

Firm Brochure

(Part 2A of Form ADV)

Enright, Mollin, Cascio & Ramusevic

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This brochure provides information about the qualifications and business practices of Enright, Mollin, Cascio & Ramusevic. If you have any questions about the contents of this brochure, please contact us at: 718-803-1817, or by email at: DMollin@EMCRadvisors.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Enright, Mollin, Cascio & Ramusevic is available on the SEC's website at www.adviserinfo.sec.gov

03/24/15

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 718-803-1817 or by email at: DMollin@EMCRadvisors.com.

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Advisory Business

Firm Description

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC, ("FIRM NAME") was founded in 1989.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

Investment advice is provided, with the client making the final decision on investment selection. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not act as a custodian of client assets. The client always maintains asset control. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC places trades for clients under a limited power of attorney.

Principal Owners

Douglas Mollin is a 33.34% stockholder. Michael Cascio is a 33.33% stockholder. Steven Ramusevic is a 33.33% stockholder.

Types of Advisory Services

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC provides investment supervisory services, also known as asset management services, and furnishes investment advice through consultations.

On more than an occasional basis, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and estate planning.

As of 12/31/14, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC manages approximately \$194,862,000 in assets for approximately 94 clients. All of this is managed on a discretionary basis.

Tailored Relationships

The goals and objectives for each client are outlined for each client. Investment policy statements are created that reflect the stated goals and objective.

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Financial Planning Agreement

A financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fee range is negotiable on a case by case basis.

After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. Follow-on implementation work is billed separately as is negotiable on a case by case basis.

Advisory Service Agreement

Most clients choose to have ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client's financial affairs are reviewed, including those of their children. Realistic and measurable goals are set and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship.

The annual Advisory Service Agreement fee is based on a percentage of the investable assets. The basic rate is 1.00%, although these rates are negotiable on a case by case basis. These more typically range from 0.30% to 0.80% per year. Current client relationships may exist where the fees are higher or lower than the fee schedule.

Although the Advisory Service Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client may terminate an Agreement by written notice at any time. At termination, fees will be billed on a pro rata basis for the portion of the quarter completed. The portfolio value at the completion of the prior full billing quarter is used as the basis for the fee computation, adjusted for the number of days during the billing quarter prior to termination.

Retainer Agreement

In some circumstances, a Retainer Agreement is executed in lieu of an Advisory Service Agreement when it is more appropriate to work on a fixed-fee basis. The annual fee for a Retainer Agreement is negotiable on a case by case basis.

Investment Management Agreement

An Investment Management Agreement may be executed when financial planning is not provided as part of the relationship. The annual fees for an Investment Management Agreement are negotiable on a case by case basis.

Hourly Planning Engagements

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC provides hourly planning services for clients who need advice on a limited scope of work. The hourly rate for limited scope engagements is negotiable on a case by case basis.

Asset Management

Assets are invested primarily in no-load mutual funds and exchange-traded funds, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages may charge a transaction fee for the purchase of some funds.

Stocks and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not receive any compensation, in any form, from fund companies.

Initial public offerings (IPOs) are not available through ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC.

Termination of Agreement

A Client may terminate any of the aforementioned agreements at any time by notifying ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC in writing and paying the rate for the time spent on the investment advisory engagement prior to notification of termination. If the client made an advance payment, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC will refund any unearned portion of the advance payment.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC may terminate any of the aforementioned agreements at any time by notifying the client in writing. If the client made an advance payment, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC will refund any unearned portion of the advance payment.

Fees and Compensation

Description

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC bases its fees on a percentage of assets under management, hourly charges and fixed retainer fees.

Financial plans are priced according to the degree of complexity associated with the client's situation.

Fees are negotiable on a case by case basis.

Fee Billing

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three-month billing period has ended. Payment in full is expected upon invoice presentation. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Other Fees

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

Past Due Accounts and Termination of Agreement

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC reserves the right to stop work on any account that is more than 180 days overdue. In addition, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 60 days.

Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Types of Clients

Description

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations or business entities.

Client relationships vary in scope and length of service.

Account Minimums

There is no minimum account size, nor minimum annual fee.

Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

The main sources of information include financial newspapers and magazines and research materials prepared by others. Other sources of information that ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC may use include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's research, Fidelity research and Advisor Intelligence.

Investment Strategies

The primary investment strategy used on client accounts is strategic asset allocation utilizing actively managed funds. Portfolios are globally diversified to help manage the risk associated with traditional markets.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of

return (i.e. interest rate). This primarily relates to fixed income securities.

- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Affiliations

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC has arrangements that are material to its clients with a related firm. Specifically, the three principals in the firm also have interests in Ramusevic, Cascio & Kaplan, CPAs, a tax and accounting firm. Although several firm clients are also tax clients of Ramusevic, Cascio & Kaplan, CPAs, there is no obligation real or implied for any firm client to retain Ramusevic, Cascio & Kaplan, CPAs, for any services.

As a fiduciary, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC and its employees have certain legal obligations, including the obligation to act in clients' best interest and to place clients' interests before their own.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC maintains a Business Continuity and Succession Plan and seeks to ensure continuity of financial advice and to avoid a disruption of service to clients in the event of a sudden loss of key personnel, due to unforeseen retirement, disability or death.

To that end, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC has entered into a succession agreement with JOEL ISAACSON & COMPANY effective 12/31/14. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC can provide additional information to any current or prospective client upon request to Douglas Mollin, President at 718-803-1817 or DMollin@EMCRAdvisors.com.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

The employees of ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC compliance manual.

Personal Trading

The Chief Compliance Officer of ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC is Steven Ramusevic. He reviews all employee trades each quarter. His trades are reviewed by Douglas Mollin. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment. Since most employee trades are small mutual fund trades or exchange-traded fund trades, the trades do not affect the securities markets.

Brokerage Practices

Selecting Brokerage Firms

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not have any affiliation with product sales firms. Specific custodian recommendations are made to Clients based on their need for such services. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC recommends discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co and Fidelity.

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not receive fees or commissions from any of these arrangements.

Best Execution

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC reviews the execution of trades at each custodian each quarter. The review is documented in the ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC compliance manual. Trading fees charged by the custodians is also reviewed on a quarterly basis. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not receive any portion of the trading fees.

Order Aggregation

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit.

Review of Accounts

Periodic Reviews

Account reviews are performed quarterly by advisor Douglas Mollin, President. Account reviews are performed more frequently when market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least a quarterly basis. The written updates may include a portfolio summary, asset allocation update, market commentary and portfolio returns.

Client Referrals and Other Compensation

Incoming Referrals

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC has been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, friends and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

Performance Reports

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC.

Investment Discretion

Discretionary Authority for Trading

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC accepts discretionary authority to manage securities accounts on behalf of clients. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

Limited Power of Attorney

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades that you have approved.

Voting Client Securities

Proxy Votes

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not vote proxies on securities. Clients are expected to vote their own proxies.

When assistance on voting proxies is requested, ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Financial Information

Financial Condition

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

General

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications

line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Information Security Program

Information Security

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Notice

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us.

The categories of nonpublic information that we collect from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help you meet your personal financial goals.

With your permission, we disclose limited information to attorneys, accountants, and mortgage lenders with whom you have established a relationship. You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With your permission, we share a limited amount of information about you with your brokerage firm in order to execute securities transactions on your behalf.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our Company records and your personal records as permitted by law.

Personally identifiable information about you will be maintained while you are a client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this privacy notice to you annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

Education and Business Standards

ENRIGHT, MOLLIN, CASCIO & RAMUSEVIC requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD or CPA.

Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

DOUGLAS MOLLIN

Educational Background:

- Date of birth: 1962
- Graduated New York University in 1984 with a BS in Finance.
- Received the Certified Financial Planner (CFP) designation in 1989.
- Received the Chartered Financial Consultant (ChFC) designation in 1995.
- Received the Chartered Life Underwriter (CLU) designation in 1999.

Business Experience:

- EF Hutton Personal Financial Management Division: 1984-1987.
- BDO Seidman Financial Services Division: 1987-1990.
- Ramusevic, Cascio & Kaplan, CPAs: 1990-present.
- EMCR: 1990-present.

Disciplinary Information: None

MICHAEL CASCIO

Educational Background:

- Date of birth: 1963
- Graduated from Baruch College in 1986 with a BBA in Accounting.
- Member of the American Institute of Certified Public Accountants and the New York State Society of Certified Public Accountants.

Business Experience:

- BDO Seidman: 1986-1990
- Ramusevic, Cascio & Kaplan, CPAs: 1990-present
- EMCR: 1990-present

Disciplinary Information: None

STEVEN RAMUSEVIC

Educational Background:

- Date of birth: 1963
- Graduated from Baruch College in 1986 with a BBA in Accounting.
- Member of the American Institute of Certified Public Accountants and the New York State Society of Certified Public Accountants.

Business Experience:

- Deloitte: 1986-1990
- Ramusevic, Cascio & Kaplan, CPAs: 1990-present
- EMCR: 1990-present

Disciplinary Information: None