

Firm Brochure

(Part 2A of Form ADV)

EAN EQUITY FINANCIAL SERVICES LLC

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This brochure provides information about the qualifications and business practices of EAN EQUITY FINANCIAL SERVICES LLC. If you have any questions about the contents of this brochure, please contact me at: (410) 340-4973, or by e-mail at: enorberg@eanefs.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority. Any references to being a registered investment adviser do not imply any certain level of training.

Additional information about EAN EQUITY FINANCIAL SERVICES LLC is available on the SEC's website at www.adviserinfo.sec.gov

March 2020

Material Changes

The Material Changes section of this brochure will be updated annually and when material changes occur since the previous release of the Firm Brochure. Since our firm's last annual amendment filing on March 30, 2019, the following material changes have occurred:

- EAN EQUITY FINANCIAL SERVICES LLC moved its office to 18310 Fairway Oaks Square, Leesburg, Virginia 20176 on November 23, 2019.
- Charles Schwab & Co., Inc. ("Schwab") recently eliminated transaction fees for U.S. listed equities and exchange traded funds.
- EAN EQUITY FINANCIAL SERVICES LLC is currently in the process of converting to SEC registration.

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Advisory Business

EAN EQUITY FINANCIAL SERVICES LLC, (“the Firm” or “ the Adviser”) was founded in January, 2000. Eric A. Norberg is the 100% owner of the Firm and is the sole employee. The Firm provides personalized confidential financial planning and investment management to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses.

The initial meeting, which is by telephone or in person, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and/or investment management may be beneficial to the client.

EAN EQUITY FINANCIAL SERVICES LLC provides investment supervisory services, also known as asset management services; manages investment advisory accounts not involving investment supervisory services and furnishes investment advice through consultations.

On more than an occasional basis, the Firm furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning.

As of December 31, 2019, The Adviser manages approximately \$112,510,500 in assets for approximately 60 clients. Approximately \$61,083,987 is managed on a discretionary basis, and \$51,426,513 is managed on a non-discretionary basis.

The goals and objectives for each client are documented in client files. Investment policy statements may be created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements cannot not be assigned without client consent.

A written financial plan is prepared for clients by EAN EQUITY FINANCIAL SERVICES LLC (as a “Planner”), if financial planning services are engaged. The financial plan is designed to help the client with all aspects of financial planning without ongoing investment management after the financial plan is completed.

The financial plan includes, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; a financial independence analysis; estate planning review and recommendations; and education planning with funding recommendations.

Detailed investment advice and specific recommendations are provided as part of a financial plan. Implementation of the recommendations is at the discretion of the client.

Many clients choose to have the Firm manage their assets in order to obtain ongoing in-depth advice and life planning. All aspects of the client’s financial affairs are reviewed, often including those of the client’s children. Realistic and measurable goals are set

and objectives to reach those goals are defined. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis.

Although the Investment Advisory Services Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the Advisor may terminate an Agreement by written notice to the other party. Tax preparation work is usually included in the Financial Planning or Investment Advisory Services Agreements scope of work at the discretion of the client.

Tax preparation work is performed, if client chooses, separately from Financial Planning or Investment Advisory Services Agreement.

The Adviser provides hourly planning, advisory and consulting services for clients who need advice on a limited scope of work.

Investments include: equities (stocks), warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares), U. S. government securities, options contracts, futures contracts, and interests in partnerships.

Either party may terminate this agreement upon written notice. In the event of termination, the Firm will provide a pro-rata refund of its quarterly fee with the exception of the initial payment for financial planning services. Notwithstanding the foregoing, Client has the right to terminate this Agreement without penalty within five (5) business days of the date of execution hereof. If not so canceled, this Agreement shall be binding upon Client.

EAN EQUITY FINANCIAL SERVICES LLC may terminate any of the aforementioned agreements at any time by notifying the client in writing

Fees and Compensation

EAN EQUITY FINANCIAL SERVICES LLC bases its fees on a percentage of assets under management, hourly charges, and fixed fees.

