

Part 2B of Form ADV: *Brochure Supplement*

Richard Applegate
Fricke Building Suite 1600 437 Grant Street
Pittsburgh, PA 15219
412-562-3232

Essex National Securities, Inc.
550 Gateway Drive, Suite 210
Napa, CA 94558

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This brochure supplement provides information about Richard Applegate that supplements the Essex National Securities, Inc. brochure. You should have received a copy of that brochure. Please contact John Cooney 707-258-5000 if you did not receive Essex National Securities, Inc.'s brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

Full Legal Name: Richard Applegate

Born: 1952

Education

- University of Pittsburgh; BA, Education, Communication; 1973

Business Experience

- Essex National Securities, Inc. ; Registered Representative; from 05/20 to Present
- First Commonwealth Bank ; Registered Representative; from 01/1997 to Present
- UVest Investment Services; Registered Representative; from 03/2002 to 05/2010

Item 3 Disciplinary Information

Richard Applegate has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Richard Applegate is also engaged in the following investment-related activities:

Insurance company or agency

Representative is an insurance broker with various insurance companies. In this capacity, your representative may recommend insurance products and receive normal insurance transaction commissions if products are purchased through insurance companies with which he is affiliated. Thus, a conflict of interest exists between the interests of your representative and those of the advisory clients, creating an incentive for him to recommend investment and insurance products based on the compensation received, rather than on a client's needs. However, clients are under no obligation to act upon any recommendations of the representative or to effect any transactions through him if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority).

Your Advisor does not limit his recommendations to products or services offered by specific insurance companies and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase

investment and insurance products recommended through other insurance companies.

2. Richard Applegate receives commissions, bonuses or other compensation on the sale of securities or other investment products.

Individual is a registered representative with Essex National Securities, Inc., a registered broker-dealer, member FINRA and SIPC. In this capacity, the representative may recommend investment products and receive transaction commissions if products are purchased through the broker-dealer. Thus, a conflict of interest exists between the interests of registered representative and those of the advisory clients, creating an incentive for representative to recommend investment products based on the compensation received, rather than on a client's needs.

However, clients are under no obligation to act upon any recommendations of registered representative or to effect any transactions through him if they decide to follow the recommendations (unless they have granted our firm discretionary investment authority). Representative does not limit his recommendations to products or services offered by the broker-dealer and ensures that all recommendations are appropriate for a client's specific needs. Clients have the option to purchase investment products recommended through other broker-dealers not affiliated with this representative.

B. Non Investment-Related Activities

Richard Applegate is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

Richard Applegate does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Mary Johnson

Title: Registered Principal

Phone Number: 707-251-2199

Ms. Mary Johnson is responsible for all supervision and monitoring of investment advice offered to clients by the representative. She can be reached at 707-251-2199. The underlying securities within accounts are continually monitored by Ms. Johnson. Ms. Johnson reviews these accounts at least quarterly. Accounts

are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

Item 7 Requirements for State-Registered Advisers

Mr. Applegate has never been the subject of a bankruptcy petition nor has he ever been involved in any of the following events:

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.
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.