

**ITEM 1: COVER PAGE FOR
PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT
DATED JANUARY 2012**

NICHOLAS YRIZARRY

**NY&A, LLC D.B.A. NICHOLAS YRIZARRY WEALTH MANAGEMENT GROUP
361 FOREST AVENUE, SUITE 202
LAGUNA BEACH, CA 92651**

FIRM CONTACT: NICHOLAS YRIZARRY, CHIEF COMPLIANCE OFFICER

FIRM WEBSITE: WWW.NYADVISORS.COM

This brochure supplement provides information about Mr. Yrizarry that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Yrizarry, Managing Member and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

We are required to disclose the following information about Mr. Yrizarry:

Nicholas Yrizarry

Year of Birth: 1960

Formal Education after high school:

- 1978 - 1981; Princeton University; No Degree

Business Background (for the past 5 years):

- 08/2011 - Present; NY&A, LLC d.b.a. Nicholas Yrizarry Wealth Management Group; Managing Member and Chief Compliance Officer
- 08/2011 - Present; Securities Service Network, Inc.; Registered Representative
- 04/2010 - 08/2011; UBS; First Vice President Investments
- 03/2000 - 06/2010; Nicholas Yrizarry & Associates, LLC; President
- 07/1999 - 04/2010; Securities Service Network, Inc.; Representative

Licenses and Other Professional Designations:

- Series 7
- Series 63
- Series 65
- Life and Health Insurance License

Item 3 Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Mr. Yrizarry, we are required to disclose all material facts regarding those events.¹

We have nothing to disclose in this regard.

¹ **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Yrizarry to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Yrizarry to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

Item 4 Other Business Activities

A. If Mr. Yrizarry is actively engaged in any investment-related business or occupation, including if Mr. Yrizarry 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. Yrizarry'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 Mr. Yrizarry 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. Yrizarry receives. We must explain that this practice gives Mr. Yrizarry an incentive to recommend investment products based on the compensation received, rather than on your needs.

Mr. Yrizarry is a Registered Representative of Securities Service Network, Inc. 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. Yrizarry 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 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 Mr. Yrizarry 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. Yrizarry's income or involve a substantial amount of Mr. Yrizarry'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. Yrizarry's time and income, we may presume that they are not substantial.

Mr. Yrizarry, in his individual capacity, is also licensed insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While our firm does not sell such insurance products to our investment advisory clients, we permit Mr. Yrizarry, in his individual capacity as licensed insurance agent, to sell insurance products to our investment advisory clients. A conflict of interest exists to the extent that our firm recommends the

purchase of insurance products where Mr. Yrizarry receives insurance commissions or other additional compensation.

Item 5 Additional Compensation

If someone who is not a client provides an economic benefit to Mr. Yrizarry 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. Yrizarry'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. Yrizarry, including how we monitor the advice Mr. Yrizarry provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Mr. Yrizarry's advisory activities on behalf of our firm.

Mr. Yrizarry is the Managing Member and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics.

Item 7 Requirements for State-Registered Advisers

A. In addition to the events listed in Item 3 of Part 2B, if Mr. Yrizarry has been involved in one of the events listed below, we disclose all material facts regarding the event.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

We have nothing to disclose in this regard.

B. If Mr. Yrizarry has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.