

Item 1- Cover Page

Nancy Baquero
nbaquero@inres.net

PORTFOLIO RESOURCES ADVISOR GROUP, INC.
800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Nancy Baquero that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Nancy Baquero is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Nancy Baquero, born in 1951, is an Investment Advisor Representative (IAR) of Portfolio Resources Advisor Group since December 2010.

Business Experience:

Ms. Baquero has been Manager of Special Projects of Investment Resources International, Inc. since August 2008 at Miami, FL, the administrative branch of Portfolio Resources International Group of Companies including Portfolio Resources Group, broker-dealer and Portfolio Resources Advisor Group, financial adviser.

Ms. Baquero has conducted compliance tasks, procedures and testing for the advisory compliance department, besides other administrative financial tasks.

Educational Background:

Ms. Baquero earned a Master of Business Administration degree with Major in Finance from Instituto de Estudios Superiores de Administración at Caracas Venezuela in 1989.

She earned a Magister Scientiarum Degree in Operations Research from Universidad Central de Venezuela at Caracas, Venezuela in 1978.

She earned a degree of Bachelor of Science in Civil Engineering from Universidad Católica Andres Bello at Caracas, Venezuela in 1974.

Professional Designations and Licenses:

Ms. Baquero has a Series 63 (Uniform Investment Adviser Law Examination) since September 2010.

Ms. Baquero has a Florida Real Estate Sales Associate License and a Florida Community Association Manager License since 2009. Ms. Baquero earned a CERTIFIED PROPERTY MANAGER® designation from the Institute of Real Estate Management in 2009.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Nancy Baquero has no information applicable to this Item.

Item 4- Other Business Activities

Nancy Baquero is a Manager of Investment Resources Group, Inc. She is compensated through salary. Approximately 90% of her income is derived from these non-advisory activities.

Since 1977 to 2007, Ms. Baquero was a Professor for the Systems and Processes Department of Universidad Simón Bolívar at Caracas, Venezuela, where she taught classes for undergraduate and graduate students and performed research in operations management, statistical analysis and mathematical modeling for the Departments of Urban Planning, Computer and Production Engineering. She also tutored students in Urban Planning, Operations and Production Management.

From 2004 to 2008, Ms. Baquero was a financial consultant for several firms at Caracas, Venezuela and Santo Domingo, Dominican Republic. Among these are: Equipos de Control y Señalización ECOSIN, Oficina de Ingeniería Juan Cajiao, Venezuelan Real Estate Association, Organización Akros.

From 1994 to 2003 she was CEO of Proedifica, Coinasa and Subsidiaries, a holding for industrial, commercial and

residential construction, development and real estate management at Caracas, Venezuela performing the overall management of the group of companies including Business Analysis, Operations, IT, Sales, Administration, Finance and Accounting, Legal and Human Resources.

Currently, Ms. Baquero is a Real Estate Sales Agent and a Property Manager dedicating 5% of her time to these activities.

This may pose a conflict of interest. However, Nancy Baquero is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended product.

Item 5- Additional Compensation

Nancy Baquero does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client's Investment Management Agreement.

Item 6 - Supervision

Nancy Baquero is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Nancy Baquero is required to adhere to PRAG processes and procedures as described in our Code of Ethics. PRAG will monitor the advice Ms. Baquero gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG's current Investment Committee members are: Antonio

Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Ms. Baquero has no information applicable to this Item.

Item 1- Cover Page

Antonio Camejo
acamejo@inres.net

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800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
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April 30, 2012

This Brochure Supplement provides information about Antonio Camejo that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Antonio Camejo is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Antonio Camejo, born in 1942, is a Registered Representative (RR) of Portfolio Resources Group, Inc. since November 1992, President and Chair of the Investment Committee of Portfolio Resources Advisor Group (PRAG) since April 2007 and an Investment Advisor Representative (IAR) of Portfolio Resources Advisor Group since January 2008.

Business Experience:

Mr. Camejo has been a registered representative since April 1987. From 1987 to 1991 he was an Associate Vice President at Prudential-Bache Securities, Inc. where he was a registered representative and also served as an advisor to the Investment Banking Division. From February 1991 to September 1991 he was Director of International Investments at Progressive Asset Management, Inc., Oakland, California, a firm specializing in Socially and Environmentally Responsible Investing. From August 1991 to the present he has been a shareholder and director of the Portfolio Resources group of companies of which he is currently Co-Chair. From 1992 to 1998 he served as an outside advisor to the Paine Webber Municipal Airport Finance Group. From June 2005

to December 2008 he was Director of America Israel Investment Associates, LLC. Since October 1996 he has been a Managing Director and Co-Chair of the Investment Committee at Capital Management Resources Ltd., Tortola, BVI.

Educational Background:

Mr. Camejo earned a B.A. degree in Philosophy (major) and Economics (minor) in 1964 from Tufts University, Medford, MA. From 1965 to 1966 he attended Graduate Studies at Boston University in Philosophy and Pedagogy. In 1968, he helped found the first bi-lingual program in the California Public School System, and in 1969 co-founded and served as instructor in the Latin & Mexican-American Studies Department at Merritt College, California.

Media and Professional Activities:

Mr. Camejo has appeared on numerous occasions on 'CNN en Español' as a guest on financial news programs such as "Nuestro Mundo" and "Dinero." He has also been interviewed in financial publications such as Financial Advisor Magazine. Mr. Camejo is Member of the Envestnet Alliance Council in Chicago, Illinois since July 2008. From 1987 to 1989 he served as Special Advisor to the Secretary of Commerce of the State of Florida as a VOICE Member.

Professional Designations and Licenses:

Mr. Camejo has a Series 7 Securities License (General Securities Representative Examination) since April 1987, a Series 63 (Uniform Securities Agent State Law Examination) since May 1987, a Series 24 (General Securities Principal) since March 1994, a Series 66 (Uniform Combined State Law Examination) since March 2005, an Investment Banking Representative License since May 2010 and an Operations Professional License since November 2011.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Antonio Camejo has no information applicable to this Item.

Item 4- Other Business Activities

Antonio Camejo is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. He

is compensated through salary. Approximately 83% of his income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Antonio Camejo is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended commission based products.

Item 5- Additional Compensation

Antonio Camejo does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client's Investment Management Agreement.

Item 6 - Supervision

Antonio Camejo is PRAG's Chief Compliance Officer. He can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Antonio Camejo is required to adhere to PRAG processes and procedures as described in our Code of Ethics. PRAG will monitor the advice Mr. Camejo gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG's current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®;

Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Camejo has no information applicable to this Item.

Item 1- Cover Page

J. Chris Cogswell, AIF®, CCIP®

Chancery Financial Advisors

137 S. Crestmoor Ave., Louisville, KY 40206

502-899-9131 Office • 502-894-0954 Fax

jcogswell@prg-group.net

jcogswell@chanceryfa.com

<http://www.chanceryfa.com/new/chanceryfa/>

PORTFOLIO RESOURCES ADVISOR GROUP

800 Brickell Ave., Ste. 903, Miami, FL 33131

305-372-0299 Office – 305-372-0499 Fax

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April 30, 2012

This Brochure Supplement provides information about J. Chris Cogswell that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about J. Chris Cogswell is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

J. Chris Cogswell, born in 1967, is a Registered Representative (RR) of Portfolio Resources Group and an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since January 2008. From July 2002 to December 2007, Chris was an investment adviser representative of Financial West Group.

