requirement.

FEES FOR FINANCIAL PLANNING SERVICES

PFA may charge hourly and/or fixed fees for furnishing advice through consultations not included in either services described by investment supervisory services or managing investment advisory accounts not involving investment supervisory services. PFA shall also charge for providing on more than an occasional basis advice to clients on matters not involving securities and advice about securities in any manner not described above.

PFA implements its financial planning process, described in Item 4, and receives a fee for making recommendations that will help the client obtain stated and implied goals. PFA receives a fee whether or not the client implements any of the recommendations. The fee may range from several hundred dollars to several thousand dollars. Fees are negotiable. Hourly rates start at \$100/hour. PFA offers advisory services for "hourly charge" and/or "fixed fees (not including subscription fees)". PFA bases its fee schedule on the amount of time that will be necessary to perform and complete the services. The client must pay fixed fees pursuant to the fee schedule which is attached to PFA's advisory agreements. The client must pay upon receipt of billed invoices.

FEES FOR INVESTMENT ADVISORY SERVICES

PFA charges a percentage of assets under management for providing investment supervisory services, PFA's fee shall vary depending upon the specific type of investment supervisory services to be rendered. The primary determinants of investment services are investment objective (i.e., **PRESERVATION OF PRINCIPLE, INCOME, GROWTH AND INCOME, GROWTH**) and whether the portfolio is

composed of individual investment positions or mutual funds. PFA's fees are according to the following schedules:

FIDUCIARYWORKS®
INVESTMENT OBJECTIVE and INDIVIDUAL or MUTUAL FUND
INVESTMENT HOLDINGS
INDIVIDUAL INVESTMENT HOLDINGS

	Description		Description
PORTFOLIO SIZE	PRESERVATION OF		INCOME: Annual Fee
	PRINCIPLE: Annual Fee		
\$0 to 500,000	0.50% of First \$500,000		0.80% of First \$500,000
\$500,000.01 to 1,000,000	0.40% on Next \$500,000		0.70% on Next \$500,000
\$1,000,000.01 to 2,000,000	0.30% on Next \$1,000,000		0.60% on Next \$1,000,000
\$2,000,000.01	0.30% on Bal. of Funds		0.60% on Bal. of Funds
	Description		Description GROWTH &
PORTFOLIO SIZE	GROWTH: Annual Fee		INCOME: Annual Fee
\$0 to 500,000	1.50% of First \$500,000		1.25% of First \$500,000
\$500,000.01 to 1,000,000	1.25% on Next \$500,000		1.00% on Next \$500,000
\$1,000,000.01 to 2,000,000	1.00% on Next \$1,000,000		0.80% on Next \$1,000,000
\$2,000,000.01	1.00% on Bal. of Funds		0.80% on Bal. of Funds

MUTUAL FUND INVESTMENT POSITIONS

	Description		Description
PORTFOLIO SIZE	INCOME: Annual Fee		GROWTH: Annual Fee
\$100,000 to 500,000	0.50% of First \$500,000		1.25% of First \$500,000
\$500,000.01 to 1,000,000	0.40% on Next \$500,000		1.00% on Next \$500,000
\$1,000,000.01 to 2,000,000	0.30% on Next \$1,000,000		0.75% on Next \$1,000,000
\$2,000,000.01	0.30% on Bal. of Funds		0.75% on Bal. of Funds
	Description GROWTH &		
PORTFOLIO SIZE	INCOME: Annual Fee		
\$100,000 to 500,000	1.00% of First \$500,000		
\$500,000.01 to 1,000,000	0.90% on Next \$500,000		
\$1,000,000.01 to 2,000,000	0.80% on Next \$1,000,000		
\$2,000,000.01	0.80% on Bal. of Funds		

For mutual fund accounts with the above-stated investment objectives with account balances below \$100,000, the fee is 1.00% annually. PFA's annual investment management fee shall be pro-rated and paid quarterly, in advance, based upon the market value of the assets on the last day of the previous quarter. However, PFA, in its sole discretion, may charge a lesser management fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, etc.).

Non-Discretionary Investment Management Accounts: For providing investment management advisory services for non-discretionary investment advisory accounts on a non-discretionary, non-continuous, and non-regular supervisory or management basis, PFA's fees are based on 50 basis points (one half of one percent or .5%) of the market

value in the investment account. PFA's annual investment management fee shall be prorated and paid quarterly, in advance, based upon the market value of the assets on the last day of the previous quarter. The investment advisory agreement between the PFA and the owner of the investment account will remain in effect until terminated by either party by written notice. PFA shall prorate its investment services fee through the date of termination, and shall refund any remaining balance to the client.

Prior to engaging PFA to provide investment supervisory services, the client will be required to provide the personal and financial information required to complete a FW new client account form and enter into an appropriate formal investment advisory agreement with PFA. This agreement shall set forth the terms and conditions under which PFA shall manage the client's assets. A separate custodial/clearing agreement may authorize Schwab Institutional to debit the account for the amount of the PFA's investment management fee and to remit directly the management fee to PFA in accordance with the required SEC procedures as follow:

- (1) PFA via uploading to Schwab Institutional will secure payment of the management fee directly or a bill will be sent to the client for payment; and
- (2) Schwab shall send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to the PFA. The investment advisory agreement between the PFA and the client will continue in effect until terminated by either party by written notice. PFA shall prorate its investment management fee through the date of termination, and shall promptly refund any remaining balance to the client.

