

This brochure supplement provides information about Robert V. Iandoli that supplements the Horizon Financial Group, Inc. brochure. You should have received a copy of that brochure. Please contact Robert V. Iandoli, President if you did not receive Horizon Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Robert V. Iandoli is also available on the SEC's website at www.adviserinfo.sec.gov.

Horizon Financial Group, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Robert V. Iandoli

Personal CRD Number: 1438207

Investment Adviser Representative

Horizon Financial Group, Inc.
17 Mendham Road, Suite A1
Gladstone, New Jersey, 07934
(908) 470-1040
bob@horizonfinancialgrp.com

UPDATED: 3/2/2012

Item 2: Educational Background and Business Experience

Name: Robert V. Iandoli **Born:** 1945

Education Background and Professional Designations:

Education:

BA Business/Finance, Bloomfield College - 1970

Business Background:

07/2008 - Present	Registered Representative Lincoln Financial Securities Corporation
02/2000 - Present	IAR/President Horizon Financial Group, Inc.
03/1986 - 06/2008	Registered Principal Jefferson Pilot Securities Corporation

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Robert V. Iandoli is a registered representative of Lincoln Financial Securities Corporation as well as a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. HFG always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of HFG in their capacity as a registered representative or an insurance agent.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Robert V. Iandoli does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Horizon Financial Group, Inc..

Item 6: Supervision

As the only owner and representative of Horizon Financial Group, Inc., Robert V. Iandoli supervises all duties and activities of the firm. Robert V. Iandoli's contact information is on the cover page of this disclosure document. Robert V. Iandoli adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

This disclosure is required by New Jersey securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

- A. Robert V. Iandoli has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
- B. Robert V. Iandoli has **NOT** been the subject of a bankruptcy petition at any time.