Chris established Chancery Financial Advisors in Louisville, Kentucky in 2002, with the vision of servicing clients with the help of a talented and character driven team of people. To that end, Chris has put together an office and built relationships with people that appreciate that same vision. Prior to establishing Chancery Financial Advisors, Chris lived and worked in Hong Kong and in China in the investment banking industry.

Business Experience:

Chris worked as an equity analyst with Peregrine Brokerage Ltd. in Hong Kong covering the Chinese stock markets from 1994 through 1996. He held the same role with Nikko Research Centre from 1996 through 1998, and was based in Shanghai from 1997 to 1998. During this time Chris traveled throughout China visiting companies and

developing relationships that he maintains to this day, and made use of his Mandarin Chinese ability on a daily basis. Chris left the banking world for the corporate world, working in Strategic Investments for Distacom Communications Ltd. in Hong Kong from 1998 through 2000. This was an Asian regional role and Chris aided Distacom in the management of its US\$1bn wireless investment portfolio, including investments in Japan, Hong Kong, India, Malaysia, and Thailand.

Educational Background:

Chris graduated from St. Xavier High School in 1985 and attended Indiana University, Bloomington. He graduated from IU in 1989 with a BA in History from the College of Arts and Sciences, and a Certificate of Public Affairs from the School of Public and Environmental Affairs. His Asian history studies at IU led him to study Chinese culture and language in Beijing for an academic year after graduating from IU. Chris received a degree in Mandarin Chinese from the Beijing Foreign Language Normal College in 1990. After returning to the U.S., Chris completed his Master of International Management (MIM) with a concentration in finance at the Thunderbird School of Global Management in 1993.

Professional Designations and Licenses:

Chris is an Accredited Investment Fiduciary® and a member of the Center for Fiduciary Studies. In addition Chris is a Certified Catholic Investing Practitioner®. He has both Series 7 and Series 66 registrations.

Administered by *fi360*, the Accredited Investment Fiduciary® (AIF®) professional designation demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination. Six hours of continuing education is required annually in order to maintain the designation.

As a Certified Catholic Investing Practitioner®, certified by the Association for Catholic Investing, Chris has had training to be able to integrate Catholic social criteria into the investment decision process. As a CCIP®, Chris is also a member in good standing with the Financial Advocacy Network.

The Association for Catholic Investing was formed to work with all types of registered financial advisers and investors who wish to integrate Catholic social criteria into their investment decisions. To meet the educational needs of investment advisors, interested individuals, and Catholic organizations, the Association for Catholic Investors provides dedicated educational services. Financial professionals receive educational training on the

background of Catholic investing and certification testing. After successfully passing the testing, the Association accepts them into membership and confers the designation "Certified Catholic Investing Practitioner".

The CCIP® designation requires a commitment to Catholic values and an understanding of the principles supported by the US Catholic Bishops. Qualification is maintained on an annual basis in order to assure that the practitioner remains current in the investing guidelines of the United States Conference of Catholic Bishops. Members are automatically listed in the Financial Advocacy Network that provides opportunities for corporate engagement and access to proxy voting recommendations.

Personal:

Chris is happily married to Ampy Lee Cogswell, and both look forward to the growth of their family. He can't find enough time for cycling, reading up on economics and demographics, or traveling. Chris is a member of the St Martin de Tours Catholic parish in downtown Louisville, Kentucky.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. J. Chris Cogswell has no information applicable to this Item.

Item 4- Other Business Activities

J. Chris Cogswell is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. He is compensated through commissions based on the sale of securities and other investment products and trails received from the sale of mutual funds. Approximately 35% of his income is derived from these non-advisory activities. This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, J. Chris Cogswell is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended commission based products.

Chris is the founder and president of the Catholic Business Network of Louisville, KY since December 2008. Also, he is a Partner in Lionheart Apparel (Christian apparel) of Dallas, TX since June 2007. Chris also offers consulting services to Catholic companies, including strategic, financial and operational advice as well as constructing financial and company valuation models.

Item 5- Additional Compensation

J. Chris Cogswell does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client Investment Management Agreement.

Item 6 - Supervision

J. Chris Cogswell is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net. J. Chris Cogswell is required to adhere to PORTFOLIO RESOURCES ADVISOR's processes and procedures as described in our Code of Ethics. We will monitor the advice that Chris gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

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Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Cogswell has no information applicable to this Item.

Item 1- Cover Page

Ronald Cohen, EA, LTC

415 Sherman Ave., Suite B, Hood River, OR 97031
541-386-1492 Office • 541-386-1525 Fax
rcohen@prg-group.net

PORTFOLIO RESOURCES ADVISOR GROUP

800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Ronald Cohen that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald Cohen is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Ronald Irwin Cohen, born in 1949, is a Registered Representative (RR) of Portfolio Resources Group and an investment Advisor Representative (IAR) of Portfolio Resources Advisory Group since January 2008.

Business Experience:

Ron has worked as a Financial Planner since 1983, specializing in Socially Responsible Investing. From January 2006 to December 2007 Ron was an investment adviser representative at Financial West Group. From January 2002 to December 2004 he was an investment adviser representative at First Affirmative Financial Network LLC. From October 1998 to December 2005 he was an investment adviser representative of Walnut Street Advisers, Inc.

In addition, he has worked in the business of tax and investments for over 28 years. Since 1982 he has owned and operated Middle Mountain Tax Service LTD, a successful tax preparation and tax planning business, advising individuals, corporations, and small businesses in all facets of taxation and business development.

Educational Background:

Ron earned his B.A. at Michigan State University, graduating with High Honors with a focus on Economics, Psychology & Sociology.

Professional Designations and Licenses:

Ron holds the Series 7, Series 63 and Series 66 registrations. He is also a licensed Tax Consultant, enrolled to practice before the IRS. He is also a Member of the First Affirmative Financial Network, LLC, and since 1988 a member of the Social Investment Forum. Ron is likewise a Member of various national tax organizations, has an Enrolled Agent (EA) license, and is designated by the State of Oregon as a Licensed Tax Consultant (LTC).

The Enrolled Agent (EA) license is issued by the US government and allows individuals to represent tax-payers before all administrative levels of the IRS. The license is earned in one of two ways, by passing a comprehensive examination that covers all aspects of the tax code, or having worked at the IRS for five years in a position that regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS. In addition to the stringent testing and application process, EA's are required to complete 72 hours of continuing professional education, reported every three years, to maintain their status.

The Licensed Tax Consultant (LTC) is a state designation and enables an individual to lawfully prepare personal income tax returns for a fee as a self-employed or independent tax practitioner. In order to become licensed, individuals must pass a tax consultant examination administered by the state. In addition, there are minimum education, experience, and continuing education requirements that vary by state.

Community Involvement:

Ron has always been committed to serving his community. He helped organize several local non-profits and presently serves on the board of directors of a local hospice organization, an environmental and land use group and an affordable housing agency. Ron coached his children's soccer teams and remains an avid fan and supporter of local soccer. He and his son play softball together on a community team.