Flat Fee Investment Advisory Account: Clients may engage PFA for investment supervisory services based on a formal investment advisory agreement with flat fee rate to which they agree at the execution of the agreement. PFA then bills the client quarterly with the first installment due at the signing of the agreement and the balance due quarterly and billed directly to the client. PFA shall charge hourly and fixed fees for furnishing advice through consultations not included in either services described by investment supervisory services or managing investment advisory accounts not involving investment supervisory services. PFA shall also charge for providing on more than an occasional basis advice to clients on matters not involving securities and advice about securities in any manner not described above.

ITEM 6: PERFORMANCE BASED FEES AND SIDE-BY-SIDE MANAGEMENT

PFA does not utilize performance-based fees or side-by-side management.

ITEM 7: TYPES OF CLIENTS

PFA caters to individual investors, trusts, estates, or charitable organizations; and corporations and business entities.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

PFA furnishes investment advice through other security analysis methods that include:

FW INTRA-TRUST® INVESTMENT ACCOUNT OPERATIONAL RISK MANAGEMENT© analytical process provides account profiling and ongoing review utilizing the following steps:

INTRA-TRUST® INVESTMENT ACCOUNT OPERATIONAL RISK MANAGEMENT©

- I.** Review of Current Investment Account Profile
- II.** Review of INTRA-TRUST® Asset Allocation Theory
- III.** INTRA-TRUST® New Client Account Form
- IV.** INTRA-TRUST® Investment Account Asset Allocation Questionnaire (when appropriate)
- V.** INTRA-TRUST® Investment Account Asset Allocation Model (when appropriate)
- VI.** INTRA-TRUST® Analysis of Current Investment Account Asset Portfolio (when appropriate)
- VII.** Portfolio Implementation, Review, Rebalancing and Monitoring

Investment vehicles (mutual funds, stocks, bonds, et al) are selected based on criteria such as, but not limited to, operating expense, performance against peers, beta, management tenure and composition. Client accounts are typically reviewed on a quarterly basis.

THE USE OF PFA'S INVESTMENT PHILOSOPHIES AND STATIGIES DOES NOT ELIMINATE THE RISK OF FINANCIAL LOSS FOR CLIENTS.

ITEM 9: DISCIPLINARY INFORMATION

Our firm and management personnel have no reportable disciplinary events to disclose.

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

PFA IARs are held to the “Education and Business Standards” – “Qualifications of and examination requirements for investment advisors and associated persons.”

(a) An individual may not be registered as an investment advisor representative (IAR) unless the person has met one of the following qualifications:

(1) Received, on or after January 1, 2000, and within 2 years immediately prior to the date of filing an application with the Pennsylvania Securities Commission, a passing grade on the Uniform Investment Advisory or Law Examination (Series 65), or successor examination.

(2) Received, on or after January 1, 2000, and within 2 years immediately prior to the date of filing an application with the Commission, a passing grade on the General Securities Representative Examination (Series 7) administered by the National Association of Securities Dealers, Inc., and the Uniform Combined State Law Examination (Series 66) or successor examinations.

(3) Received, on or after January 1, 2000, a passing grade on either the Series 65 examination or passing grades on both the Series 7 and Series 66 examinations and has not had a lapse in registration as an investment advisor or investment advisor representative in any state other than this Commonwealth for a period exceeding 2 years immediately prior to the date of filing an application with the Commonwealth.

(b) Grandfathering.

(1) Compliance with subsection (a) is waived if the individual meets the following qualifications:

(i) Prior to January 1, 2000, the individual had received a passing grade on the Series 2, 7, 8, or 24 examination for registered representatives or supervisors administered by the National Association of Securities Dealers, Inc., and the Series 65 or Series 66 examinations.

(ii) The individual has not had a lapse in employment as an investment advisor, investment advisor representative, or principal or agent of a broker-dealer for any consecutive period exceeding 2 years immediately preceding the date of filing an application with the Commission.

(2) An individual need not comply with subsection (a) if the individual meets the following qualifications:

(i) Prior to January 1, 2000, the individual was registered as an investment advisor or investment advisor representative in any state requiring the licensing, registration or qualification of an investment advisor or investment advisor representative.

(ii) The individual has not had a lapse in registration as an investment advisor or investment advisor representative in another state for any

consecutive period exceeding 2 years immediately preceding the date of filing an application with the Commission.

(c) Waivers of exam requirements: Compliance with subsection (a) is waived if:

(1) The individual meets the following qualifications:

(i) Has no disciplinary history which requires an affirmative response to Items 23A- E or Item 23H of The Uniform Application for Securities Industry Registration or Transfer (Form U-4) or successor items thereto.

(ii) Has been awarded any of the following designations which, at the time of filing of application with the Commission, is current and in good standing:

A. Certified Financial Planner (CFP) awarded by the Certified Financial Planner Board of Standards, Inc.

B. Chartered Financial Consultant (ChFC) or Master of Science and Financial Services (MSFS) awarded by the American College, Bryn Mawr, Pennsylvania.

C. Chartered Financial Analyst (CFA) awarded by the American Institute of Chartered Financial Analysts.

D. Personal Financial Specialist (PFS) awarded by the American Institute of Certified Public Accountants.

E. Chartered Investment Counselor (CIC) awarded by the Investment Counsel Association of America, Inc.

(2) The individual is licensed as a certified public accountant, is currently in good standing and has no disciplinary history that requires an affirmative response to Items 23A-E or Item 23H of Form U-4 or successor items thereto.

