

Loretta C. Nolan, CFP®

Loretta Nolan Associates, LLC

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This brochure supplement provides clients with information about Loretta Nolan that supplements the Loretta Nolan Associates, LLC's disclosure brochure. You should have received a copy of the disclosure brochure. Please contact Loretta Nolan, President of Loretta Nolan Associates, LLC, at 203-637-1402 if you did not receive a copy of the disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Loretta Nolan is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION BACKGROUND AND BUSINESS EXPERIENCE

Loretta Nolan Associates, LLC (“LNA”), a Connecticut limited liability company, is composed of experienced investment professionals possessing a broad range of knowledge within the securities industry. Advisory persons associated with LNA must possess, minimally, a degree from an accredited college and meaningful professional experience.

Loretta C. Nolan, CFP®

Born: 1960

Education

Ms. Nolan received her B.A. in Economics from Fordham University in 1982. Ms. Nolan attended the Pace University graduate program in taxation.

Business Background

Ms. Nolan has been President of LNA since its inception in July 1997. From August 1990 to June 1997, Ms. Nolan was a Financial Planning Principal with Clarfeld & Co., a registered investment advisory firm located in Tarrytown, New York.

Professional Designations

Ms. Nolan received her Certified Financial Planning (CFP®) designation from Adelphi University.

Important Information About the Certified Financial Planner (CFP®) Designation:

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- *Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;*
- *Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies*

and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- *Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and*
- *Ethics – Agree to be bound by CFP® Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.*

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, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and*
- *Ethics – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.*

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

DISCIPLINARY INFORMATION

Ms. Nolan has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

Ms. Nolan is not actively engaged in any investment-related business or occupation outside of LNA's investment advisory business. Ms. Nolan is not engaged in any other business or occupation for compensation that provides a substantial source of her income or involves a substantial amount of her time.

ADDITIONAL COMPENSATION

Ms. Nolan does not receive any additional compensation for providing advisory services.

SUPERVISION

As a single person advisory firm, Ms. Nolan monitor's her own advisory activities.

REQUIREMENTS FOR STATE-REGISTERED ADVISERS**Disciplinary Events**

Ms. Nolan has no legal or disciplinary events to report.

Bankruptcy

Ms. Nolan has no bankruptcy actions to report.