

Item 1: Cover page

Form ADV Part IIB Brochure Supplement

Kenneth S. Spitzbard

Bard Financial Services, Inc.

388 East Main Street

Branford, CT 06405

(203) 481-7676

July 2011

This brochure supplement provides information about Kenneth S. Spitzbard that supplements the Bard Financial Services, Inc. brochure. You should have received a copy of that brochure. Please contact Kenneth S. Spitzbard if you did not receive the Bard Financial Services, Inc. brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth S. Spitzbard is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Kenneth S. Spitzbard

Born 1960

Bryant College, B.S., 1982

Washington College of Law, J.D., 1985

Principal, Bard Financial Services, Inc., January 1986 – present

Item 3: Disciplinary Information

Not applicable. There are no material disciplinary items to report.

Item 4: Other Business Activities

In addition to being an Investment Advisory Representative (“Advisory Representative”) of Bard Financial Services, Inc., I, Jeffrey Welsh, am a Registered Principal of SagePoint Financial, Inc. (“SagePoint”). SagePoint is a diversified financial services company registered with the Financial Industry Regulatory Authority (“FINRA”) as a broker-dealer engaged in the offer and sale of securities products. I may recommend the purchase of securities offered by SagePoint. If you purchase these products from me, I will receive normal commissions and may receive other indirect forms of compensation which may be in addition to customary advisory fees. As such, I may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be in your best interest.

While my security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives I have to sell certain securities products and are encouraged to ask me about any conflict presented.

In addition, I am a licensed insurance agent and may recommend that you purchase insurance from me. I may receive direct and indirect compensation from the insurance that I sell you and as such, I may have incentive to recommend the purchase of insurance to increase my compensation even if the insurance I sell you may not be in your best interest.

In addition to the activities listed above, I am an elected member of the Greater New Haven Arts Council Board of Directors.

I am also a volunteer Assistant Coach of the Amity High School varsity baseball team.

In an effort to ensure that my outside business activities do not interfere with or otherwise compromise my relationship with you, all outside business activities that I engage in are reviewed and approved by an appointed supervisor.

Please be aware that you are under no obligation to purchase products or services recommended by me in connection with providing you with any advisory service that I offer.

Item 5: Additional Compensation

As discussed previously, I am a Registered Principal of SagePoint Financial, Inc. SagePoint offers me educational, training and incentive programs to me upon reaching certain sales production goals.

SagePoint has provided me with funding in the form of loans as incentive to establish, maintain or expand my broker-dealer relationships with SagePoint. Such loans are typically used to assist in the transition and expansion of my practice.

As outlined above, the benefits that I receive may provide me with an incentive to put my interests before your best interests. While my security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives I have to sell certain securities and provide certain advisory services and are encouraged to ask me about any conflict presented.

Item 6: Supervision

I have an appointed supervisor which generally reviews the advice that I provide to you, including a review of all my securities transactions. My appointed supervisor as of the date of this writing is:

Nicole Gilbert
Northeast Regional Manager
SagePoint Financial, Inc.
866-621-2323

Item 7: Requirements for State-Registered Advisers

Not applicable. No items to report.