Financial plans are priced according to the degree of complexity associated with the client's situation. The Firm currently charges a \$4,000 flat fee for financial plans. A portion of this fee is payable upon commencement of services with the rest billed according to the agreed upon schedule outlined in the investment advisory contract, typically quarterly, unless other arrangements are made, until services are paid in full. Invoices are sent to clients for financial planning services with remuneration to the Adviser made by check.

The fee for a financial plan is predicated upon the facts known at the start of the engagement. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. The financial plan is delivered within approximately 90 days of initial payment. In all cases, if the engagement is cancelled by either the client or the Planner, any pre-paid fees are refunded on a pro-rated basis.

In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

The Planner will continue to be available to advise the Client regarding implementation of the Client's financial plan for twelve months from the date of the agreement. If the agreement is renewed, in each Renewal Year the Planner provides to the Client a written update of the original financial plan and be available to the Client for financial counseling during each such Renewal Year.

Consulting Services are available to clients who do not wish to engage the Adviser for a full financial plan or investment advisory services. There is no set fee for this type of engagement but rather negotiated between EAN EQUITY FINANCIAL SERVICES LLC and the client. A retainer, which represents half of the minimum fee, is due and payable at the acceptance of the agreement with the remainder payable upon completion. The hourly rate for limited scope consulting engagements is up to \$200, or at a negotiated rate or fixed fee amount.

Investment advisory management fees are billed quarterly, in advance, meaning that you are invoiced before the three-month billing period has begun. Payment in full is expected upon invoice presentation. Fees are usually deducted from each separate client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

EAN EQUITY FINANCIAL SERVICES LLC currently charges 0.75% per year for investment advisory services. The fee will be based on the value of managed assets as of the closing balance of the previous quarter and is paid quarterly at the start of each quarter. Client can authorize the automatic withdrawal of funds to pay Advisor's fee from Client's account(s). Client's authorization for automatic withdrawals must be in writing.

The annual Investment Advisory Services Agreement fee is negotiable, depending upon the size and complexity of a client's account(s). The fee is paid quarterly, at the start of each quarter. The fee is calculated based upon the closing price of securities in the client's account that are listed on a national securities exchange or on NASDAQ on the last trading day of the previous calendar quarter. Other securities or investments are valued in a manner determined in good faith by the Advisor and such valuation methodology(ies) is disclosed to the client. The amount of the fee is increased by the pro-rated fee applied to capital inflows (cash deposits and/or transfers in of securities) and decreased by the pro-rated fee applied to capital outflows (withdrawals of cash and/or securities) in the clients account(s) during the prior quarter. Current client relationships exist where the fees are higher or lower than the fees charged other clients. At termination, any pre-paid fees are refunded on a pro-rated basis.

Additionally, as a part of its investment advisory services, the Firm LLC recommends independent money managers to clients, if appropriate, through the Schwab Managed Account Select ("Select") or Managed Account Access ("Access") programs, sponsored by Charles Schwab & Co., Inc. ("Schwab") and other sub-advisors who do not participate in the program. The Adviser maintains the client relationship and as a fiduciary, is responsible for the ongoing monitoring of the activities of the independent managers.

Recommendations for the use of an independent money manager are made on a case-by-case basis according to a client's needs. Clients who choose to use an independent money manager will pay a fee to that independent money manager, which is variable depending on the independent money manager and is in addition to fees paid to EAN EQUITY FINANCIAL SERVICES LLC.

Tax preparation is billed at a rate of \$150 per hour, or at a negotiated rate or fixed fee amount. There is no minimum fee for tax preparation. Eligible federal and applicable state returns are filed electronically without an additional fee.

All fees are negotiable.

EAN EQUITY FINANCIAL SERVICES LLC, in its sole discretion, can waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

New Investment Advisory Services Agreement fees are calculated on a formula basis and adjusted for complexity of individual situations. The formula is based assets managed under the agreement.