(3) The individual is licensed as an attorney, is currently in good standing and has no disciplinary history that requires an affirmative response to Items 23 A-E or Item 23H of Form U-4 or successor items thereto.

(4) The individual has received an order from the Commission waiving compliance with subsection (a).

The following individuals are related persons of PFA:

IAR's

Matthew P. Amos – Please see attached PFA's brochure IAR Supplement.

David L. Englehart - Please see attached PFA's brochure IAR Supplement.

Jeffrey S. Nickum - Please see attached PFA's brochure IAR Supplement.

Curt H. Zimmermann - Please see attached PFA's brochure IAR Supplement.

Kimberly I. Swope – Please see attached PFA's brochure IAR Supplement.

George D. Kegerreis Jr. – Please see attached PFA's brochure IAR Supplement.

STAFF

Kimberly I. Swope – Operations Manager and Office Assistant, 06/2005 – Present, Penn State University, Harrisburg, PA, 2005.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES and AFFILIATIONS

The principal business of PFA is described in Item 4 above. The principal business of PFA's executive officers involves "engaging in the business" of the applicant. Presently, PFA executive officers have business activities and arrangements that are material with other financial industry affiliations, disclosed as follows. PFA executive officers devote more than 50% of their time to activities associated with PFA and, therefore, less than 50% of their time to the activities relating to other financial industry activities and affiliations.

Generally, when PFA is providing advice as described in Item 4, PFA has no relationship or arrangements that are material to its advisory business nor receives any compensation from other financial industry activities or affiliations while "engaging in the business." PFA's executive officers, while "engaging in the business" of PFA have relationships or arrangements that are or may be material to related persons' financial industry activities and affiliations.

Financial planning on a non-discretionary investment advisory, non-continuous, and non-regular supervisory management basis typically involves providing a variety of services, principally advisory in nature, to individuals, families, trusts, estates, charitable organizations, corporations or other business entities, regarding the management of their financial resources based upon an analysis of client needs. Generally, financial planning services involve preparing a Financial Resource Management Plan for a client based on the client's financial circumstances and objectives. This information normally would cover present and anticipated assets and liabilities, including insurance, savings, investments, and anticipated retirement or employee benefits. The program developed for the client usually includes general recommendations for a course of activity, or specific actions, to be taken by the client. For example, recommendations may be made that the client obtain insurance or revise existing coverage, establish an individual retirement account, increase or decrease funds held in savings accounts, or invest funds in securities. A related person may develop tax or estate plans for clients or refer clients to a broker-dealer, investment company, other investment advisor, financial planning firm, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, or real estate broker or dealer for these services, or work with the client's existing financial industry activities or affiliated professionals. The related person providing such financial planning services in most cases assists the client in implementing the recommended program by, among other things, making specific recommendations to carry out the general recommendation of the program, or by selling the client insurance products, securities, or other investments. The related person may also review the client's program periodically and recommend revisions as directed by the client.

PFA's IARs are related persons and, when providing such integrated advisory services, may or may not receive any compensation from other financial industry activities or affiliations. A related person of PFA (IAR) will only receive compensation that represents a clearly definable charge, if the client chooses to implement the recommended program. That related person (IAR) must disclose the relationships on the IARD filing depository for investment advisors and their representatives and PFA's investment advisor representative supplement. Related persons (IAR) having arrangements with other financial industry activities or affiliations, are customarily compensated for their services through a clearly definable charge and receive the customary commissions and/or fees for such services.

PFA's Executive Officers (aka: Related Persons (IAR)) own PFA Professional Group, LLC, which provides business administrative services to the Executive Officers and to PFA and each of the following commonly-owned financial industry affiliations. Based on their common ownership, an incentive to recommend the services of each of these other business entities to advisory clients is inherent. While PFA Executive Officers endeavor at all times to put the interests of the clients first as part of the PFA's fiduciary duty, clients should be aware that the receipt of compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations. All services provided by these separate companies are provided for compensation separate and distinct from the fees charged by PFA.

ADVISORY CLIENTS ARE UNDER NO OBLIGATION TO ENGAGE ANY OF THESE RELATED BUSINESS ORGANIZATIONS FOR SERVICES.

PFA SECURITY ASSET MANAGEMENT, INC. (PFASAM) is a FINRA member limited purpose broker-dealer. Advisory clients who receive financial planning and consulting services from PFA may choose to use the brokerage services of PFASAM for purchasing commission-based financial services industry investment products and services. A Registered Representative (RR) of the broker-dealer will assist broker-dealer customers through recommendations of specific securities products. These RR's, in their separate capacities as employees of the broker-dealer, will be able to effect securities transactions and will receive separate, yet customary, compensation for effecting any securities transactions. Clients are not under any obligation to engage a RR when considering the purchase of commission-based financial services industry investment products and services. The implementation of any and all purchases of commission-based financial services industry investment products and services is solely at the discretion of the customer. The services of PFASAM are not recommended to advisory clients for third party custodian and brokerage of securities transactions to whom PFA provides investment management services. PFA recommends an independent third party custodian and broker for securities transactions in managed accounts. PFA recommends that Charles Schwab will serve as broker-dealer custodian for investment advisory accounts.