Personal:

Ron grew up in Detroit, Michigan. After college, he headed west to Yosemite National Park in California, where he lived and worked for 10 years. He then migrated north and found the beautiful Hood River Valley of Oregon, which has been his home since 1975. Ron has been married to Christie for over 30 years and they have two grown children. His son Muir and daughter-in-law Jenny own and operate an independent bookstore in Hood River. His daughter Jasmine

is a songwriter and striving to become a Naturopathic Doctor. In his spare time, Ron manages Muir Woods Tree Farm, growing fir, cedar and sequoia trees.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Ron Cohen has no information applicable to this Item.

Item 4- Other Business Activities

Ron Cohen is a Registered Representative (RR) of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. In his capacity as a registered representative he may be compensated through commissions based on the sale of securities and other investment products and trails received from the sale of mutual funds. Approximately 68% of his income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Ron Cohen is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended commission based products.

In prior careers Ron served as a postal clerk in Yosemite National Park and a forest ranger and wilderness ranger on the Mt. Hood National Forest in Oregon. He owns Middle Mtn Trading Co LLC, a natural vitamin business, where he saw a need for socially responsible financial advice and started preparing himself for his current career.

Ron operates and owns (50%) of Middle Mtn Book Co, a book store located at 212 Oak St., Hood River, OR 97031. He is a limited partner of Saxco LLC since 1991, a real estate development. Also, he owns a tree farming business: Muir Woods Tree Farm LLC.

Item 5- Additional Compensation

Ron Cohen does not receive compensation for advisory services other than fees paid by the client or as disclosed in the client's Investment Management Agreement.

Item 6 - Supervision

Ron Cohen is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Ron Cohen is required to adhere to PORTFOLIO RESOURCES ADVISOR's processes and procedures as described in our Code of Ethics. We will monitor the advice that Ron gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Cohen has no information applicable to this Item.

Item 1- Cover Page

Douglas Goldstein, CFP®
Profile Investment Services, Ltd

P.O. Box 7074, 2 HaMaalot Street
Jerusalem, Israel 91070
(02) 624-2788 or (03) 524-0942 Office
(02) 624-2789 Fax

doug@profile-financial.com
www.profile-financial.com

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800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
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This Brochure Supplement provides information about Douglas Goldstein that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Douglas Goldstein is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Douglas Goldstein, born in 1969, is a Registered Representative (RR) of Portfolio Resources Group since July 2002 and Member of the Investment Committee of Portfolio Resources Advisory Group (PRAG) since June 2007. He is an Investment Advisor Representative (IAR) of PRAG since August 2011.

In 1997, Mr. Goldstein established Profile Investment Services, an Israeli financial services firm. He is a licensed financial professional both in the U.S. and in Israel. He is an Associate Director of Portfolio Resources Group and a member of the firm's Advisory Council and Investment Committee. His U.S. and Israeli securities licenses allow him to both advise clients, as well as oversee other investment professionals. He is accredited by the Israel Securities Authority as an investment advisor, is an international member of the Financial Planning Association and co-chairman of the Society of Trust and

Estate Practitioners, Jerusalem Branch. Mr. Goldstein's extensive experience, both in the United States and in Israel, uniquely qualifies him to assist Israeli and other international investors in developing appropriate investment strategies.

Business Experience:

Mr. Goldstein has been a registered representative since April 1992. From April 1992 to February 1997 he was a registered representative at Dean Witter Reynolds Inc., White Plains, NY. From March 1997 to November 1997 he was a registered representative at Hudson Sloane & Co. LLC, New York. From September 1997 to October 1999 he was a registered representative at Oscar Gruss & Son, Inc, New York. From October 1999 to July 2002 he was a registered representative and an investment adviser representative at Investacorp, Inc., Miami Lakes, FL. From June 2005 to December 2008 he was an investment adviser at American Israel Investment Associates, Miami FL.

Educational Background:

Mr. Goldstein earned a B.A. degree in English in 1991 from Vassar College, Poughkeepsie, NY.

Professional Designations and Licenses:

Mr. Goldstein has a Series 7 Securities License (General Securities Representative Examination) since April 1992, a Series 63 (Uniform Securities Agent State Law Examination) since May 1992, a Series 65 (Uniform Investment Adviser Law Examination) since February 2005, a Series 8 from October 1997 (General Securities Sales Supervisor Examination –Options Module & General Module-), a Series 31 (Futures Managed Funds Examination) since June 1993, and earned his Certified Financial Planner™ designation in 2005.

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Douglas Goldstein has no information applicable to this Item.

Item 4- Other Business Activities

Douglas Goldstein is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. For sending clients to PORTFOLIO RESOURCES GROUP, he receives a portion of the commissions that PORTFOLIO RESOURCES GROUP collects based on the sale of securities, investment products, and trails received from the sale of mutual funds. Approximately 53% of his income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Douglas Goldstein is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended commission-based products.

Mr. Goldstein publishes weekly a financial column in the *Jerusalem Post*, which has been enlightening and entertaining readers about key financial concepts and issues for more than 10 years. He has also appeared on numerous local television programs commenting on the state of world financial markets. Douglas Goldstein is the author of the book, *Building Wealth in Israel: A Guide to International Investments and Financial Planning* and *Building Wealth: Investing in Stocks*.

He has been a lecturer of Lander Institute teaching a beginner course on financial planning and investment services, and in the Profile Financial Institute providing education for CFP® and other financial designations.

He hosts an online financial radio show "Goldstein on Gelt" which can be heard at www.GoldsteinOnGelt.com as well as on six other radio stations, including Israel National Radio (www.israelnationalairradio.com).

Item 5- Additional Compensation

Douglas Goldstein does not receive compensation for advisory services other than fees paid by the clients of

PORTFOLIO RESOURCES GROUP, or as disclosed in the client's Investment Management Agreement. Douglas Goldstein receives payment from PORTFOLIO RESOURCES GROUP for consulting services.

Item 6 - Supervision

Douglas Goldstein is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Douglas Goldstein is required to adhere to PRAG processes and procedures as described in our Code of Ethics. We will monitor Mr. Goldstein's activities by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Goldstein has no information applicable to this Item.

Item 1- Cover Page

Aaron Katsman
Lighthouse Capital
8 HaRav Kook Street
Jerusalem, Israel 94226
(02) 624-0995 Office • (02) 624-0996 Fax
aaron@lighthousecapital.co.il
www.aaronkatsman.com

PORTFOLIO RESOURCES ADVISOR GROUP
800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Aaron Katsman that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Aaron Katsman is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Aaron Katsman, born in 1970, is a Registered Representative (RR) of Portfolio Resources Group since October 2004 and an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since December 2008.

Mr. Katsman started in 2009 his own boutique investment firm, Lighthouse Capital Ltd. where he works with a global clientele developing investment portfolios with a focus on global securities. He is a licensed financial professional both in the U.S. and in Israel. He is currently a member of the Investment Committee of PRG's Advisor Group.

Business Experience:

Mr. Katsman has been a registered representative since November 2004. From July 2001 to September 2004 he worked at Citibank at Tel Aviv, Israel where he founded and managed the bank's Israeli Private Banking Group.

From June 2005 to December 2008 he was founder and lead portfolio manager at American Israel Investment Associates, LLC at Jerusalem, Israel, where he managed a portfolio of Israeli securities. He has also worked at Israel Seed Partners, a leading Israeli venture capital fund where he gained an intimate working knowledge of the Israeli high-tech scene. From October 2004 to February 2009 he was a registered representative at Profile Investments, Jerusalem, Israel.

