

Harold Zirkin Fiduciary Services, Inc.

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Harold Zirkin that supplements Harold Zirkin Fiduciary Services, Inc.'s brochure. You should have received a copy of that brochure. Please contact Harold Zirkin at (301) 961-9000 or Harold.Zirkin@Zirkincutler.com if you did not receive Harold Zirkin Fiduciary Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

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Educational Background and Business Experience

Harold Zirkin is the President and sole member of ZFS. In 1973, Mr. Zirkin co-founded Zirkin-Cutler Investments, Inc. ("ZCI"), an investment adviser registered with the SEC. He operated it until February 2011, when ZCI's assets were sold to UCFA. He is currently a Managing Director of UCFA with responsibility for overseeing the management of investment portfolios for individuals, retirement plans, and trust funds. He is a member of the Zirkin-Cutler Investments Investment Policy Committee.

His education and business background also includes the following:

Year of Birth: 1944

BS, Syracuse University, NY – 1965

MBA, American University, DC - 1968

Chartered Financial Analyst – 1971*

Zirkin-Cutler Investments, Inc., 1985 – present

H. Zirkin Investments, Inc., 1973 – 1996

*Chartered Financial Analyst (CFA®) – The CFA designation is an international professional certification offered by the CFA Institute (formerly AIMR) to financial analysts who complete a series of three examinations. To become a CFA Charter holder, candidates must pass each of three six-hour exams, possess a bachelor's degree from an accredited institution (or have equivalent education or work experience) and have 48 months of qualified, professional work experience. CFA charter holders are also obligated to adhere to a strict Code of Ethics and Standards governing their professional conduct.

Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Harold Zirkin.

Other Business Activities

Harold Zirkin is employed as a Managing Director with Zirkin-Cutler, a division of United Capital Financial Advisers, LLC ("UCFA"), an investment adviser that acquired Zirkin-Cutler Investments, Inc.'s assets, overseeing the management of investment portfolios for investment advisory clients. UCFA is an investment adviser registered with the Securities and Exchange Commission. Mr. Zirkin devotes approximately 85 to 90% of his

time providing investment supervisory services through Zirkin-Cutler. UCFA and ZFS are separate, unrelated companies and not under common control.

Additional Compensation

Mr. Zirkin does not receive additional compensation for providing advisory services beyond the compensation received in his capacity as President of ZFS, and as a Managing Director of UCFA.

Supervision

Harold Zirkin, President, is responsible for supervising the advisory activities of supervised persons. Mr. Zirkin may be contacted at (301) 961-9000.

ZFS's personnel are subject to compliance manual and a code of ethics that imposes certain limitations on personal trading activities of ZFS personnel. Additionally, ZFS's compliance manual and code is designed to enforce its policies to prevent the misuse or dissemination of material, non-public information about client account holdings by persons associated with ZFS. ZFS conducts periodic reviews of supervised persons securities holdings and documented suitability information to provide reasonable assurance that the advice provided to our clients is consistent with each client's stated investment objectives and ZFS's policies and procedures.