

*This brochure supplement provides information about Michael Ryan Modica that supplements the Pine Valley Investments brochure. You should have received a copy of that brochure. Please contact Michael Ryan Modica if you did not receive Pine Valley Investments's brochure or if you have any questions about the contents of this supplement.*

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

## **Pine Valley Investments**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Michael Ryan Modica**

Personal CRD Number: 6186360

Investment Adviser Representative

Pine Valley Investments  
810 Chapel Ave. West - Suite 150  
Cherry Hill, NJ 08002  
(856) 334-8260  
[mmodica@pinevalleyinvestments.com](mailto:mmodica@pinevalleyinvestments.com)

UPDATED: 02/07/2018

## Item 2: Educational Background and Business Experience

**Name:** Michael Ryan Modica      **Born:** 1986

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelors of Science Finance, George Mason University - 2012

#### **Business Background:**

07/2015 - Present	Investment Adviser Representative Pine Valley Investments
06/2012 - Present	Insurance Broker Michael Modica
08/2014 - 07/2015	Professional Baseball Player Houston Astros
06/2013 - 08/2014	Financial Advisor MidAmerica Financial Services
05/2005 - 06/2009	Self Employed Michael Modica
08/2014 - 01/0001	Financial Advisor Foresters Equity Services, Inc.

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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

Michael Ryan Modica is a licensed insurance agent Pine Valley Planning. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Pine Valley Investments always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Pine Valley Investments in their capacity as a licensed insurance agent.

Michael Ryan Modica is the Co-Founder & Part Owner of a Software Development Company. He is also a Referral Affiliate for DRB Bank for student loan refinancing.

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

Michael Ryan Modica does not receive any economic benefit from any person, company, or organization, other than Pine Valley Investments in exchange for providing clients advisory services through Pine Valley Investments.

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

As a representative of Pine Valley Investments, Michael Ryan Modica is supervised by Harry Morad, the firm's Chief Compliance officer. Harry Morad is responsible for ensuring that Michael Ryan Modica adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Harry Morad is (856) 334-8260.