Educational Background:

Mr. Katsman earned a B.A. degree in political science in 1993 from Yeshiva University New York, NY.

Professional Designations and Licenses:

Mr. Katsman has a Series 7 Securities License (General Securities Representative Examination) since November 2004, a Series 63 (Uniform Securities Agent State Law Examination) since November 2004, and a Series 65 (Uniform Investment Adviser Law Examination) since May 2005.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Aaron Katsman has no information applicable to this Item.

Item 4- Other Business Activities

Aaron Katsman is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. He is compensated through commissions based on the sale of securities, investment products, and trails received from the sale of mutual funds. Approximately 97% of his income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Aaron Katsman is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended commission based products.

Mr. Katsman has appeared on CNBC's *Squawk Box*, as well as, being a contributor and personal finance columnist to both *SeekingAlpha.com* and *The Jerusalem Post*, and he is frequently invited to lecture on the Israeli economy.

He is a Chairman of the Board of the Bet Knesset Obel Ahron Synagogue, Jerusalem, Israel and a Neighborhood Councilman for the Ginot Hair Community Council Jerusalem, Israel.

Mr. Katsman is managing director of Next Opportunity Media, a Delaware corporation and partner of Israel Newsletter.

Item 5- Additional Compensation

Aaron Katsman does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client's Investment Management Agreement.

Item 6 - Supervision

Aaron Katsman is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Aaron Katsman is required to adhere to PRAG processes and procedures as described in our Code of Ethics. We will monitor the advice that Mr. Katsman gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Katsman has no information applicable to this Item.

Item 1- Cover Page

Ann-Marja Lander, CFP®

Lander Advisory

1716 Clark Avenue, #361

Long Beach, CA 90815

Satellite Offices: Coachella Valley, CA; Las Vegas, NV

562-597-6632 Office • 562-597-8872 Fax • 877-9LANDER
Toll-Free

alander@prg-group.net

www.landeradvisory.com

PORTFOLIO RESOURCES ADVISOR GROUP

800 Brickell Ave., Ste. 903, Miami, FL 33131

305-372-0299 Office – 305-372-0499 Fax

<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Ann-Marja Lander that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Ann-Marja Lander is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Ann-Marja Lander, born in 1947, is a Registered Representative (RR) of Portfolio Resources Group and an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since January 2008.

Ann established Lander Advisory in 1997 specializing in socially responsible investing. She believes in planning for the long term and feels that diversification is important in any portfolio. Some of Ann's areas of focus are: Socially and environmentally responsible investing, asset management services, Investment policy statements, fee-based financial planning and consulting services, 403(b), 401(k), SEP, Simple and individual retirement plans, group employee benefits, group and individual health and

disability insurance, life insurance, tax, retirement and estate planning, long term care insurance.

Business Experience:

Ann has been a financial planner since February 1985. She has been a selling group member of the First Affirmative Financial Network, LLC since September 1997. Through PRAG, Ann has custodial relations with Charles Schwab Institutional, and TD Ameritrade Institutional. She is Member of the Financial Planning Association, of the Los Angeles Association of Health Underwriters, and of the Social Investment Forum and Member of Co-op America. Ann is also a Member of Portfolio Resources Advisor Group's Investment Committee.

From July 2001 to December 2007 she was an investment adviser representative at Financial West Group. From May 2002 to February 2004 she was an investment adviser representative at First Affirmative Financial Network LLC. From 1992 to December 1997 Ann was an investment adviser representative of Acacia Financial –The Advisors Group at Encino, California. From 1985 to 1992 she worked at IDS Financial Services, American Express, at Long Beach, California.

Educational Background:

Ann earned a B.A. degree in History in 1977 from California State University, Dominguez Hills, and in 1978 attended the University of Southern California Graduate Studies program in International Relations.

Professional Designations and Licenses:

Ann has a Series 7 Securities License, a Series 63, Series 66, a California Department of Insurance License, and earned her Certified Financial Planner™ designation in 1992 from the College for Financial Planning in Denver, Colorado.

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Community Involvement:

Ann has volunteered in refugee camps in Laos and Thailand. She was an interviewer for Survivors of the Shoah Visual History Foundation. Ann is an educational volunteer for the Aquarium of the Pacific in Long Beach.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Ann Lander has no information applicable to this Item.

Item 4- Other Business Activities

Ann Lander is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. Ann Lander is also licensed to sell variable annuities and life insurance. She is compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 74% of her income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that she could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Ann Lander is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance and/or commission based products.

Ann has been teaching a class since 1998 on investing for women. She is an Instructor of "Financial Strategies for Women" at Long Beach Parks, Recreation and Marine at Long Beach, California. In addition, she conducts seminars on socially responsible investing for non-profit groups, and pre-retirement seminars for corporations.

She has been interviewed on Lou Dobbs' Moneyline (CNN), and quoted in various publications, including the New York Times, Baltimore Sun, Ticker Magazine, Investment News, and CNNfn. Ann also distributes dietary supplements through Forever Living Products.

Item 5- Additional Compensation

Ann Lander does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client's Investment Management Agreement.

Item 6 - Supervision

Ann Lander is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Ann Lander is required to adhere to PRAG processes and procedures as described in our Code of Ethics. We will monitor the advice that Ann gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Ms. Lander has no information applicable to this Item.

Item 1- Cover Page

Manuel Lasaga, Ph.D.

2150 Coral Way, Suite 3B, Miami, FL 33145
(786) 246 – 2292 Office • (305) 418-7442 Fax
mlasaga@prg-group.net

PORTFOLIO RESOURCES ADVISOR GROUP
800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Manuel Lasaga that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Manuel Lasaga is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Manuel Lasaga, born in 1952, has more than 25 years of experience as a Business Economist advising entrepreneurs, multinational corporations, financial institutions, government agencies and professional services firms. He has been an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since February 2008.

As an Investment Advisor, he uses an in depth knowledge of economic cycles and trends to examine the impact on industries and sectors in order to frame investment strategies for clients. Lasaga is registered with the State of Florida and is an Associate Director and member of the Investment Committee of Portfolio Resources Advisor Group.

Business Experience:

Lasaga's professional career includes Citicorp in New York; Wharton Econometrics in Philadelphia; and

Southeast Bank in Miami. He has consulted since 1991 to present with the World Bank in Washington D.C., specializing in the evaluation of capital markets and development projects in emerging economies.

Lasaga is also President and co-founder of Strategic Information Analysis, Inc., (StratInfo) an economics and finance consulting firm established in 1993 in Miami, Florida which provides services to banks including strategic planning, asset / liability management, and to businesses in the area of market analysis.

Educational Background:

Lasaga has a doctorate (Ph.D.) in Economics from the University of Pennsylvania graduating in 1979. He graduated in 1976 with an M.A. in Economics at the University of Pennsylvania (OAS Fellowship) and in 1974 with a B.A. (with honors) in Economics at the University of Maryland.

Professional Designations and Licenses:

Manuel has the Series 65 registration license.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Manuel Lasaga has no information applicable to this Item.

