



Powered by HIGHLAND Financial Advisors, LLC

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upswingadvisor.com

1. Cover Page

Our Firm Brochure

March 15, 2017

This brochure provides information about the qualifications and business practices of Upswing Advisor. If you have any questions about the contents of this brochure, please contact us at 973-557-2933 or reed@highlandplanning.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Upswing Advisor also is available on the SEC's website at www.adviserinfo.sec.gov.

Registration as a Registered Investment Advisor does not imply a certain level of skill or training.

March 15, 2017 – Firm Brochure

2. SUMMARY OF MATERIAL CHANGES

Our firm brochure is substantially modified from its prior version dated February 26, 2016.

1. Item 4 – Advisory Business
 - a. Effective March 1, 2017 HIGHLAND Financial Advisors, LLC and Upswing Advisor moved to a new location at 1680 Route 23, Suite 210, Wayne, NJ 07470.

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4. ADVISORY BUSINESS

Our Firm's History

Upswing Advisor was established in 2016 to provide Investment Management and Financial Planning services to young professionals and families. Upswing Advisor is powered by the resources at HIGHLAND Financial Advisors, LLC.

HIGHLAND Financial Advisors, LLC was established on October 8, 1996 as Tyras, Fraasa & Associates, LLC. On April 13, 2005, after the retirement of Paul F. Tyras, the name was changed to HIGHLAND Financial Advisors, LLC.

From 1996 to 2006 HIGHLAND Financial Advisors, LLC was located in Paramus, New Jersey. From 2006 to 2017 HIGHLAND Financial Advisors, LLC has been located at 44 State Route 23 North, Riverdale, NJ. From March, 2017 to the present HIGHLAND Financial Advisors, LLC has been located at 1680 Route 23, Wayne, NJ 07470.

HIGHLAND Financial Advisors, LLC is a Registered Investment Adviser with the Securities and Exchange Commission under the Investment Advisers Act of 1940 offering fee-only Financial Planning and Investment Advisory services to individuals, families, pension and profit sharing plans, and business entities. About one quarter of our clients are retirement plans, endowments, or trusts seeking investment management only.

HIGHLAND Financial Advisors, LLC also offers Third Party Administrator and Investment Advisory services in the design and management of qualified retirement plans for businesses. Approximately 10% of the firm's time is spent in this area.

Our Principal Owners

Reed C. Fraasa is the principal owner of HIGHLAND Financial Advisors, LLC.

Amount of Assets Under Management

As of March 15, 2017, the amount of client assets managed by Upswing Advisor is \$225,000. As of March 15, 2017, the amount of client assets managed by HIGHLAND Financial Advisors, LLC on a discretionary basis is \$190,071,190 and the amount of client assets managed by HIGHLAND Financial Advisors, LLC on a non-discretionary basis is -0-. HIGHLAND Financial Advisors, LLC also offer consulting and monitoring, but not discretionary management, for an additional \$11,050,352 in client assets under advisement.

Non-Participation in Wrap Fee Programs

Upswing Advisor does not participate in any Wrap Fee Programs. A wrap fee program is a program under which investment advisory and brokerage execution services are provided for a single "wrapped" fee that is not based on the transactions in a client's account.

Types of Investments upon Which Advice is Offered

Upswing Advisor offers advice on the following:

- Exchange-listed securities
- Securities traded over-the-counter
- Corporate debt securities
- Commercial paper
- Certificates of deposit
- Municipal securities
- Variable life insurance
- Variable annuities
- Mutual fund shares
- Exchange Traded Funds
- United States government securities
- Interests in partnerships investing in real estate

Advisory Services Offered

INVESTMENT MANAGEMENT SERVICES

Upswing Advisor offers Investment Management services to young professionals and families. We recommend Schwab's Institutional Intelligent Portfolios™. Upswing Advisor investment services include the development of an Investment Policy Statement and the discretionary management of the client's portfolio.

FINANCIAL PLANNING SERVICES

Upswing Advisor offers Financial Planning services to young professionals and families. Our Financial Planning services are offered on a monthly retainer and may include cash flow planning, budgeting software, student loan management, goal setting, employee benefit planning, retirement planning, insurance planning, and estate planning.

Client Imposed Investment Restrictions

Although it is rare, there may be circumstances whereby a client does not desire a particular security or asset to be included in their investment policy. If this were to occur, Upswing Advisor will discuss any possible implications and possible consequences such investment constraint may cause, and document any constraints in the client's Investment Policy Statement.