With respect to securities bought on margin, while the Firm does not use margin as an active trading strategy, accounts are setup for margin in the event the client would like to use it. The Adviser charges fees on the market value of margin accounts without consideration to debit balances if securities were purchased using margin. Therefore, clients will pay more in fees than if the debit balance was considered. This practice creates an incentive for the Adviser to engage in margin trading due to the increased fees. However, Adviser uses margin investment strategies sparingly and only with approval from the client.

Custodians, which are completely independent of the Adviser, can charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. Charles Schwab & Co., Inc. ("Schwab") does not charge transaction fees for U.S. listed equities and exchange traded funds.

Assets are invested primarily in no-load mutual funds, exchange-traded funds and individual securities, usually through discount brokers or fund companies. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Discount brokerages charge a transaction fee for the purchase of some funds.

Stocks and bonds are purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock and bond trades. EAN EQUITY FINANCIAL SERVICES LLC does not receive any compensation, in any form, from fund companies.

Upon termination of the agreement with the Adviser, if the client made an advance payment, the Adviser will refund any unearned portion of the advance payment.

There may be other fees or compensation associated with working with the Firm. Mr. Norberg may offer insurance products to clients, if appropriate. However, clients are not required to purchase these products. For more information about conflicts of interest and compensation, please see Item 10.

For all recommendations made, clients have the option to purchase products through broker/dealer or agents of their choice, which are not affiliated with the Adviser.

The Firm reserves the right to stop work on any account that is more than 30 days overdue. In addition, EAN EQUITY FINANCIAL SERVICES LLC reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in the Adviser's judgment, to providing proper financial advice. Any unused portion of fees collected in advance will be refunded within 30 days.

Performance-Based Fees and Side-by-Side Management

EAN EQUITY FINANCIAL SERVICES LLC does not charge performance-based fees or use side-by-side management.

Types of Clients

EAN EQUITY FINANCIAL SERVICES LLC generally provides investment advice to individuals and high net worth individuals.

Client relationships vary in scope and length of service.

EAN EQUITY FINANCIAL SERVICES LLC has no account minimum.

Methods of Analysis, Investment Strategies and Risk of Loss

The primary security analysis method is fundamental analysis, but charting, technical analysis, and cyclical analysis are employed, if appropriate.

The main sources of information include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

Other sources of information that EAN EQUITY FINANCIAL SERVICES LLC uses include Morningstar Principia mutual fund information, Morningstar Principia stock information, Charles Schwab & Company's "SchwabLink" service, other Charles Schwab products and services, ValueLine, Stock Investor Pro, InvestmentView, research materials prepared by others, corporate rating services, annual reports,

prospectuses, filings with the Securities and Exchange Commission, company press releases, other financial newspapers and magazines, and the World Wide Web.

The primary investment strategy used on client accounts is strategic and tactical asset allocation modified to each client's specific situation. This means that we use actively managed funds, passively-managed index funds or exchange-traded funds as the core investments, and then add other actively- or passively managed funds or exchange-traded funds where there are opportunities to make a difference and/or opportunities to add diversification. Portfolios are recommended to be globally diversified to control the risk associated with traditional markets. Diversification among fixed income mutual funds and exchange-traded funds that differ as to maturities (Short term, Medium term and Long term), debt quality (highly rated bonds, medium rated bonds and risky (junk) bonds), and market sector specialty (US government bonds, municipal bonds, corporate bonds, international bonds) is recommended depending upon the taxable exposure of the client's accounts and the client's other holdings, risk tolerance and other issues specific to the client. Diversification among equity mutual funds and exchange-traded funds that differ as to investment style (Value or Growth), company capitalization (Large cap, Mid cap or Small cap) and sector specialties (Real Estate, Energy/Natural Resources) is also recommended depending upon the client's other holdings, risk tolerance and other issues specific to the client.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time.

Other strategies include long-term purchases, short-term purchases, trading, short sales, margin transactions, and option writing (including covered options, uncovered options or spreading strategies).