Item 4- Other Business Activities

Manuel Lasaga was a member of the Florida Governor's Council of Economic Advisors. As an active community leader, he has served for 16 years on the Board of Directors of Baptist Hospital of Miami including the Executive Committee of the Board and the Baptist Cardiac & Vascular Institute (BCVI) Management Company. He is also Chairman of the Advisory Committee of Miami Dade College's School of Business.

He is a visiting professor in the Finance Department at Florida International University where he teaches courses on Competitive Strategy for the MBA Program. Since 1993 to 2010, he taught International Finance, Managerial Economics, and Microeconomics at the Department of Economics and the Department of Finance, undergraduate and MBA programs of the University of Miami.

Item 5- Additional Compensation

Manuel Lasaga does not receive compensation for advisory services other than fees paid by the client, or as disclosed in client's Investment Management Agreement.

Item 6 - Supervision

Manuel Lasaga is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Manuel Lasaga is required to adhere to PRAG's processes and procedures as described in our Code of Ethics. We will monitor the advice that Manuel gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Lasaga has no information applicable to this Item.

Item 1- Cover Page

Joyce Moore, ChFC®, LUTCF
Joyce Moore Financial Services
PO Box 175 Macungie, PA 18062
610-966-6127 Office • 610-730-1481 Cell
jmoore@prg-group.net
www.jmfs.com

PORTFOLIO RESOURCES ADVISOR GROUP
800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Joyce Moore that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Joyce Moore is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Joyce Moore, born in 1955, is a registered representative of Portfolio Resources Group and an Investment Advisor Representative of Portfolio Resources Advisory Group (PRAG) since January 2008.

Business Experience:

Joyce Moore has been in the business of financial advising since 1981, initially focusing on work as a management accountant for several small businesses. In 1991, she branched out to include insurance and mutual funds in her practice and formed Joyce Moore Financial Services. She found that she needed to "put her faith to work" and nurture her practice to cater to the needs of clients who wished to pair their investments with their values. Joyce Moore Financial Services offers clients: Comprehensive Financial Planning, Tax Consulting for Individuals and Small Businesspeople, Retirement Planning, Estate Planning, Investment Management of Socially Screened, Portfolios, Asset Management Services, Trust Management, Fee-Based Planning and Investment Management, Mutual Funds, Stocks, Bonds and other Investments, IRA's and other Retirement Plans,

Retirement Plan Rollovers, Variable and Fixed Annuities, Life Insurance, Disability Insurance, Long Term Care Insurance. From August 2002 to December 2007 Joyce was an investment adviser representative of Financial West Group. She is currently a Member of the Investment Committee of Portfolio Resources Advisor Group.

Educational Background:

Joyce attended The Wharton School of the University of Pennsylvania in 1975-6. She attended Beloit College in 1974-5 and graduated from Radnor High School in 1972.

Professional Designations and Licenses:

Joyce has been a Chartered Financial Consultant® since 2001, and a Life Underwriters Training Council Fellow (LUTCF) since 1995. She has a Life, Accident and Health Insurance License in Pennsylvania and has Series 7, Series 6, Series 63, and Series 65 registrations.

The Chartered Financial Consultant® (ChFC®) designation is issued by The American College. Prerequisite experience includes 3 years of full time business experience within the 5 years preceding the award of the designation. Candidates are required to complete 7 core and 2 elective courses and pass a final proctored exam for each course. Certified individuals abide by a Code of Ethics and complete 30 hours of continuing education every 2 years.

The Life Underwriter Training Council Fellow (LUTCF) designation is jointly conferred by The American College and the National Association of Insurance and Financial Advisors (NAIFA). In order to qualify, individuals must complete 5 elective courses and an ethics course. Topics covered include the uses and selection of various insurance products. Certified individuals are also members of NAIFA.

Volunteer and Civic Activities:

Board Member and/or President of the Easton Area League of Women Voters 1987-91, BSA Den Leader Minsi Trails Council 1991-95, Assistant Scoutmaster, Troop 31, Minsi Trails Council 1995-97, Borough Councilwoman, Glendon Borough 1992-96, Vice President, Glendon Borough Council 1996-1997, Trustee, United Friends School, Quakertown, PA 2004-present, Member, Peace & Concerns Standing Committee, Philadelphia Yearly Meeting 2007-Present, Volunteer, Philadelphia Folk Festival 1972-Present, Board Member, Godfrey Daniels Coffeehouse, 1994-2000, Board Member, Philadelphia Folksong Society, 2011-present. Active member of the Sierra Club and the Appalachian Mountain Club, Listed in Who's Who in America since 2000, Listed in Who's Who in American Women since 1989, Mother of two sons, Will and Kris.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Joyce Moore has no information applicable to this Item.

Item 4- Other Business Activities

Joyce Moore is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. Joyce Moore is also licensed to sell variable annuities and life insurance. She is compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 36% of her income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that she could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Joyce Moore is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance and/or commission based products.

Joyce is a Member of the Social Investment Forum since 1991, of Co-Op America since 1991, of the First Affirmative Financial Network since 2001, and of the National Association of Insurance and Financial Advisors (NAIFA) from 1992-2006. Joyce has also been President of the Lehigh Valley NAIFA from 2000 to 2001 and a Board Member of the NAIFA, Pennsylvania from 2002 to 2006.

Item 5- Additional Compensation

Joyce Moore does not receive compensation for advisory services other than fees paid by the client, or as disclosed in client's Investment Management Agreement.

Item 6 - Supervision

Joyce Moore is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Joyce Moore is required to adhere to PRAG's processes and procedures as described in our Code of Ethics. We will monitor the advice that Joyce gives you by reviewing

the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Ms. Moore has no information applicable to this Item.

Item 1- Cover Page

Harold J. Moran, CFP®AIF®

Saratoga Springs Branch

112 Spring Street, Suite 101
Saratoga Springs, New York 12866
518-450-1755 Office • 518-636-4727 Fax
hmoran@prg-group.net

PORTFOLIO RESOURCES ADVISOR GROUP

800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Harold J. Moran that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Harold J. Moran is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Harold J. Moran, born November 23, 1960, is a Registered Representative (RR) of Portfolio Resources Group and an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since September 2011.

Harold J. Moran heads up the Saratoga Springs Branch office of Portfolio Resources Group, Inc. A highly experienced Certified Financial Planner®, Mr. Moran attributes his success to the fact that he enjoys working with "creative, thoughtful, and intentional people who ask the big questions and lead interesting lives." Mr. Moran believes that financial and life planning, as well as asset management, must focus first and foremost on client needs and values. With this solid foundation, he then crafts, implements, and monitors strategic action plans to help them achieve their goals. Helping clients accomplish what is truly important to them "is highly energizing and rewarding, but requires commitment to the process," according to Mr. Moran. He believes that developing collaborative long-term client relationships

is what counts. "Helping clients secure their financial future, while at the same time being sensitive to their ethical and social values, has resulted in a positive impact on their communities and the world," according to Mr. Moran.

Business Experience:

From July 1992 to September 2011, Harold Moran was a Registered Representative of Cadaret, Grant & Co., Inc. From August, 1992 to August 2011, he was an Investment Adviser Representative of Cornerstone Financial Advisors. From April 1988 to July 1992, he worked for Advantage Capital Corporation. From January 1987 to April 1988, he worked at First Investors Corporation.