5. FEES AND COMPENSATION

Upswing Advisor is compensated directly by our clients for Investment Management and Financial Planning services. Upswing Advisor does not receive any third party compensation, 12b-1 fees, or commissions from any advice or products it recommends.

INVESTMENT MANAGEMENT SERVICES

The cost for Investment Management is 0.80% per annum, billed quarterly based on the Assets Under Management at client's custodian. The minimum account size is \$5,000. Services are billed quarterly in advance, beginning on the first business day of the month following the month in which the accounts are funded. Thereafter, the quarterly amount due is based on the value of the client's account on the last business day of the previous month. A pro-rata refund will be paid to client if canceled within any quarter.

FINANCIAL PLANNING SERVICES

The cost for Financial Planning is a monthly retainer at \$100.00 to \$200.00 per month. The services may be cancelled at any time and the fee will be prorated for any month, and any unused compensation will be refunded to client.

Other fees or expenses paid in connection with advisory services: products and custodians. All fees paid to Upswing Advisor for Investment Management and Financial Planning services are separate and distinct from the fees and expenses charged by mutual funds and exchange traded funds (ETFs) to their shareholders. Mutual fund and EFT expenses are generally described in each fund's prospectus.

Clients may incur transaction fees or commissions in connection with trading of mutual funds, ETFs, individual stocks and bonds (and/or principal mark-ups and mark-downs for principal trades), which are charged by a custodian (brokerage firm holding the client's assets for safekeeping). Upswing Advisor clients are generally invested in no-transaction-fee ETFs at Schwab. Currently, the cost for any purchase and sale

transaction at Schwab Institutional Intelligent Portfolio™ is \$-0-, however, for other arrangements the transaction fee could be between \$0 and \$20 per trade.

Comparable services

Upswing Advisor believes that the charges and fees offered within its program are competitive with alternative programs available through other firms offering a similar range of services; however, lower fees for comparable services may be available from other sources.

Proper management of conflicts of interest relating to the fees we receive from Client, relating to the receipt of percentage-based compensation

A conflict of interest can exist in any form of compensation; however, we have adopted internal policies to properly manage these and other potential conflicts of interest. Upswing Advisor's goal is that advice to client remains at all times in the client's best interest. Upswing Advisor bills for Investment Management services based on assets under management and Financial Planning services on a monthly retainer. This is a very common form of compensation for registered investment advisory firms and avoids the multiple inherent conflicts of interest associated with commission-based compensation.

6. PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Not applicable. Upswing Advisor does not offer performance-based fees or side-by-side management to our clients.

7. TYPES OF CLIENTS

Upswing Advisor generally offers Investment Advisory and Financial Planning services to young professionals and families.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Before investing a client's portfolio, Upswing Advisor will develop an Investment Policy Statement to establish a clear understanding between the client and Upswing Advisor as to the investment goals and objectives and management policies applicable to client's investment portfolio. Clients should understand that buying securities involves risk and the Investment Policy Statement is created to provide a plan to manage client's assets for an expected rate of return with an acceptable amount of risk.

Generally

Clients of Upswing Advisor receive the benefit of Upswing Advisor's investment philosophies and strategies, research and due diligence, account monitoring, and personal financial planning recommendations. Upswing Advisor security analysis method is fundamental.

Specific no-load ETFs and mutual funds are then recommended to clients. Clients' portfolios are periodically monitored, and adjustments to investment portfolios are suggested when appropriate. A disciplined approach to rebalancing is employed in order to maintain asset class exposures within desired risk tolerances, subject to variances permitted for tax reduction, tax planning or other reasons.

Clients should understand that there can be no guarantee about the attainment of any goals, investment objectives, or investment returns.

Methods of Analyses and Investment Strategies, In General

In designing investment plans for clients, Upswing Advisor relies upon the information supplied by the client and the client's other professional advisors. Such information may pertain to client's financial situation, estate planning, tax planning, risk management planning, short-term and long-term lifetime financial goals and objectives, investment time horizon, and perceived current tolerance for risk.

This information becomes the basis for the strategic asset allocation plan which we believe will best meet the client's stated long-term personal financial goals. The strategic asset allocation provides for investments in those asset classes which Upswing Advisor believes (based on historical data and Upswing Advisor's proprietary analysis) will possess attractive combinations of return, risk, and correlation over the long term. A tremendous amount of academic research reveals that strategic asset allocation determines the majority of the expected long-term gross returns of investor's portfolios. Our selection of asset classes is driven by research into global asset classes by such academics as Professor Eugene Fama, Sr. of the University of Chicago Booth Graduate School of Business and the Center for Research in Security Prices, Professor Kenneth French of Dartmouth College, and many other academics and researchers.

