

Robert V. landoli
President & Founder
Horizon Financial Group, Inc.
17 Mendham Road Suite A1
Gladstone, New Jersey 07934
Phone: 908-470-1040
June 30th 2011

FORM ADV PART 2B
Brochure Supplement

This brochure supplement provides information about Robert V. landoli that supplements the Horizon Financial Group, Inc. brochure. You should have received a copy of that brochure. Please contact Robert V. landoli at 908-470-1040 or bob@horizonfinancialgrp.com if you did not receive Horizon Financial Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert V. landoli is available on the SEC's website at www.advisorinfo.sec.gov.

TABLE OF CONTENTS

1. Educational background and Business Experience.
2. Disciplinary Information
3. Other Business Activities
4. Additional Compensation
5. Supervision
6. Requirements for State-Registered Advisors

Educational background and Business Experience.

Name: Robert V. Iandoli
Year of Birth: 1945

Formal Education after High School:

- Bloomfield College, BA Business and Finance, Graduated 1970

Business Background:

Horizon Financial Group, Inc.- Advisory representative
02/2000- PRESENT

Lincoln Financial Securities Corporation-Registered Principal
07/2008- PRESENT

Jefferson Pilot Securities Corporation-Registered Principal
04/1995-06/2008 (JPSC merged with LFSC)

Chubb Securities Corporation-Registered Representative
05/1985-05/1995 (Chubb SC purchased by Jefferson Pilot)

Robert V. Iandoli
Form ADV Part 2B
Brochure Supplement

CRD #1438207
June 30th 2011
Item 2

Disciplinary Information

None

Other Business Activity

Robert V. Iandoli, President and Advisory Representative of Horizon Financial Group, Inc. Is also a Registered Principal with Lincoln Financial Securities Corporation which is a separately licensed Broker-Dealer. Mr. Iandoli is a licensed insurance professional with Lincoln National Life Insurance Company and various other Insurance companies and may sell Investment and Insurance products , and receive commissions and other compensation. With regard to Investment products, Mr Iandoli may only sell investments that have undergone due diligence review and have been approved by Lincoln Financial Securities Corporation- the Broker Dealer provided they are suitable for the client's objectives. This may present a conflict of interest in that it could create an incentive to recommend products based on compensation received, rather than on a client's needs. All of this information is fully disclosed in writing to the client on or before entering into an advisory contract and is available in the ADV-2 of the Registered Investment Advisory firm, Horizon Financial Group, Inc. for review. Lincoln Financial Securities Corporation and its affiliates have suitability requirements and compliance rules which must be followed implicitly.

Lincoln Financial Securities Corporation also maintains a supervisory system that includes conducting periodic supervisory reviews and audits. Mr. Iandoli may be compensated by Lincoln Financial Securities Corporation and/or other the product manufacturer via commissions, asset based fees, and/or other compensation, such as benefit programs, incentives and incentive trips, loans, marketing support, and education/training programs, which may be built into the costs of the products. In some cases, there may be more compensation for selling Lincoln products and possible qualification based on sales volume. There may also be higher compensation for the sales of products offered by companies not affiliated with Lincoln Financial Group. Depending on which products you purchase, you may receive additional materials which disclose important information, such as prospectuses, applications, and disclosure brochures. For additional information on other business activities, please see Horizon Financial Group's Form ADV Part 2A.

Additional Compensation

Mr. Iandoli may be compensated by Lincoln Financial Securities Corporation and/or the advisory program sponsor via asset-based fees and/or other compensation, such as benefit programs, incentive and incentive trips, loans, marketing support, and education/training programs, which may be built into the costs of the program. In some cases, there may be more compensation for selling Lincoln products and possible qualification based on sales volume. There may also be higher compensation for the sales of products offered by companies not affiliated with Lincoln Financial Group. Depending on which advisory program or service you purchase, you may receive additional materials which disclose important information, such as prospectuses, applications, and disclosure brochures. For additional information on compensation, please see Horizon Financial Group's Form ADV Part 2A.

Supervision

Although Horizon Financial Group, Inc. is an independent Registered Investment Advisory firm and Robert V. Iandoli is an Advisory Representative of the firm, he is also a Registered Principal of Lincoln Financial Securities Corporation his Broker-Dealer, and as such is supervised by that Broker-Dealer. Both Horizon Financial Group, Inc. and Lincoln Financial Securities Corporation have established and maintain policies and procedures reasonably designed to detect and prevent violations of the Investment Advisors Act of 1940 and rules and regulations related to that Act such as a Code of Ethics, described in the Form ADV-2A of both companies. In addition, Lincoln Financial Securities Corporation also executes an internal system of supervision in conjunction with regular audits to supervise its representatives and principals, including Robert V. Iandoli. Pursuant to these policies and in addition to the oversight of Horizon Financial Group, Inc. , Lincoln Financial Securities Corporation reviews the recommendations of Mr. Iandoli for suitability, monitors investment advisory activities, and oversees the receipt of cash and non-cash compensation to disclose conflicts of interest or avoid them. These policies and procedures are designed to prevent any action that is inconsistent with Lincoln Financial Securities Corporation's legal obligation to you, including the requirement that your interests be placed first and foremost.

***Robert V. Iandoli
Form ADV Part 2B
Brochure Supplement***

***CRD #1438207
June 30th 2011
Item 6***

Requirements for State-Registered Advisors

Additional Disciplinary Information:

None