PROFESSIONAL ASSET MANAGEMENT ADVISORS, INC. (PAMA), is a traditional (non-variable) insurance products agency. Advisory clients, who receive financial planning and consulting services from PFA, may choose to use the insurance brokerage services of PAMA for purchasing commission-based insurance products. An insurance agent of the agency will assist an agency customer through recommendations of specific insurance products. These agents, in their separate capacities as insurance agents, will be able to effect insurance sales and will receive separate, yet customary, compensation for effecting any traditional insurance sales. Clients are not under any obligation to engage these individuals when considering the purchasing of commission-based financial services industry insurance products and services. The implementation of any and all purchases of commission-based financial services industry insurance products and services is solely at the discretion of the customer.

PROFESSIONAL TAX ADVISORS, INC. (PTA) is a tax preparation service. Clients of PFA may choose to use the tax preparation services of PTA for the preparation of their tax returns, amendments, projections etc. For these services, PTA charges a fee separate from any fees charged by PFA. Clients are not under any obligation to use PTA for any tax preparation services.

PFA does not have any arrangements, oral or in writing, where it receives additional compensation. Factors which PFA considers in recommending Schwab Institutional to clients include financial strength, reputation, pricing, research, and service. Schwab Institutional also makes available to PFA other products and services that benefit PFA but may not benefit its clients' accounts. Some of these other products and services assist PFA in managing and administering client accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade executions (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data; facilitate payment of PFA fees from its clients' accounts; and assist with back-office support, recordkeeping, and client reporting. PFA may use many of these services to administer all or a substantial number of accounts, including accounts not maintained at Schwab Institutional. Schwab Institutional may also provide PFA with other services intended to help PFA manage and further develop its business enterprise. These services may include consulting, publications, and presentations on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services to PFA by independent third-parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to PFA. The availability to PFA of the foregoing products and services is not contingent upon PFA committing to Schwab Institutional any specific amount of business (assets in custody or trading).

ITEM 11: CODE OF ETHICS, PARTICIPATION IN CLIENT TRANSACTIONS AND PERSONAL TRADING

PROFESSIONAL FINANCIAL ADVISORS, INC. STANDARDS OF BUSINESS CONDUCT

PFA's Executive Officers (aka: Supervised Persons / IAR) place the highest priority on maintaining its reputation for integrity and professionalism. In the competitive financial services industry, reputation is an invaluable and vital business asset. The confidence and trust placed in PFA and its supervised persons by clients is something we value and endeavor to protect. PFA Code of Ethics ("Code") is intended to comply with the various provisions of the Advisers Act and also requires that all supervised persons comply with the various applicable provisions of the Investment Company Act of 1940, as amended; the Securities Act of 1933, as amended; the Securities Exchange Act of 1934, as amended; and applicable rules and regulations adopted by the Securities and Exchange Commission ("SEC").

Section 204A of the Advisers Act requires the establishment and enforcement of policies and procedures reasonably designed to prevent the misuse of material, nonpublic information by investment advisers. Such policies and procedures are contained in this Code. The Code also contains policies and procedures with respect to personal securities transactions of all PFA's supervised persons as defined herein. These procedures cover transactions in a reportable security in which a supervised person has a beneficial interest or in accounts over which the supervised person exercises control as well as transactions by members of the supervised person's immediate family.

Section 206 of the Advisers Act makes it unlawful for PFA or its agents or employees to employ any device, scheme, or artifice to defraud any client or prospective client, or to engage in fraudulent, deceptive, or manipulative practices. This Code contains provisions that prohibit these and other enumerated activities and that are reasonably designed to detect and prevent violations of the Code, the Advisers Act and rules thereunder.

Additionally PFA strives to protect both the confidentiality and the security of personal client information. PFA has instituted a privacy policy that details the non-disclosure of confidential client information as well as a cyber security plan to provide further safeguards.

PFA's privacy policy will be provided to all prospective and current clients and the complete code of ethics is available upon request.

"Participation or interest in Client Transactions"

PFA, generally, when providing advice as described in Item 4, has no participation or interest in client transactions. The PFA integrated advisory services often require discussion and advice on "types of investments". The Commonwealth of Pennsylvania

Securities Commission required licensing and educational business standards allow PFA's related persons to effect transactions for compensation and to buy and sell securities for themselves through "other financial industry activities and affiliations." Related persons of PFA while not "engaging in the business" of PFA, may or may not have participation or interest in client transactions.

A. "As a broker or agent effects securities transactions for compensation for any client."

Related persons may as broker or agent effect securities transactions for compensation for any of PFA's clients and while engaging in these transactions be controlled by the restrictions, internal procedures, or disclosures required by the related persons, other financial industry activities or affiliations, and as disclosed above.

B. "Recommends to clients that they buy or sell securities or investment products in which PFA or a related person, has some financial interest."

Related persons may as broker or agent effect securities transactions which they may have a "financial interest" in.

C. "Buys or sells for itself securities that it also recommends to clients."

Related persons may buy or sell for themselves securities that PFA also recommends to clients. Related persons while engaging in these transactions are controlled by the restrictions, internal procedures, or disclosures required or implemented by the related persons (RP), other financial industry activities, or affiliations. PFA or related persons associated with it may buy or sell securities identical to those recommended to customers for their personal accounts. In addition, any RP's may have an interest or position in a certain security(ies) which may also be recommended to a client. It is the expressed policy of PFA that no person employed by PFA may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts. As these situations represent a conflict of interest, PFA has established as a part of the Code of Ethics **Blackout Periods** where no supervised person shall purchase or sell, directly or indirectly, any security on a day during which any client has a pending "buy" or "sell" order in that same security until that order is executed or withdrawn. The following restrictions are not all inclusive but are explanatory examples of how PFA endeavors to ensure its fiduciary responsibilities:

1. A director, officer, or employee (aka: Related Person) of PFA shall not buy or sell securities for their personal portfolio(s) where they substantially derived their decision, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No RP of PFA shall prefer his or her own interest to that of the advisory client.