Methods of Analysis; Sources of Information

Upswing Advisor security analysis is based upon a number of factors including those derived from commercially available software technology, securities rating services, general economic and market information, due diligence reviews, and specific investment analyses that clients may request. The main sources of information include commercially available investment information and evaluation services, financial newspapers and journals, academic whitepapers and periodicals. Prospectuses, statements of additional information, other issuer prepared information, and data aggregation services are also utilized. Investment Committee members and advisors also attend various investment and financial planning conferences.

Types of Investments

Each client typically receives an investment portfolio which consists mainly of no-load stock, bond, and alternative ETFs and mutual funds.

Risk of Loss, In General

Investing in securities involves a risk of loss that clients should be prepared to bear on occasion. The investment recommendations seek to limit risk through broad global diversification in equities (through broadly diversified stock funds) and investment in high quality fixed income securities or diversified bond funds. However, the investment methodology will still, at times, subject the client to declines in the value of their portfolios, which can at times be dramatic. We believe there exists a high probability in most market environments of a very long-term (15-years or greater) outperformance of small cap and value stocks, relative to large cap and growth stocks, and hence the stock (equities) portion of an investor's portfolio may be "tilted" toward small cap and value stocks.

Risk of Loss, Certain Higher-Risk Securities

Certain securities recommended, such as U.S. small cap and micro-cap funds, and emerging markets funds, possess higher levels of volatility (as individual asset classes within a portfolio). Upswing Advisor may employ these securities as part of an overall strategic asset allocation for a client, and when such is undertaken, Upswing Advisor possesses a reasonable belief that the risk-return relationship for these securities will likely be beneficial for the investor over the long term.

Cash Balances in Client Accounts

Cash in Client's investment accounts are typically swept into the money market mutual fund accounts or money market bank accounts at Schwab. Upswing Advisor discusses with each client, during periodic

reviews, upcoming cash flow needs and seeks to plan accordingly to meet those needs. Upswing Advisor includes funds established for cash reserve purposes in the calculation of assets under management and fee calculations.

9. DISCIPLINARY INFORMATION

There are no disciplinary actions to report for Upswing Advisor or HIGHLAND Financial Advisors, LLC or any of its investment adviser representatives.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Upswing Advisor is not involved in any other activities and affiliations.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Generally, We Seek to Avoid Material Conflicts of Interest

Upswing Advisor seeks to avoid material conflicts of interest. Typically, Upswing Advisor, its investment adviser representatives, or its team members do not receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies.

About Our Relationships with Investment Product Providers and Custodians

Some additional services and non-direct monetary or other forms of compensation are offered and provided to Upswing Advisor as a result of its relationships with custodian(s) and/or providers of mutual fund products. For example, investment advisors and employees may be invited to attend educational conferences and/or entertainment events sponsored by such brokerage firms or custodians or mutual fund companies.

Upswing Advisor receives benefits from its custodial relationships with Schwab and TD Ameritrade, which are also received by other Registered Investment Adviser firms who custody clients' assets with Schwab or TD Ameritrade. These benefits include attendance at seminars where financial planning, investment management and practice management instruction is given. Upswing Advisor pays all of the travel and hotel costs for members and staff attending these seminars.

Our Code of Ethics

Upswing Advisor shares HIGHLAND Financial Advisors, LLC's adopted Code of Ethics, to which all investment adviser representatives and employees are bound to adhere. The key components of our Code of Ethics reflect:

- The interests of clients will be placed ahead of the firm's or any employee's own investment interests.
- Employees are expected to conduct their personal securities transactions in accordance with the Personal Trading Policy and will strive to avoid any actual or perceived conflict of interest with the client. Employees with questions regarding the appearance of a conflict with a client should consult with the CCO before taking action that may result in an actual conflict.
- Employees will not take inappropriate advantage of their position with the firm.
- Employees are expected to act in the best interest of each of our clients.
- Employees are expected to comply with federal securities laws. Strict adherence to this policy manual will assist the employee in complying with this important requirement.

Upswing Advisor will provide a complete copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions and Personal Trading

Upswing Advisor does not currently participate in securities in which it has a material financial interest.

Upswing Advisor and its related persons, as a matter of policy, do not recommend to clients, or buy or sell for client's accounts, securities in which the firm or its related persons has a material financial interest.