Harold Moran has the following professional affiliations:

- Member, Impact Investing Division of Portfolio Resources Group
- Selling Group Member, First Affirmative Financial Network
- Member, Social Investment Forum (since 1998)
- Member, Green America Green Business Network
- Founding President, Northeast NY Chapter, Financial Planning Association
- Past President, Capital District Chapter, International Association for Financial Planning

Educational Background:

Harold Moran graduated from SUNY, Albany in 1985.

Professional Designations and Licenses:

Harold Moran has the Series 6, 62 & 63 securities licenses since 1986 and has been New York State Life, Disability & Health Insurance licensed since 1987. Harold Moran is a Certified Financial Planner™ practitioner since 1991, and Accredited Investment Fiduciary® designee since 2004. As a CFP® practitioner, he provides high level financial planning services; as an AIF®, he manages investment processes according to a defined "fiduciary standard of care."

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to

sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Administered by fi360, the Accredited Investment Fiduciary® (AIF®) professional designation demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination. Six hours of continuing education is required annually in order to maintain the designation.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Harold J. Moran has no information applicable to this Item.

Item 4- Other Business Activities

Harold J. Moran is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA. Harold J. Moran is also licensed to sell variable annuities and life insurance. He is compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 35% of his income is derived from these non-advisory activities. This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Harold J. Moran is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products and/or commission based products.

Harold J. Moran has been a Board of Directors member and a Finance Committee member for the Capital District Community Loan Fund; Past Treasurer for the Center for Donation & Transplant, Board of Trustees; Finance Committee Chair for the Galway Public Library; and Treasurer for the Unitarian Universalist Congregation of Saratoga Springs.

Item 5- Additional Compensation

Harold J. Moran does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client's Investment Management Agreement.

Item 6 - Supervision

Harold J. Moran is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Harold J. Moran is required to adhere to PRAG's processes and procedures as described in our Code of Ethics. We will monitor the advice that Harold Moran gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Moran has no information applicable to this Item.

Item 1- Cover Page

Thomas Moser, CFP®
High Impact Investments®
1090 W. Graythorne Place, Tucson, AZ 85737
800-270-6151 Toll-Free
tmoser@prg-group.net
<http://www.highimpactstocks.com>

PORTFOLIO RESOURCES ADVISOR GROUP
800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Thomas Moser that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Thomas Moser is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Tom Moser, CFP®, born in 1953, is a Registered Representative (RR) of Portfolio Resources Group and Associate Director and Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since January 2008.

Thomas Moser is Founder and President of High Impact Investments®. His expertise is in portfolio management of clean energy, clean water, healthy food and preventative health care solution company stocks.

Business Experience:

Mr. Moser joined the company that was to become First Affirmative Financial Network as a financial planner in 1989. His "early on" personal interest in solar, wind, and geothermal were an outgrowth of his desire to leverage time, money and work towards making the greatest planet impact. The High Impact Growth portfolio was launched in 2003 as a part of First Affirmative Financial's Generation program. Since that initial launch High Impact® has evolved by moving onto the Envestnet trading platform and expanded portfolio choices including a 5% minimum community investment standard for total equity and fixed income portfolios.

From May 2007 to June 2008 Tom Moser was an investment adviser representative of Responsible Portfolio Management, LLC. From July 2002 to December 2007 Tom was an investment adviser representative of Financial West Group. From August 1999 to December 2004 he was an investment adviser representative of First Affirmative Financial Network LLC. He is an Associate Director of PRAG and a member of its Investment Committee.

Educational Background:

Mr. Moser graduated with a MA in Education in 1978 from the University of Arizona. He graduated with a BA in Education in 1975, likewise from the University of Arizona.

Professional Designations and Licenses:

Tom has a Series 7 Securities License, a Series 24, Series 63, Series 65, an Arizona Insurance License, and a Certified Financial Planner™ designation.

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Tom Moser has no information applicable to this Item.

Item 4- Other Business Activities

Tom Moser is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. Tom Moser is also licensed to sell variable, fixed annuities and life insurance as an independent contractor for CPS Insurance. He is compensated through commissions based on the sale of

securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 12% of his income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Tom Moser is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance and/or commission based products.

Tom has spent 25 years as a public educator in Tucson, Arizona. He chooses to be involved in his community by helping youth. During the past 25 years besides his classroom teaching, he has coached local youth sports, volunteered his time helping “at risk” youth in a nearby detention facility, and taught Life Skills classes to disadvantaged youth.

His belief that social investing should be properly seen in the context of a broad social agenda is seen in his five year old “not for loss” business venture bringing dance, singing and performing arts to the Tucson area, as Owner and Producer of the Youth @ Performing Arts, creating drama with a social purpose. The past two years 40 youth ages 8-18 with over 50 community minded adults have, under his direction, put on productions such as Disney’s Aladdin Jr. and Disney’s High School Musical. Rehearsals where young people study and create middle eastern art, investigate peer pressure, or find themselves on stage is an outgrowth of Mr. Moser’s desire to leverage time, money and work for the social good.

Item 5- Additional Compensation

Tom Moser does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client’s Investment Management Agreement.

Item 6 - Supervision

Tom Moser is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Tom Moser is required to adhere to PRAG’s processes and procedures as described in our Code of Ethics. We will monitor the advice that Tom gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative

body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. Moser has no information applicable to this Item.

Item 1- Cover Page

Catherine Scheib

131 Oak Park Road
Harrisburg, PA 17109
717-480-2751 Office • 866-434-0569 Fax
cscheib@prg-group.net

PORTFOLIO RESOURCES ADVISOR GROUP
800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Catherine Scheib that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Catherine Scheib is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Catherine Scheib, born in 1957, is an Investment Advisor Representative and a member of the Advisory Council of Portfolio Resources Advisor Group, Inc. (PRAG) and a Registered Representative and securities principal of Portfolio Resources Group, Inc. (PRG) since January 2008.

Business Experience:

2008 - Present Securities Principal and Registered Representative with Portfolio Resources Group, Inc., Investment Advisor Representative and member of the Advisory Council with Portfolio Resources Advisor Group, Inc.

2001 - 2008 Securities Principal, Registered Representative and Investment Advisor Representative with Financial West Group.

2004 - 2007 Professional Member of First Affirmative Financial Network, LLC
1998 - 2001 Registered Representative and Investment Advisor Representative with Walnut Street Securities.

Ms. Scheib had also these other non securities business activities:

2008 - 2009 Appointed Official - Lewisburg School Board

2004 - 2007 Community Development Director - City of Sunbury, PA

1999 - 2007 Elected Official - Borough of Lewisburg

Educational Background:

Bucknell University
B.A. - Sociology/Legal Studies
Summa cum Laude - Phi Beta Kappa

PA College of Technology (WACC)
A.A.S. Engineering Technology

Lewisburg Area High School - H.S. Diploma

Professional Designations and Licenses:

Life, Accident and Health

FINRA Series 6, 63, 65, 7, 24, 51

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Catherine Scheib has no information applicable to this Item.

Item 4- Other Business Activities

Catherine Scheib is a Securities Principal and Registered Representative with PORTFOLIO RESOURCES GROUP, INC. (PRG), a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. As such, she has *Impact Investing Division* responsibilities providing coordination services to a group of PRAG investment advisors representatives and PRG registered representatives. As *Recruitment*

Manager and Impact Investing Division Coordinator, 70% of Ms. Scheib' income is derived from overrides received from the Division for investment advisor representatives and registered representatives related services.