2. PFA maintains a list of all securities holdings for itself, and anyone associated with this advisory practice with access to advisory recommendations.
3. PFA requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
4. Any individual not in observance of the above may be subject to termination. Client understands that related persons associated with the PFA may also be associated with an insurance company, a registered securities broker-dealer, and/or other organizations and in such capacities may, if requested by client, implement the decisions of client and execute the corresponding transactions. In these capacities, the related person may participate in and receive the usual and customary commissions and/or fees from such transactions.

Further Information

The above-stated provisions are an overview and not all-inclusive. There are definitional and policy and procedural ramifications that related persons are required to understand. This area of regulatory oversight is unsettled and evolving and therefore, if a Client should require more information, he or she should contact Curt Zimmermann, President, regarding any inquiries pertaining the policies and procedures established.

ITEM 12: BROKERAGE PRACTICES

Unless an account's stated objectives direct otherwise, Charles Schwab typically serves as a broker-dealer/custodian for investment account assets. Schwab charges brokerage commissions and/or transaction fees for effecting certain securities transactions. PFA does not receive any of the commissions or fees charged to the investment account for those services.

When providing investment supervisory services as described in Item 4, PFA or a related person will typically recommend and or require that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab) to maintain custody of clients' assets and to effect trades for their accounts. Schwab Institutional provides PFA with access to its institutional trading and operations services, which are typically not available to Schwab retail investors. Schwab Institutional services may include, but are not limited to, research, brokerage, custody, access to mutual funds and other investments that are otherwise available only to institutional investors or would require a significantly higher minimum initial investment.

Generally, when providing advisory services as described in Item 4, PFA does not suggest brokers to PFA's clients. IAR of PFA suggest brokers to PFA's clients only through the disclosure of the related person's other financial industry activities or affiliations with PFASAM as discussed previously. IAR suggests brokers if the client does not have a designated, specific preference. The related person will make

suggestions in choosing such a broker based on the past capabilities of that broker in executing such types of trades, quality and speed of executing trades, and the competitiveness of commission rates. No other factors are relevant considerations. Clients of PFA receiving integrated advisory services from PFA's related persons are free to obtain brokerage service from any source to implement the recommendation of PFA's related person. PFASAM and PFA are under common control.

PFA's RPs who recommend PFASAM are registered representatives of the broker dealer and receive separate compensation (commissions) for the execution of securities transactions. However, a client is not under any obligation to effect trades through this commonly owned firm. All clients are free to select any broker-dealer of his or her choice. Client shall retain absolute discretion over all implementation decisions.

ITEM 13: REVIEW OF ACCOUNTS

PFA provides client investment supervisory services on a discretionary basis as described in Item 4. PFA's Investment Committee member & President, Curt H. Zimmermann, reviews mutual fund, individual equity and exchange traded fund (ETF) securities recommendations at least semi-annually for portfolio security selection, retention integrity and maintenance. Mr. Zimmermann also reviews securities for use specifically in FW INTRA-TRUST ASSET SELECT © model portfolios.

The reviewers of client accounts are PFA's IARs. One and/or all reviewers and Investment Committee may review reports. There is not a limit to the number of "accounts" assigned to reviewers.

When providing client customized investment advisory services and financial planning on a non-discretionary, non-continuous, and non-regular supervisory or management basis as described in Item 4 for investment advisory services and financial planning engagements, IARs at the client's direction and due to special circumstances review investment advisory services and financial planning projections and reports on a regular basis during a twelve-month period. PFA bases the review and frequency of "financial planning projection reports" on different levels, and triggering factors of the client's financial situation, objectives, and goals.

The review of "client customized investment advisory services, financial planning projection reports" and non-regular supervisory or management basis may be done by one and/or all reviewers and may also review "Investment advisory services and financial planning projection reports". Reviewers' instructions from applicant and its principal executive officers on performing reviews are described in Item 4. There is not a limit on the number of "financial planning reports" assigned to reviewers.

PFA's investment account clients receive transaction confirmation notices and regular account statements directly from the broker-dealer/custodian. In addition, client has the ability to monitor the account's status through the broker-dealer/custodian website. In regard to the above-referenced investment accounts where PFA provides investment

advisory services, clients may also receive from PFA, on request, reports summarizing account activity and performance.

ITEM 14: CLIENT REFFERRALS AND OTHER COMPENSATION

It is PFA's policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm. It is PFA's policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

ITEM 15: CUSTODY

Under SEC Rule 206(4), PFA is deemed to have custody of its clients' accounts held by Charles Schwab due to disbursement authorization. On a quarterly basis, PFA requires the custodian to send to the client a statement showing all transactions within the account during the reporting period.

ITEM 16: INVESTMENT DISCRETION

When providing investment supervisory services on a discretionary basis as described in Item 4, PFA or related person has the authority to determine, without obtaining specific client consent, the securities to be bought and sold. However, clients may place reasonable restrictions on the discretionary authority granted.