Upswing Advisor's Code of Ethics provides that individuals associated with our firm may buy or sell securities for their personal accounts identical or different than those recommended to clients. However, it is the expressed policy of our firm that no person employed by the firm shall prefer his or her own interest to that of an advisory client nor make personal investment decisions based on investment decisions of advisory clients.

To supervise compliance with the Code of Ethics, Upswing Advisor requires that anyone associated with this advisory practice and who possesses access to advisory recommendations (before or at the time they are entered into) ("access persons") to provide annual securities holding reports and quarterly transaction reports to Upswing Advisor's Chief Compliance Officer or his or her designee. We also require access persons to receive advance approval from Upswing Advisor's Chief Compliance Officer or his designee prior to investing in any initial public offerings or private placements, and with regard to trading of certain individual securities.

The Code of Ethics further includes Upswing Advisor's policy prohibiting the use of material non-public information and protecting the confidentiality of client information. We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Any individual not in observance of the above may be subject to discipline.

In instances where Upswing Advisor and/or its associates buy or sell the same securities as those of their clients, the client's accounts are given priority. Upswing Advisor's representatives may not effect for himself or herself or his or her immediate family ("Covered Persons") any transactions in a security that is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any Upswing Advisor's clients, unless in accordance with the following procedures:

1. If Upswing Advisor is purchasing or considering for purchase any security on behalf of Upswing Advisor's client, no Covered Persons may transact in that security prior to the client's purchase having been completed by Upswing Advisor, or until a decision has been made not to purchase the security on behalf of the client; and
2. If Upswing Advisor is selling or considering the sale of any security on behalf of an Upswing Advisor client, no Covered Persons may transact in that security prior to the sale on behalf of the client having been completed by Upswing Advisor, or until a decision has been made not to sell the security on behalf of the client.

General exceptions:

1. This policy has been established recognizing that some securities being considered for purchase and sale on behalf of Upswing Advisor's clients trade in sufficiently broad markets to permit transactions to be completed without any appreciable impact on the markets of the securities.
2. Open-end mutual funds and/or the investment subdivisions which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value price per share specific to the date of purchase or redemption. As such, transactions in mutual funds and /or variable insurance products by Covered Persons are not likely to have an impact on the prices of the fund shares in which clients invest, and are therefore not prohibited by the Advisory Firm's Investment Policy and Procedures.

In accordance with Section 204A of the Investment Advisors Act of 1940, Upswing Advisor also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by Upswing Advisor or any person associated with Upswing Advisor.

12. BROKERAGE PRACTICES

Use of Brokerage Firms (Custodians), In General

Upswing Advisor utilizes the brokerage/custodian services of Charles Schwab & Co., Inc., Institutional Intelligent Portfolio™. In seeking "best execution", the determinative factor is not the lowest possible commission cost but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer's services including execution capability, commission rates, and responsiveness.

Our Recommendations of Brokerage Firms

Client may direct Upswing Advisor to use a particular broker-dealer (subject to Upswing Advisor's right to decline and/or terminate the engagement). In such event, client will negotiate terms and arrangements for the account with that broker-dealer.

Further, if such brokers are utilized, Upswing Advisor may not possess access to certain mutual funds, ETFs, and other investments that are generally available only to institutional investors or which would require a significantly higher minimum initial investment, and commission rates paid or transaction fees paid may be higher than the fees negotiated by Upswing Advisor.

While as a fiduciary, Upswing Advisor endeavors to act in its clients' best interests, our desire that clients maintain much of their assets in accounts at Schwab may be based in part on the benefit to Upswing Advisor for the availability of some products and services (See Item 11, Page 11 About Our Relationships with Investment Product Providers and Custodians) at no cost to our firm, or at reduced costs, and not solely on the nature, cost, or quality of custody and brokerage services provided by the brokers, and this may create a potential conflict of interest.

However, we have negotiated fees and selected Schwab for their generally low fees relative to other large custodians. Also, we prefer to recommend custodians whom possess significant size and financial resources, for purposes of enhanced safety of clients' funds.

Aggregation of Client Trades

Typically, Upswing Advisor will not be aggregating sale and purchase orders of securities held by Upswing Advisor and clients with similar orders being made simultaneously for other clients. All trade execution is handled by Schwab Institutional Intelligent Portfolio™. It is Upswing Advisor's understanding that Schwab may aggregate sale and purchase orders of securities held by Schwab clients with similar orders being made simultaneously for other clients of Schwab, if it is beneficial to client.

