

DBS Item 1 Cover Page

**Waldman Financial Advisers, LLC
Disclosure Brochure Supplement (DBS)
June 1, 2016**

**Dennis Buki, Esquire
Investment Adviser Representative
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This Disclosure Brochure Supplement provides information about Dennis Buki that supplements **Waldman Financial Advisers, LLC's** (WFA) Disclosure Brochure referenced above. If you have any questions about the contents of WFA's Disclosure Brochure and this Disclosure Brochure Supplement, please contact Gail Waldman by phone at 703-281-7100 or e-mail at gail@waldmanadvisers.com. Additional information about WFA available on the SEC's website at: www.adviserinfo.sec.gov.

DBS Item 2 Educational Background and Business Experience

Born: 1945

Business Background over the last five (5) years

- Waldman Financial Advisers, Vienna, VA, Investment Adviser, IAR (5-08 to present)
- Cambridge Investment Research, Inc., Vienna, VA, Broker-Dealer, Registered Representative, (2-08 to present)
- Cambridge Investment Research Advisors, Inc., Vienna, VA, Investment Adviser, IAR, (2-08 to 5-08)
- Dennis Buki, Esquire, Bethesda, MD, (7-98 to present)
- Securities America, Inc., Vienna, VA, Broker-Dealer, Registered Representative, (1-04 to 1-08)
- Securities America Advisors, Inc., Vienna, VA, Investment Adviser, IAR, (2-04 to 1-08)

Education

- Eotvos Lorand University, Budapest, Hungary, General Studies, from 9/1965 to 4/67
- Catholic University, Washington DC, BA-English, from 2/1968 to 5/70
- University of Pennsylvania, Philadelphia, PA, General Studies, from 9/1971 to 5/1973
- Rutgers University, Camden, NJ, JD, from 9/1977 to 5/80
- Temple University, LLM-Tax, Philadelphia, PA, from 9/1985 to 5/87

DBS Item 3 Disciplinary Information

- IAR has no material disciplinary information history to disclose.

DBS Item 4 Other Business Activities

• Broker-Dealer

IAR is also a registered representative of Cambridge Investment Research, Inc. (Cambridge) a registered broker/dealer (BD). In this capacity, IAR will be paid commissions for the sale of securities or other investment products, including service (trail) fees from the sale of mutual funds and variable annuities. If you elect to purchase securities through IAR in his role as a registered representative, this will not occur in advisory accounts of WFA but rather in brokerage accounts held at the BD. This presents a conflict of interest as it gives IAR an incentive to recommend investment products based on the compensation received, rather than on your needs. To address this conflict, IAR will only receive commissions for the sale of securities or other investment products

when selling securities through the BD. You always have the option to purchase securities or other investment products that IAR recommends through other unaffiliated brokers-dealers.

- **Attorney at Law**

Dennis Buki is also independently licensed as an attorney. When providing legal services he may earn legal fees and compensation. His legal services are separate and independent from the advisory services he provides under WFA.

IAR currently spends less than 5% of his business time on these other business activities.

General Client Conflict Resolution

IAR addresses conflicts with his/her other business activities by doing the following:

- IAR must disclose any potential or actual conflicts of interest when dealing with clients.
- IAR is subject to the following specific obligations when dealing with clients:
 - The duty to have a reasonable, independent basis for his/her investment and other financial advice; ○
The duty to ensure that all investment and financial advice is suitable to meeting the client's individual objectives, needs, and circumstances; and
 - A duty to be loyal to clients.

DBS Item 5 Additional Compensation

WFA and IAR may establish relationships with unaffiliated registered investment advisers that offer a variety of investment advisory programs and services that include asset management programs, separate account portfolio management programs, asset allocation programs, wrap fee programs, and financial planning services. If a client is referred to one of these unaffiliated registered investment advisers, RIA and IAR may receive referral fees from the unaffiliated registered investment advisers. These arrangements will be described in these unaffiliated investment adviser's disclosure brochures and referral disclosure statements.

DBS Item 6 Supervision

Gail Waldman is the Chief Compliance Officer of WFA and is Dennis Buki's supervisor. She may be contacted by phone at 703-281-7100, by e-mail at gail@waldmanadvisers.com, or by writing to her at Waldman Financial Advisers, 501 Church Street NE, Suite 110 Vienna, VA 22180.