When providing client customized investment advisory account services on a non-discretionary, non-continuous, and non-regular supervisory or management basis, financial planning projection reports and non-regular supervisory or management basis as described in Item 4, PFA or related person has NO authority to determine, without obtaining specific client consent, the securities to be bought and sold.

ITEM 17: VOTING CLIENT SECURITIES

PFA in accordance with Glass Lewis Investment Manager Guidelines utilizing Broadridge's Institution Client Services Proxy Edge to vote proxies on behalf of clients for accounts over which it has discretionary authority. However, clients always have the right to vote proxies themselves. Clients can exercise this right by instructing PFA not to vote proxies in their account and completing the appropriate form(s).

PFA will vote proxies in the best interests of clients and in accordance with our established policies and procedures. PFA will retain all proxy voting books and records for the required period of time. If PFA has a conflict of interest in voting a particular action, we will notify the client of the conflict and retain an independent third party to cast a vote.

Clients may obtain a copy of PFA's complete proxy voting policies and procedures by contacting Curt H. Zimmermann at czimmermann@profinadvinc.com or any of the contact means set forth above. Clients may request in writing information on how proxies or his or her shares were voted. If any client requests a copy of our complete proxy policies and procedures or how PFA voted proxies for his or her account(s), PFA will promptly provide such information.

PFA will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct us to transmit copies of class action notices to the client or third party. Upon such direction, we will make commercially-reasonable efforts to forward such notices in a timely manner. We do not vote proxies for nondiscretionary account(s).

ITEM 18: FINANCIAL INFORMATION

PFA has no additional financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

PFA has not been the subject of a bankruptcy petition at any time.

PFA BROCHURE SUPPLEMENT

Part 2B of Form ADV

Revised: October 22, 2018
SUPPLEMENT

This brochure supplement provides information about Matthew P. Amos, David L. Englehart, George D. Kegerreis, Jeffrey S. Nickum, Kimberly I. Swope, and Curt H. Zimmermann that supplements the firm brochure of Professional Financial Advisors, Inc. (PFA). You should have received a copy of that brochure. Please contact David L. Englehart, Chief Compliance Officer at 717-761-4646, czimmermann@profinadvinc.com if you did not receive PFA's Firm Brochure or if you have any questions about the contents of this supplement.

This document provides information about the PFA supervised persons. Additional information may be found at www.adviserinfo.sec.gov.

None of the following individuals have been subject to any disciplinary action as a result of their actions, including no felonies or investment-related misdemeanors involving fraud. There have been no administrative proceedings against PFA or any management persons set forth below which resulted in loss of authorization to do business, suspensions, or bars from associating with investment-related businesses. None of the following supervised person's professional licenses have been revoked or suspended due to rules of conduct or any other reason.

Please note that all of the following supervised persons are also registered representatives of PFA Security Asset Management Inc. and as such may receive commissions and/or service fees in conjunction with products sold. In addition, the supervised persons may also have other outside business activities affiliated with or not affiliated with PFA through which they may receive compensation, including commissions, fees, etc.

David L. Englehart, Chief Compliance Officer, whose information is set forth below is responsible for supervising persons below.

Investment Advisor Information

MATTHEW P. AMOS

Matthew P. Amos, born 1959, is the founder of Professional Financial Advisors, Inc. (PFA) and was the President from March 1986 to August 2018. He became an Investment Advisor Representative in 1986 and a Registered Representative with an affiliated FINRA broker-dealer in 1983. He is an investment advisor representative and is registered with the Commonwealth of PA Securities Commission and PFA is registered with the Securities and Exchange Commission to provide fee-based investment advisory

services. Mr. Amos is a graduate of Hillsdale College in Michigan with a Bachelor's Degree in Psychology.

PFA, having an extensive referral network, has provided fee-based financial planning to Commonwealth, public school, municipal and various other individuals all across Pennsylvania who have unique circumstances as they relate to retiring from their employers. Mr. Amos has been working with clients across the Commonwealth who are transitioning through their personal financial lifelines in the areas of pre-retirement, retirement, post-retirement, pre-estate, estate, and wealth preservation and transfer.

Mr. Amos has successfully passed the following licensing examinations: Pennsylvania Producer's Life Insurance Examination, Authorized Powers Life & Annuities, Variable Annuities

10/15/1983 Series 7 - General Securities Representative Examination
11/19/2001 Series 26 - Investment Company Products/Variable Contracts Principle Exam
11/17/1983 Series 63 - Uniform Securities Agent State Law Examination

Mr. Amos is a partial owner and serves in various capacities in the following organizations:

PFA Professional Group, LLC (Administrative Service Company)	President/Shareholder, 8/01- Present
Professional Tax Advisors, Inc. (Tax Preparation Service)	President/Client Relations, 9/93- 5/2018
Professional Asset Management Advisors, Inc. (Insurance Brokerage Agency)	President/Insurance Brokerage Agent, 8/94- Present
PFA Security Asset Management, Inc. (Registered Broker-Dealer)	Director, 1/02-Present/Registered Representative, 7/01-07/18
MPA Professional Publishing (Publishing Concern)	Proprietor, 6/98-Present
Black Forest Tree Ranch (Agricultural Enterprise)	Proprietor, 9/94-Present

Mr. Amos continues to pursue a professional development agenda in the areas of personal financial planning, investment management and taxation issues related to estate and income planning. He has given numerous seminars on personal financial planning, retirement, and estate planning to both the general public as well as to specific organizations and groups. He may be reached at 717/761-4646, x 4 or via e-mail at mpamos@profinadvinc.com.