Non-Participation in Client Referral Programs of Custodians

Upswing Advisor does not participate in the client referral programs that may be sponsored by such custodians.

Participation in Client Referral Programs of Investment Product Providers

Upswing Advisor does not participate in the client referral programs that may be sponsored by such product providers.

13. REVIEW OF ACCOUNTS

For those clients to whom Upswing Advisor will offer investment supervisory services, account reviews are conducted on an ongoing basis by a CERTIFIED FINANCIAL PLANNER™ practitioner. All clients are advised to inform Upswing Advisor of any changes to their goals and objectives or financial situation that could impact their financial planning or investment objectives.

The Portfolio Analyst reviews all accounts on at least a quarterly basis for consistency with investment objectives, including asset allocation, performance measures, other investment policy criteria, and accuracy of trades on an ongoing basis. Clients receive a confirmation of each transaction and periodic statements from their broker-dealer/custodian.

14. CLIENT REFERRALS AND OTHER COMPENSATION

Upswing Advisor is not paid cash by and does not receive any economic benefit including commissions, equipment or non-research services from a non-client in connection with giving advice to clients.

15. CUSTODY

Upswing Advisor does not have custody of clients' funds or securities. Clients' funds and securities are held by Client's custodian. Clients will receive account statements and confirms directly from the custodian. Clients should carefully review the account statements they receive.

16. INVESTMENT DISCRETION

Upswing Advisor has authority to determine, without obtaining specific client consent, the securities to be bought or sold and the amount of the securities to be bought or sold. The terms of the relationship is detailed in the Investment Management agreement.

17. VOTING CLIENT SECURITIES

Upswing Advisor does not have authority to vote client securities. Clients will receive their proxies or other solicitations directly from Client's custodian, or a transfer agent.

18. FINANCIAL INFORMATION

Not applicable. Upswing Advisor is not required to disclose financial information.

19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

Not applicable. Upswing Advisor and HIGHLAND Financial Advisors, LLC are federally registered with the Securities and Exchange Commission.

Privacy Notice

Our Promise to You

As a client of Upswing Advisor, you share both personal and financial information with us. Your privacy is important to us, and we are dedicated to safeguarding your personal and financial information.

Information Provided By Clients

In the normal course of doing business, we typically obtain the following non-public personal information about our clients:

- Personal information regarding our clients' identity such as name, address and social security number;
- Information regarding securities transactions effected by us; and
- Client financial information such as net-worth, assets, income, bank account information and account balances.

How We Manage and Protect Your Personal Information

We do not sell information about current or former clients to third parties, nor is it our practice to disclose such information to third parties unless requested to do so by a client or client representative or, if necessary, in order to process a transaction, service an account or as permitted by law. Additionally, we may share information with outside companies that perform administrative services for us. However, our contractual arrangements with these service providers require them to treat client information as confidential.

In order to protect client personal information, we maintain physical, electronic and procedural safeguards to protect your personal information. Upswing Advisor Privacy Policy restricts the use of client information and requires that it be held in strict confidence.

Client Notifications

We are required by law to annually provide a notice describing our privacy policy. In addition, we will inform you promptly if there are changes to our policy. Please do not hesitate to contact us with questions about this notice.

Advisors' Brochure Supplement

for

Reed C. Fraasa

**Managing Member, Chief Compliance Officer
CERTIFIED FINANCIAL PLANNER™ Practitioner**

Peter J. McKenna

CERTIFIED FINANCIAL PLANNER™ Practitioner

Edward J. Leach

CERTIFIED FINANCIAL PLANNER™ Practitioner

AnnaMarie Mock

CERTIFIED FINANCIAL PLANNER™ Practitioner

Upswing Advisor

HIGHLAND Financial Advisors, LLC

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highlandplanning.com

upswingadvisor.com

March 15, 2017

This brochure supplement provides information about our advisors that supplements the Upswing Advisor brochure. You should have received a copy of that brochure. Please contact Reed C. Fraasa if you did not receive Upswing Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about the above named advisors is available on the SEC's website at www.adviserinfo.sec.gov

March 15, 2017 – Firm Brochure

REED C. FRAASA

DOB 3-26-58

Educational Background

College for Financial Planning (Denver, CO)

CFP® Certification 1993

Minimum Qualifications required:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the education, examination, experience, and ethics requirements as set forth by the CFP Board of Standards. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

Center for Fiduciary Studies, LLC, Accredited Investment Fiduciary®, AIF®, designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics.