Ms. Scheib is also licensed to sell fixed annuities and Life, Accident or Insurance policies through a variety of companies. She is compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 15% of her income is derived from these non-advisory activities. This may pose a conflict of interest to the extent that she could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Catherine Scheib is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance and/or commission based products.

Item 5- Additional Compensation

Catherine Scheib does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client Investment Management Agreement.

Item 6 - Supervision

Catherine Scheib is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Catherine Scheib is required to adhere to PORTFOLIO RESOURCES ADVISOR's processes and procedures as described in our Code of Ethics. We will monitor the advice that Catherine Scheib gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed quarterly to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting

client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Ms. Scheib has no information applicable to this Item.

Item 1- Cover Page

Pamela Stamper-Brandt, CFP®, AIF®

2425 Sattsgate Drive, Lewisville, North Carolina 27023
336-946-2018 Office • 800-511-0508 Toll-Free • 509-267-5404 fax
psbrandt@prg-group.net

PORTFOLIO RESOURCES ADVISOR GROUP

800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Pamela Stamper-Brandt that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Pamela Stamper-Brandt is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Pamela Stamper-Brandt, born in 1954, is a Registered Representative (RR) of Portfolio Resources Group and an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group since January 2008. As a 30-year veteran in the financial and investment planning industry, Pamela is committed to competency and ethical investment standards. She is a Network Member of First Affirmative Financial Network, LLC since December 1998.

Business Experience:

From January 2006 to December 2007, Pamela was an investment adviser representative of Financial West Group and a Member of Progressive Asset Management. From August 2002 to January 2006 Pam was an investment adviser representative of First Affirmative Financial Network, LLC. From December 1998 to December 2005 she was a registered representative for Walnut Street Securities, Inc. She has also been a member of the Social Investment Forum, Green America and the Financial Planning Association. From 1981 to 1996, she was a

registered representative for American Express Financial Advisors (formerly IDS Financial Services).

Educational Background:

Pamela has a bachelor's degree in Mathematics from Appalachian State University, 1976.

Professional Designations and Licenses:

Pamela has the Series 6, 7, 22, 63 & 65 securities licenses and North Carolina insurance license (Life, Health, and Variable Annuities). Pamela is a Certified Financial Planner™ practitioner, and Accredited Investment Fiduciary® designee. As a CFP® practitioner, she provides high-quality financial planning services; as an AIF®, she manages investment processes according to a defined "fiduciary standard of care."

The CERTIFIED FINANCIAL PLANNER™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. Candidates are required to complete a CFP-board registered program. They must also pass the CFP Certification Examination, which is administered in 10 hours over a two-day period. The exam 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. Certified individuals are required to complete 30 hours of continuing education every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct. As a prerequisite to sitting for the CFP Certification Examination, candidates must hold a bachelor's degree (or higher) from an accredited college or university and have at least 3 years of full time personal financial planning experience.

Administered by *fi360*, the Accredited Investment Fiduciary® (AIF®) professional designation demonstrates knowledge and competency in the area of fiduciary responsibility and communicates a commitment to standards of investment fiduciary excellence. Holders of the AIF® mark have successfully completed a specialized program on investment fiduciary standards and subsequently passed a comprehensive examination. Six hours of continuing education is required annually in order to maintain the designation.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Pamela Stamper-Brandt has no information applicable to this Item.

Item 4- Other Business Activities

Pamela Stamper-Brandt is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA and SIPC. Pamela is also licensed to sell variable annuities and life & health insurance. She is compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 20% of her income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that she could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Pamela Stamper-Brandt is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance and/or commission based products.

Pamela has been an adjunct faculty instructor at The College for Financial Planning in Denver, teaching CFP classes through affiliate, Guilford College. Community Involvement/Memberships include Carolina Farm Stewardship, Foothills Sierra Club, Green Drinks Organization, Piedmont Environmental Alliance, Piedmont U.S. Green Building, Slow Food Piedmont Triad, Blue Ridge Environmental Defense League, and Friends of the Blue Ridge Parkway.

Item 5- Additional Compensation

Pamela Stamper-Brandt does not receive compensation for advisory services other than fees paid by the client, unless otherwise disclosed in the client Investment Management Agreement (IMA).

Item 6 - Supervision

Pamela Stamper-Brandt is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Pamela is required to adhere to PORTFOLIO RESOURCES ADVISOR's processes and procedures as described in our Code of Ethics. We will monitor the advice that Pam gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition,

account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Ms. Stamper-Brandt has no information applicable to this Item.

Item 1- Cover Page

Krista Strohoffer
Principled Investing LLC
PO Box 1837 • Boulder, CO 80306
303-413-6025 Office • 888-220-7510 Fax
kstrohoffer@prg-group.net

PORTFOLIO RESOURCES ADVISOR GROUP
800 Brickell Ave., Ste. 903, Miami, FL 33131
305-372-0299 Office – 305-372-0499 Fax
<http://www.prginc.net/advisors.html>

April 30, 2012

The Brochure Supplement provides information about Krista Strohoffer that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Krista Strohoffer is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Krista Strohoffer, born in 1970, is a Registered Representative (RR) of Portfolio Resources Group and an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since January 2008.

Krista helps her clients identify their financial goals and helps them develop a strategy to reach them. These goals might include a comfortable retirement, education savings, or a first time home purchase. During this process, Krista spends a great deal of time educating her clients. She believes that knowledge is power and with financial knowledge comes financial freedom. Krista is also a firm believer that everyone deserves and can benefit from professional financial advice regardless of their net worth or investable assets.

Krista has specialized in Sustainable and Socially Responsible Investing since 1999. She and her clients believe that money can and does make a difference and

that how you invest can have a positive socio-economic and environmental impact. When selecting investments, Sustainable and Socially Responsible Investing looks beyond the financials to include the environmental, social and governance (ESG) records of a particular investment. How a company treats their employees, their community, the environment and the consumers of their products sheds light on how well that company is managed and how well that company is likely to compete in the long term.

Business Experience:

Krista Strohoffer is a licensed financial advisor. She received her first license in 1998 and started Principled Investing LLC, in January 2006.

Prior to working with Portfolio Resources Group and Portfolio Resources Advisory Group, Krista was an Investment Advisor Representative at Financial West Group from January 2006 to December 2007. Prior to that, Krista worked with Citigroup Global Markets from May 2005 to December 2005, at Morgan Stanley from August 2004 to May 2005 and at Walnut Street Securities from November 1999 to July 2004.

Educational Background:

Graduated George Washington University in Washington, DC in 1997 with a Master of Arts Cum Laude and was a Fulbright Scholar in Budapest Hungary from 1996-1997.

Completed Teaching English as a Foreign Language (TEFL) Certification from Hamline University in St. Paul, Minnesota in 1995.

Graduated from the University of Minnesota Twin Cities in 1994 with a Bachelor of Arts Cum Laude and was a Samantha Smith Scholar in Budapest Hungary from 1990-1991.