Investment Advisor Information
DAVID L. ENGLEHART

David L. Englehart, born 1954, has been working in the financial planning industry since 1988 and began his association with Professional Financial Advisors, Inc. (PFA) in 1985. He is Chief Compliance Officer and an investment advisor representative and is registered with the Commonwealth of PA Securities Commission and PFA is registered with the Securities and Exchange Commission to provide fee-based investment advisory services. Mr. Englehart is a graduate of Dartmouth College with a Bachelor's Degree in Psychology.

A member of the Financial Planning Association, Mr. Englehart has been working with clients across the Commonwealth who are transitioning through their personal financial lifelines in the areas of pre-retirement, retirement, post-retirement, pre-estate, estate, and wealth preservation and transfer.

Prior to and since joining PFA, Mr. Englehart has successfully passed the following licensing examinations: Pennsylvania Resident Producer Life Insurance, Accident and Health Examination, Lines of Authority: Accident and Health; Life and Fixed Annuities; Variable Annuities

09/06/1985	Series 6 - Investment Company Products Representative Examination
09/27/1994	Series 7 - General Securities Representative Examination
10/29/1985	Series 22 - Direct Participation Programs Representative Examination
10/16/2000	Series 24 - General Securities Principal Examination
01/03/2006	Series 28 - Financial and Operations Principal Examination
10/01/2002	Series 53 - Municipal Securities Principal Examination
09/06/1985	Series 63 - Uniform Securities Agent State Law Examination

Mr. Englehart is a partial owner and serves in various capacities in the following organizations:

PFA Professional Group, LLC (Administrative Services Company)	Shareholder, 8/01-Present
Professional Tax Advisors, Inc. (Tax Preparation Service)	Treasurer, 2/00- Present/Client Relations/Tax Preparation, 9/93 - Present President, 05/18 - Current
Professional Asset Management Advisors, Inc. (Insurance Brokerage Agency)	Secretary/Insurance Brokerage Agent, 3/98- Present
PFA Security Asset Management, Inc.	General Principal/Registered

(Registered Broker-Dealer)

Representative, 7/01-Present, Chairman of
the Board, VP/Director, 1/02-Present Chief
Compliance Officer, 01/02-Present

Mr. Englehart continues to pursue a professional development agenda in the areas of personal financial planning, investment management and taxation issues related to estate and income planning. He has given numerous seminars on personal financial planning, retirement and estate planning to both the general public as well as to specific organizations and groups.

Mr. Englehart may be reached at 717/761-4646 x 5 or via e-mail at
denglehart@profinadvinc.com.

Investment Advisor Information
JEFFREY S. NICKUM

Jeffrey S. Nickum began his association with Professional Financial Advisors, Inc. (PFA) in August 1995. He is an investment advisor representative and is registered with the Commonwealth of PA Securities Commission and PFA is registered with the Securities and Exchange Commission to provide fee-based investment advisory services. He is a graduate of Arizona State University with a Bachelor's Degree in Marketing.

Mr. Nickum has been working with clients across the Commonwealth who are transitioning through their personal financial lifelines in the areas of pre-retirement, retirement, post-retirement, pre-estate, estate, and wealth preservation and transfer.

Prior to and since joining PFA, Mr. Nickum has successfully passed the following licensing examinations: Pennsylvania Producer's Life Insurance Examination, Lines of Authority: Life & Annuities, Variable Annuities

11/19/1996	Series 6 - Investment Company Products Representative Examination
07/09/2002	Series 7 - General Securities Representative Examination
11/12/2001	Series 26 - Investment Company Products/Variable Contracts Principal
11/19/1996	Series 63 - Uniform Securities Agent State Law Examination
01/21/2002	Series 65 - Uniform Investment Adviser Examination

Mr. Nickum is a partial owner and serves in various capacities in the following organizations:

PFA Professional Group, LLC
(Administrative Services Co.)

Shareholder, 8/01-Present

Professional Tax Advisors, Inc.
(Tax Preparation Service)

Secretary, 2/00-05/18//Client Relations,
8/95-Present

Professional Asset Management
Advisors, Inc.

VP of Marketing/Insurance Brokerage
Agent, 3/98-Present

(Insurance Brokerage Agency)

PFA Security Asset Management, Inc.
(Registered Broker-Dealer)

Secretary & Director, 1/02 –
Present/Registered Representative, 7/01-
Present

Mr. Nickum continues to pursue a professional development agenda in the areas of personal financial planning, investment management and taxation issues related to estate and income planning. He has given numerous seminars on personal financial planning, retirement and estate planning to both the general public as well as to specific organizations and groups.

Mr. Nickum may be reached at 717/761-4646, x8 or via e-mail at jnickum@profinadvinc.com.

Investment Advisor Information
KIMBERLY I. SWOPE

Kimberly Swope began her association with Professional Financial Advisors, Inc. (PFA) in June 2005. She is an investment advisor representative and is registered with the Commonwealth of PA Securities Commission and PFA is registered with the Securities and Exchange Commission to provide fee-based investment advisory services. She is a graduate of Penn State University with a Bachelor's Degree in Finance.

