

Part 2B of Form ADV: *Brochure Supplement*

Mary Ruth Wilson
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This brochure supplement provides information about Mary Ruth Wilson 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 Mary Ruth Wilson is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Full Legal Name: Mary Ruth Wilson

Born: 1964

Education

- Pennstate University ; Associate, Business Administration ; 1985

Business Experience

- Essex National Securities, Inc; Registered Representative; from 05/2010 to Present
- First Commonwealth; Investment Advisor; from 01/2008 to Present
- Uvest Financial Services, Group; Registered Representative; from 01/2008 to 05/2010
- Financial Network ; Registered Representative; from 04/2007 to 12/2007
- Axa Advisors, LLC; Registered Representative; from 06/2005 to 03/2007
- Guardian Eldercare; Billing Supervisor; from 07/2003 to 02/2005

Item 3 Disciplinary Information

Mary Ruth Wilson has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Mary Ruth Wilson is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

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.

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.

B. Non Investment-Related Activities

Mary Ruth Wilson 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

Mary Ruth Wilson 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

Ms. Wilson has never been the subject of a bankruptcy petition nor has she 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.