

Item 1 Cover Page

A.

Jerry P. Boisseau

Amherst Financial Services, Inc.

Brochure Supplement

Dated 1/27/2012

Contact: Christine Lemond, Chief Compliance Officer

81 E. Water Street, Suite 2A

Toms River, New Jersey 08753

B.

This Brochure Supplement provides information about Jerry P. Boisseau that supplements the Amherst Financial Services, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christine Lemond, Chief Compliance Officer, if you did *not* receive Amherst Financial Services, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Jerry P. Boisseau is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Jerry P. Boisseau was born in 1939. Mr. Boisseau graduated from the University of Nebraska in 1970 with a Bachelor of General Studies degree with a concentration in Business and in 1978 with Master of Education degree from Fitchburg State College. In 1981, Mr. Boisseau received his Master of Business Administration degree from Western New England College. Mr. Boisseau has been the President and an investment adviser representative of Amherst Financial Services, Inc. since March of 1987.

Mr. Boisseau has been a CERTIFIED FINANCIAL PLANNER™ since 1986. 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. 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

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 CFP® Certification Examination. The examination, 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Boisseau is an organizer, Board Member and is on various committees of Shore Community Bank, Toms River, New Jersey; Mr. Boisseau receives compensation for these positions.

Item 5 Additional Compensation

None.

Item 6 Supervision

Amherst Financial Services, Inc. ("Amherst") provides investment advisory and supervisory services in accordance with current state regulatory requirements. Amherst's Chief Compliance Officer, Christine Lemond, is primarily responsible for overseeing the activities of Amherst's supervised persons. Ms. Lemond also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding Amherst's supervision or compliance practices, please contact Ms. Lemond at (732) 349-3377.

Item 7 State-Registered Investment Advisors

- A. Mr. Boisseau has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Boisseau has never been the subject of a bankruptcy petition.

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A.

Christine Lemond

Amherst Financial Services, Inc.

Brochure Supplement

Dated 1/27/2012

Contact: Christine Lemond, Chief Compliance Officer

81 E. Water Street, Suite 2A

Toms River, New Jersey 08753

B.

This Brochure Supplement provides information about Christine Lemond that supplements the Amherst Financial Services, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christine Lemond, Chief Compliance Officer, if you did *not* receive Amherst Financial Services, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Christine Lemond is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Christine Lemond was born in 1951. Ms. Lemond graduated from Lehigh County Community College in 1985 with an Associate of Arts in Business Administration and in 1987 with Bachelor of Science degree in Business Administration from Kutztown University. In 1993, Ms. Lemond received her Master of Business Administration degree from Lehigh University. Ms. Lemond has been an investment adviser representative of Amherst Financial Services, Inc. since May of 2007. From May 1999 through December 2006, Ms. Lemond was a self employed Financial Advisor.

Ms. Lemond has been a CERTIFIED FINANCIAL PLANNER™ since 2007. 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").

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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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

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Item 7 State-Registered Investment Advisors

- A. Ms. Lemond has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Lemond has never been the subject of a bankruptcy petition.

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A.

Peter Singagliese

Amherst Financial Services, Inc.

Brochure Supplement

Dated 1/27/2012

Contact: Christine Lemond, Chief Compliance Officer
81 E. Water Street, Suite 2A
Toms River, New Jersey 08753

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This Brochure Supplement provides information about Peter Singagliese that supplements the Amherst Financial Services, Inc. Brochure; you should have received a copy of that Brochure. Please contact Christine Lemond, Chief Compliance Officer, if you did *not* receive Amherst Financial Services, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about Peter Singagliese is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Peter Singagliese was born in 1952. Mr. Singagliese graduated from William Paterson College in 1978 with a Bachelor of Arts in Business Administration. In 1982, Mr. Singagliese received his Master of Business Administration degree from Fairleigh Dickinson University. Mr. Singagliese has been a Paraplanner with Amherst Financial Services, Inc. since January 2010 and a CERTIFIED FINANCIAL PLANNERTM since November 2011. From May 2000 through April 2009, Mr. Singagliese was in Finance with VIVA International Group. From August 2007 to December 2009, Mr. Singagliese was a registered representative with Pacific West Securities.

Mr. Singagliese has been a CERTIFIED FINANCIAL PLANNER™ since November 2011. 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”).

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- 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.

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- 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.

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Item 3 Disciplinary Information

None

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None

Item 6 Supervision

Amherst Financial Services, Inc. provides investment advisory and supervisory services in accordance with current state regulatory requirements. Amherst's Chief Compliance Officer, Christine Lemond, is primarily responsible for overseeing the activities of Amherst's supervised persons. Ms. Lemond also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding Amherst's supervision or compliance practices, please contact Ms. Lemond at (732) 349-3377.

Item 7 State-Registered Investment Advisors

- A. Mr. Singagliese has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Singagliese has never been the subject of a bankruptcy petition.