Prior to and since joining PFA, Mrs. Swope has successfully passed the following licensing examinations: Pennsylvania Resident Producer Life Insurance, Accident and Health Examination, Lines of Authority: Accident and Health; Life and Fixed Annuities; Variable Annuities

06/29/2006	Series 7 - General Securities Representative Examination
07/27/2006	Series 28 - Broker Dealer Financial & Operations Principal
07/13/2006	Series 63 - Uniform Securities Agent State Law Examination
06/21/2007	Series 66 - Uniform Combined State Law Exam

Mrs. Swope serves in various capacities in the following organizations:

PFA Professional Group, LLC
(Administrative Services Co.)

Operations Manager, 6/05-Present

Professional Tax Advisors, Inc.
(Tax Preparation Service)

Tax Preparer, 2/09 -Present
Vice President/Treasurer – 05/18-Current

Professional Asset Management
Advisors, Inc.
(Insurance Brokerage Agency)

Agent, 1/06-Present; Operations 6/05-
Present

PFA Security Asset Management, Inc.
(Registered Broker-Dealer)

Operations Manager, 6/05-Present;
Registered Representative, 7/06-Present

Mrs. Swope continues to pursue a professional development agenda in the areas of personal financial planning, investment management and taxation issues related to estate and income planning. She can be reached at 717-761-4646 x7 or via e-mail at kswope@profinadvinc.com.

Investment Advisor Information
CURT H. ZIMMERMANN

Curt H. Zimmermann began his association with Professional Financial Advisors, Inc. (PFA) in October 1988. He is the President and an investment advisor representative and is registered with the Commonwealth of PA Securities Commission and PFA is registered with the Securities and Exchange Commission to provide fee-based investment advisory services. Mr. Zimmermann is a graduate of Indiana University of Pennsylvania with a Bachelor's Degree in finance and minors in economics and accounting. A member of the Financial Planning Association, Mr. Zimmermann has been working with clients across the Commonwealth who are transitioning through their personal financial lifelines in the areas of pre-retirement, retirement, post-retirement, pre-estate, estate, and wealth preservation and transfer.

Prior to and while at PFA, Mr. Zimmermann successfully passed the following licensing examinations: Pennsylvania Producer's Life Insurance, Accident and Health Examination, Authorized Powers- Life & Annuities, Variable Annuities, Accident & Health.

08/16/1986	Series 7 - General Securities Representative Examination
11/21/2001	Series 26 - Investment Company Products/Variable Contracts Principle
09/05/1986	Series 63 - Uniform Securities Agent State Law Examination
02/21/1992	Series 65 - Uniform Investment Advisor Law Examination

Mr. Zimmermann is a partial owner and serves in various capacities in the following organizations:

PFA Professional Group, LLC
(Administrative Services Company)

Chairman/Shareholder, 8/01-Present

PFA Security Asset Management, Inc.
(Registered Broker/Dealer)

President&/Director, 1/02-Present/Registered Representative, 7/01-Present

Professional Tax Advisors, Inc.
(Tax Preparation Service)

Vice President of Marketing, 2/00-05/18/Client Relations, 9/93-Present

Professional Asset Management
Advisors, Inc.
(Insurance Brokerage Agency)

Vice President/Insurance Brokerage Agent,
3/98-Present

Pennsylvania State Police Historical,
Educational and Memorial Center

Board Member / Finance Committee
Chairman 12/04-Present

Mountain Ridge Regional Church

Advisory Team Leader 10/04-10/16

Susquehanna Conference of the Brethren
In Christ Church

Board Member 04/11-04/17
Treasurer 10/17-Present

Mr. Zimmermann continues to pursue a professional development agenda in the areas of personal financial planning, investment management and taxation issues related to estate and income planning. He has given numerous seminars on personal financial planning and retirement and estate planning to both the general public as well as to specific organizations and groups.

Mr. Zimmermann may be reached at 717/761-4646, x6 or via e-mail at
czimmermann@profinadvinc.com.

Investment Advisor Information
GEORGE D. KEGERREIS, JR.

George D. Kegerreis, Jr. began his association with Professional Financial Advisors, Inc. (PFA) in March 2013. He is an Investment Advisor Representative and is registered with the Commonwealth of PA Department of Banking and Securities and PFA is registered with the Securities and Exchange Commission to provide fee-based investment advisory services. He is a graduate of The Pennsylvania State University with a Bachelor's Degree in Management and the University of Louisville Southern Police Institute Administrative Officer's Course.

Mr. Kegerreis has been working with clients across the Commonwealth who are transitioning through their personal financial lifelines in the areas of pre-retirement, retirement, post-retirement, pre-estate, estate, and wealth preservation and transfer.

Prior to and since joining PFA, Mr. Kegerreis has successfully passed the following licensing examinations: Pennsylvania Producer's Life Insurance Examination, Lines of Authority: Accident and Health, Life and Fixed Annuities

02/21/2013	Series 7	- General Securities Representative Examination
03/22/2013	Series 66	- Uniformed Combined State Law Examination

Mr. Kegerreis also serves in the following organization:

PFA Security Asset Management, Inc.

Registered Representative, 03/13 - Present
(Registered Broker-Dealer)

Previous Experience:

Pennsylvania State Police

Sergeant, 02/86 – 06/13

Mr. Kegerreis retired with an Honorable Discharge after 27 years with the Pennsylvania State Police, retiring at the rank of Sergeant.

Mr. Kegerreis continues to pursue a professional development agenda in the areas of personal financial planning, investment management and taxation issues related to estate and income planning.

Mr. Kegerreis may be reached at (717)761-4646, (570)332-5965 or via e-mail at gkegerreis@profinadvinc.com.