

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
March 2014**

Thomas Stecich

**Athena Advisor Services, LLC
688 Lee Street
Des Plaines, IL 60616**

**Firm Contact:
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Chief Compliance Officer**

**Firm Website Address:
www.athenaadvisorservices.com**

This brochure supplement provides information about Thomas Stecich that supplements our brochure. You should have received a copy of that brochure. Please contact Brian Beasley if you did not receive Athena Advisor Services, LLC s brochure or if you have any questions about the contents of this supplement.

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

Item 2: Educational Background & Business Experience

Thomas Stecich

Year of Birth: 1985

Educational Background:

- 2009: University of Iowa; BA in Finance & BA in Accounting

Business Background:

- 08/2010 – Present Athena Advisor Services, LLC; Investment Advisor
- 07/2013 – Present Purshe Kaplan Sterling Investments; Registered Representative
- 08/2010 – 07/2013 LPL Financial, LLC; Registered Representative
- 01/2010 – 08/2010 Athena Investment Group; Intern

Exams, Licenses & Other Professional Designations:

- 2010: Series 63 & Series 66
- 2011: Life Insurance & Variable Contracts
- 2013: CERTIFIED FINANCIAL PLANNER™, CFP®

CFP® - Certified Financial Planner™:

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3: Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Thomas Stecich, 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 Thomas Stecich is actively engaged in any investment-related business or occupation, including if Thomas Stecich 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 Thomas Stecich'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.

We have nothing to disclose in this regard.

2. If Thomas Stecich 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 Thomas Stecich receives. We must explain that this practice gives Thomas Stecich an incentive to recommend investment products based on the compensation received, rather than on your needs.

Thomas Stecich is a registered representative of Purshe Kaplan Sterling Investments, member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that Mr. Stecich recommends that a client invest in a security which results in a commission being paid to him.

A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products 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.

- B. If Thomas Stecich 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 Thomas Stecich's income or involve a substantial amount of Thomas Stecich'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 Thomas Stecich's time and income, we may presume that they are not substantial.

We have nothing to disclose in this regard.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Thomas Stecich 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 Thomas Stecich'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.

Thomas Stecich may receive from Purshe Kaplan Sterling Investments or a mutual fund company, without cost and/or at a discount support services and/or products, to assist us to better monitor and service client accounts maintained at such institutions. Included within the support services, he may receive investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by him to assist him in his investment advisory activities.

Our clients do not pay more for investment transactions effected and/or assets maintained at Purshe Kaplan Sterling Investments as result of this arrangement. There is no commitment made by him to Purshe Kaplan Sterling Investments or any other institution as a result of the above arrangement.

Item 6: Supervision

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

Brian Beasley, Chief Compliance Officer, and Steven Shambora, Principal, of Athena Advisor Services, LLC, supervise and monitor Thomas Stecich's activities on a regular basis. Mr. Beasley and Mr. Shambora review all outgoing correspondence for written financial advice that Thomas Stecich provides to his clients. Please contact Mr. Beasley or Mr. Shambora if you have any questions about Thomas Stecich's brochure supplement at 847-898-9040 or 847-299-8877, respectively.

Item 7: Requirements for State Registered Advisers

State-Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Thomas Stecich has not been involved in any event applicable to this Item.