Professional Designations and Licenses:

Series 6 – Investment Company Products/Variable Contracts Limited Representative
Series 7 - General Securities Representative
Series 66 – Uniform Combined State Securities Agent and Investment Advisor
Licensed Agent of Life, Health and Variable Annuities

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or

disciplinary events that would be material to your evaluation of the representative. Krista Strohoffer has no information applicable to this Item.

Item 4- Other Business Activities

Krista Strohoffer is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA, SIPC, MSRB, and SIFMA. Krista Strohoffer is also licensed to sell variable annuities and life insurance. She is compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 15% of her income is derived from these non-advisory activities.

This may pose a conflict of interest to the extent that she could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Krista Strohoffer is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance and/or commission based products.

Krista offers variable products and life insurance and utilizes various brokerage general agencies including Crump Insurance Co. which represents over 100 individual insurance carriers.

Item 5- Additional Compensation

Krista Strohoffer does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client Investment Management Agreement.

Item 6 - Supervision

Krista Strohoffer is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Krista Strohoffer is required to adhere to PORTFOLIO RESOURCES ADVISOR's processes and procedures as described in our Code of Ethics. We will monitor the advice that Krista gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Ms. Strohoffer has no information applicable to this Item.

Item 1- Cover Page

Caleb A. White

(58-414)2207443 Office

cwhite@inres.net

PORTFOLIO RESOURCES ADVISOR GROUP

800 Brickell Ave., Ste. 903, Miami, FL 33131

305-372-0299 Office – 305-372-0499 Fax

<http://www.prginc.net/advisors.html>

April 30, 2012

This Brochure Supplement provides information about Caleb A White that supplements the Portfolio Resources Advisor Group Brochure. You should have received a copy of that Brochure. Please contact Antonio Camejo at 305-372-0299 Ext. 405 or acamejo@inres.net if you did not receive Portfolio Resources Advisor Group's Brochure or if you have any questions about the contents of this supplement.

Additional information about Caleb A. White is available on the SEC's website at www.adviserinfo.sec.gov and on FINRA's website at www.finra.org/brokercheck

Item 2- Educational Background and Business Experience

Caleb A. White, born June 13, 1956, is a Registered Representative (RR) of Portfolio Resources Group since May 2011 and an Investment Advisor Representative (IAR) of Portfolio Resources Advisory Group (PRAG) since November 2010.

Business Experience:

From September 2004 to June 2010 Caleb White was President and Founder of Finalca, Casa de Bolsa, C.A., a Venezuelan Stock Brokerage Firm, member of the Caracas Stock Exchange Commission. In less than four years, Finalca ranked among the fifteenth largest brokerage firms in Venezuela.

From January 1998 to December 2001, Mr. White was Associate and Registered Representative at the Musibay-Chiappy Agency at The Equitable, AXA Advisors LLC located at Miami, FL. Mr. White ranked second in production in the US and the agency as a junior agent in 1998. He was awarded with the 5th Centurion (first ten producers) of the agency in 1999.

From April 1992 to July 1997 Mr. White was Treasury Operations Vice-President for Bancaracas Mercados de Capitales C.A. (BMC), member of Banco Caracas Group at Caracas, Venezuela. He was Head of Treasury Department in multicurrency, Venezuelan bolivares and

US dollars; he managed investment portfolios of over twenty million us dollars. He developed the trading desk of the brokerage firm. He was also managing director of BMC's offshore bank.

From December 1989 to April 1992 he was President of Inversiones Finalca C.A. at Caracas, Venezuela, where he managed over ten million dollars of private individuals in multicurrency, Venezuelan bolivares and US dollars, achieving above average market returns for clients.

Educational Background:

Caleb White graduated from a Master of Business Administration, Major in Finance, from Babson College, Wellesley, MA in June 1982. He earned a degree of Bachelor of Science in Chemical Engineering, Major in Food Processing from Universidad Metropolitana at Caracas, Venezuela in 1979.

Professional Designations and Licenses:

Caleb White has the Series 65 security license since November, 2010, Series 7 since May 2011.

From 1997 to 2010, Mr. White had a Life and Health Insurance license from the State of Florida.

Mr. Caleb is also Corredor Público de Títulos Valores, Caracas, Venezuela since March 1993.

Item 3- Disciplinary Information

Investment Advisor Representatives are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the representative. Caleb A. White has no information applicable to this Item.

Item 4- Other Business Activities

Caleb A. White is a Registered Representative of PORTFOLIO RESOURCES GROUP, INC., a registered broker-dealer and member of FINRA. Caleb A. White is also licensed to sell variable annuities and life insurance. He is compensated through commissions based on the sale of securities, investment and insurance products, and trails received from the sale of mutual funds. Approximately 85% of his income is derived from these non-advisory activities. This may pose a conflict of interest to the extent that he could have a financial incentive to recommend securities and other investments that may result in commissions, brokerage fees, 12b-1 fees or other payments. However, Caleb A. White is constrained by fiduciary principles to act in your best interest. In addition, you are under no obligation to purchase any recommended insurance products and/or commission based products.

From January 2002 to November 2005, Mr. White was President and Founder of Inversiones Keloburger, C.A., an owned and operated food franchise at a famous shopping center at Caracas, Venezuela.

From November 1988 to December 1989 Mr. White was General Manager at Stotler Intercontinental de Venezuela, C.A. at Caracas, Venezuela, where he developed local office to offer futures and options service through Chicago's main office and increased customer base over ten million dollars after one year of operations.

Mr. Caleb is Member of the Operations Committee of the Fundación Científica Los Roques, a marine research nonprofit organization in Los Roques Archipiélago, Venezuela.

He is also Vice-President of ASOPICA, AC, a nonprofit organization in Apure State, Venezuela supporting children in education and health.

Item 5- Additional Compensation

Caleb A. White does not receive compensation for advisory services other than fees paid by the client, or as disclosed in the client's Investment Management Agreement.

Item 6 - Supervision

Caleb A. White is supervised by Antonio Camejo, Chief Compliance Officer. Antonio Camejo can be reached at 305-372-0299 Ext. 405 or at acamejo@inres.net.

Caleb A. White is required to adhere to PRAG's processes and procedures as described in our Code of Ethics. We will monitor the advice that Caleb White gives you by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed at least annually to ensure that trading is in line with your stated objectives.

The firm utilizes a team approach in designing and supervising client portfolios. The Investment Committee reviews policies and strategies affecting client investments. It is a consultative body which confers from time to time to analyze market conditions and discuss general investment ideas and/or review specific products which may be suitable for certain types of clients. Members of the committee are available to Investment Advisor Representatives for consultations regarding individual client portfolios, or the suitability of

specific products. The Committee recommends that Investment Advisor Representatives review the following with clients at least once a year: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. PRAG current Investment Committee members are: Antonio Camejo, Chairman; J. Christopher Cogswell, AIF®; Douglas Goldstein, CFP®; Aaron Katsman; Dr. Manuel Lasaga, Ph.D., Associate Director; Ann-Marja Lander CFP®; Thomas L. Moser, CFP® (Portfolio Manager, High Impact Investments), Associate Director; Joyce K. Moore, ChFC, LUTCF.

Item 7 - Requirements for State-Registered Advisers

Investment Advisor Representatives are required to disclose all material facts regarding certain arbitration awards, disciplinary proceedings and bankruptcy petitions. Mr. White has no information applicable to this Item.