

# Brochure Supplement

JUNE 26, 2012

## TIMOTHY R. LOVING

250 East Main Street, Suite 117  
Galesburg, IL 61404

(309) 342-4109

This Brochure Supplement provides information about Timothy R. Loving that supplements the Disclosure Brochure of Poterack Capital Advisory, Inc. (hereinafter "PCA"), a copy of which you should have received. Please contact PCA's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Timothy R. Loving is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Poterack Capital Advisory, Inc., a Registered Investment Adviser**

2115 Rexford Road, Suite 311, Charlotte, NC 28211 | (704) 366-5776  
[www.pca-inc.org](http://www.pca-inc.org)

## Item 2. Educational Background and Business Experience

Born 1965

### Post-Secondary Education

Monmouth College | Bachelors, Business Administration | 1987

### Recent Business Background

Poterack Capital Advisory, Inc. | Investment Advisor Representative | December 2009 – Present

Preservation Financial Management | Owner | May 2003 – Present

Kalos Capital, Inc. | Registered Representative | May 2005 – December 2009

Sunset Financial Services | Registered Representative | June 2002 – March 2005

## Item 3. Disciplinary Information

PCA is required to disclose the pertinent facts regarding any legal or disciplinary events material to a client's evaluation of Timothy R. Loving. PCA has no information to disclose in relation to this Item.

## Item 4. Other Business Activities

PCA is required to disclose information regarding any investment-related business or occupation in which Timothy R. Loving is actively engaged.

### Licensed Insurance Agent

Timothy R. Loving is also a licensed insurance agent with various insurance companies, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that PCA recommends the purchase of insurance products where Timothy R. Loving receives insurance commissions or other additional compensation. PCA has procedures in place to ensure that any recommendations made by Timothy R. Loving are in the best interest of clients regardless of any additional compensation earned.

## Item 5. Additional Compensation

PCA is required to describe any arrangement under which Timothy R. Loving receives an economic benefit for providing advisory services from someone that is not a client of PCA. PCA has no information to disclose in relation to this Item.

### **Item 6. Supervision**

Ryan Poterack, CEO of Poterack Capital Advisory, Inc., is responsible for the supervision of Timothy R. Loving. Mr. Poterack monitors his advice in an effort to ensure that investments are suitable for Mr. Loving's individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by PCA's clients. Ryan Poterack can be reached at (704) 366-5776.

### **Item 7. Requirements for State-Registered Advisers**

Timothy R. Loving has never been the subject of a bankruptcy petition.

Timothy R. Loving has never been involved in any of the additional disciplinary events reportable under this Item.