

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
September 2013**

**LUKE ANTHONY SALERNO**

**OnFocus Financial  
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San Diego, CA 92121**

**Firm Contact:  
C. Brad Daniel, Chief Compliance Officer**

**Firm Website Address:  
[www.onfocusfinancial.com](http://www.onfocusfinancial.com)**

**This brochure supplement provides information about Mr. Salerno that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Salerno if you did not receive OnFocus Financial's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Luke Salerno is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background & Business Experience**

### **Luke Anthony Salerno**

**Year of Birth:** 1967

**Educational Background:**

- 1990; University of California, San Diego; Political Science B.S. Minor in Economics and Finance

**Business Background:**

- 06/2013 – Present; DW Advisors LLC; Investment Adviser Representative
- 03/1996 – 07/2013; MML Investor Services LLC; Registered Representative

**Exams, Licenses & Other Professional Designations:**

- 05/2013 – Series 66
- 12/1994 – Series 7
- 07/1992 – Series 63
- 07/1992 – Series 6
- 06/1996 – Chartered Life Underwriter (CLU)

**CLU® - Chartered Life Underwriter:**

Mr. Salerno has a professional designation, Chartered Life Underwriter. The CLU® is offered by The American College. To receive the CLU® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations.

The following activities meet the required business experience qualifications included in the CLU® certification process.

**Insurance and health care:**

- Field underwriting and management, including sales and service activities, supervision and management of persons involved in sales or services, or staff support of persons in these activities;
- Company management and operations in positions involving substantial responsibility.

**Financial services and employee benefits:**

- Client service and related management, including direct contact with clients, supervision and management of persons involved directly in the process of providing financial services or employee benefits, or staff support of persons in these activities.
- Financial institution management and operations in positions involving substantial responsibility.

**Other:**

- University or college teaching of subjects related to the Huebner School curriculum on a full-time basis at an accredited institution of higher education.
- Government regulatory service in a responsible administrative, supervisory, or operational capacity.

- Activities directly or indirectly related to the protection, accumulation, conservation, or distribution of the economic value of human life; these include the work of actuaries, attorneys, CPAs, investment advisers, real estate investment advisers, stockbrokers, trust officers, or persons in other similar occupations.

### **Item 3: Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Vanessa Pearson, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

### **Item 4: Other Business Activities**

A. If Mr. Salerno is actively engaged in any investment-related business or occupation, including if Mr. Salerno is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Salerno's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

Mr. Salerno is a licensed insurance agent. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation adviser and/or our supervised persons may earn and may not necessarily be in the best interests of the client.

2. If Mr. Salerno receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Mr. Salerno receives. We must explain that this practice gives Mr. Salerno an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Mr. Salerno is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Mr. Salerno's income or involve a substantial amount of Mr. Salerno's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Salerno's time and income, we may presume that they are not substantial.

Mr. Salerno is owner of Benefit Management Systems, an employee benefits consulting and brokerage firm specializing in the design, implementation, and support of welfare, retirement

and other fringe benefit programs. These services are independent of our advisory services and are governed under a separate engagement agreement. Clients are under no obligation to engage Mr. Salerno for these services. He spends approximately 25% of his time per month on this activity.

#### **Item 5: Additional Compensation**

If someone who is not a client provides an economic benefit to Mr. Salerno for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Mr. Salerno's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

#### **Item 6: Supervision**

We are required to explain how we supervise Mr. Salerno, including how we monitor the advice Mr. Salerno provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Salerno's advisory activities on behalf of our firm.

Brad Daniel, Chief Compliance Officer, supervises and monitors Mr. Salerno's activities on a regular basis to ensure compliance with our Code of Ethics. Please contact Mr. Daniel if you have any questions about Mr. Salerno's brochure supplement at 949-706-1874.