Kinder Institute, Registered Life Planner®, RLP® 2007

The Kinder Institute issues and controls the registered trademark for the Registered Life Planner® designation after a participant has completed the following three requirements:

- Completion of a two day workshop, The Seven Stages of Money Maturity
- Completion of a five day retreat on EVOKE™ training
- Completion of a six month mentorship in EVOKE® training.

Business Experience

HIGHLAND Financial Advisors, LLC

October 1996 - Present

President, Founder, Financial Planner

Disciplinary Information

There are no legal or disciplinary events to report.

Other Business Activities

There are no other business activities to report.

Additional Compensation

There is no additional compensation to report. Reed C. Fraasa is solely compensated from the regular business activities of HIGHLAND Financial Advisors, LLC as disclosed in the Firm Brochure.

Supervision

Reed C. Fraasa is a managing member of HIGHLAND Financial Advisors, LLC.

Requirements for State-Registered Advisers

Not applicable. HIGHLAND Financial Advisors, LLC is federally registered with the Securities and Exchange Commission.

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PETER J. MCKENNA

DOB 10-19-63

Educational Background

New York University Financial Planning Program

CFP® Certification 2010

Zicklin School of Business, Baruch College,

MBA – concentration in Finance, 1995

State University of New York, College at Oswego,

B.S. Accounting, 1985

Minimum Qualifications required:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the education, examination, experience, and ethics requirements as set forth by the CFP Board of Standards. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

Business Experience

HIGHLAND Financial Advisors, LLC 2012 - Present

Wealth Manager, Financial Planner

Lehman Brothers Holdings, Inc. 1991 – 2011

Senior Vice President, Finance Division

Disciplinary Information

There are no legal or disciplinary events to report.

Other Business Activities

There are no other business activities to report.

Additional Compensation

There is no additional compensation to report. Peter J. McKenna is solely compensated from the regular business activities of HIGHLAND Financial Advisors, LLC as disclosed in the Firm Brochure.

Supervision

Peter J. McKenna is a member of HIGHLAND Financial Advisors, LLC.

Requirements for State-Registered Advisers

Not applicable. HIGHLAND Financial Advisors, LLC is federally registered with the Securities and Exchange Commission.

EDWARD J. LEACH

DOB 09-09-87

Educational Background

Montclair State University Graduate School

Masters of Business Administration (MBA), 2014

Fairleigh Dickinson University Financial Planning Program

CFP® Certification, 2012

Ramapo College of New Jersey, Anisfield School of Business

B.S. Business Administration – Concentration in Finance & minor in Economics, 2010

Minimum Qualifications required:

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- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

Business Experience

HIGHLAND Financial Advisors, LLC	2014 - Present
Financial Planner	
Traphagen Financial Group, LLC	2013 – 2014
Financial Planner	
Toys”R”Us, Inc	2013 – 2013
Financial Analyst, Corporate FP&A	
HIGHLAND Financial Advisors, LLC	2010 – 2013
Financial Analyst, Financial Planner	

Disciplinary Information

There are no legal or disciplinary events to report.

Other Business Activities

There are no other business activities to report.

Additional Compensation

There is no additional compensation to report. Edward J. Leach is solely compensated from the regular business activities of HIGHLAND Financial Advisors, LLC as disclosed in the Firm Brochure.

Supervision

Edward J. Leach is a member of HIGHLAND Financial Advisors, LLC.

Requirements for State-Registered Advisers

Not applicable. HIGHLAND Financial Advisors, LLC is federally registered with the Securities and Exchange Commission.

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ANNAMARIE MOCK

DOB 03-25-93

Educational Background

Fairleigh Dickinson University Financial Planning Program

CFP® Certification, 2016

Montclair State University, Feliciano School of Business

B.S. Business Administration – Concentration in Management & minor in Finance, 2014

Minimum Qualifications required:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the education, examination, experience, and ethics requirements as set forth by the CFP Board of Standards. Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years.
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

Business Experience

HIGHLAND Financial Advisors, LLC 2014 - Present
Financial Planner

Disciplinary Information

There are no legal or disciplinary events to report.

Other Business Activities

There are no other business activities to report.

Additional Compensation

There is no additional compensation to report. AnnaMarie Mock is solely compensated from the regular business activities of HIGHLAND Financial Advisors, LLC as disclosed in the Firm Brochure.

Supervision

AnnaMarie Mock is a member of HIGHLAND Financial Advisors, LLC.

Requirements for State-Registered Advisers

Not applicable. HIGHLAND Financial Advisors, LLC is federally registered with the Securities and Exchange Commission.