All investment programs have certain risks that are borne by the investor. Investing in securities involves risk of loss that clients should be prepared to bear. The Firm's investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Disciplinary Information

The firm and its employee have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities and Affiliations

Eric Norberg, Owner, owns a tax preparation practice for which he receives compensation. Eric prepares income tax returns through this company EAN Equity Financial Services LLC and continues to provide investment advisory and financial services to its existing clients. Eric will maintain his office for all his activities in Leesburg, Virginia.

Eric Norberg is also licensed to sell insurance in Delaware and Maryland, and receives commissions and residuals from this activity. The offering of insurance to clients represents a conflict of interest, because the receipt of commissions for selling insurance products gives the supervised person an incentive to recommend investment products based on the compensation received, rather than on the client's need. However, the Adviser has in place policies and procedures to ensure the interest of client's are always placed first as is required by its fiduciary duty.

Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

The employees of EAN EQUITY FINANCIAL SERVICES LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request. EAN EQUITY FINANCIAL SERVICES LLC and Mr. Norberg can buy or sell securities that are also held by clients. Mr. Norberg cannot not trade his own securities ahead of client trades. This practice may create a situation where the Adviser and/or representatives are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. Practices such as “scalping” (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if the Firm did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, “front-running” (i.e., personal trades executed prior to those of the Adviser’s clients) and other potentially abusive practices.

The Chief Compliance Officer of EAN EQUITY FINANCIAL SERVICES LLC is Eric A. Norberg. The Firm has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings. Mr. Norberg reviews all trades each quarter. The personal trading reviews ensure that the personal trading does not affect the markets, and that clients of the firm receive preferential treatment. Mr. Norberg must comply with the provisions of the Firm’s Compliance Manual, including the Code of Ethics and Personal Trading policy.

Brokerage Practices

Clients wishing to implement the applicant's advice are free to select any broker they wish and are so informed. EAN EQUITY FINANCIAL SERVICES LLC suggests, but does not require, the use of the Schwab Institutional division of Charles Schwab & Co., Inc. as the broker-dealer for certain client accounts. Charles Schwab & Co., Inc. is a registered broker-dealer, member of SIPC, which offers discount brokerage services and is not associated with the Adviser.

Schwab Institutional makes available to the Adviser for a charge other products and services that benefit the Firm. Some of these other products and services assist EAN EQUITY FINANCIAL SERVICES LLC in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution; provide research, pricing information and other market data; facilitate payment of the Adviser’s advisory fees from its clients' accounts; and assist in back-office functions, record-keeping and client reporting. Many of these services generally are used to service all or

a substantial number of EAN EQUITY FINANCIAL SERVICES LLC accounts. Schwab Institutional also makes available to the Adviser other services intended to help manage and further develop EAN EQUITY FINANCIAL SERVICES LLC's business enterprise. These services include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance and marketing. In addition, Schwab Institutional makes available, arrange and/or pay for these types of services rendered to EAN EQUITY FINANCIAL SERVICES LLC by independent third parties.

Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third party providing these services to the Adviser. While as a fiduciary, EAN EQUITY FINANCIAL SERVICES LLC endeavors to act in its clients' best interests, and its recommendation that clients maintain their assets in accounts with Schwab Institutional are based in part on the benefit to EAN EQUITY FINANCIAL SERVICES LLC of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab Institutional, which creates a potential conflict of interest.

Schwab Institutional provides the applicant with complimentary research resources that are made available to all clients. The Adviser does not have any soft dollar arrangements.

Those wishing the applicant to recommend a different broker will receive a recommendation based on the broker's cost, skills, reputation, dependability and compatibility with the client, and NOT upon a financial arrangement between the applicant and the recommended broker. The commissions payable to recommended brokers may or may not be higher than commissions payable to other brokers. The applicant does not request or solicit any products, research or other services in recommending a broker.

The Firm reviews the execution of trades at each custodian each quarter. Trading fees charged by the custodians is also reviewed on a quarterly basis. The Adviser does not receive any portion of the trading fees.

EAN EQUITY FINANCIAL SERVICES LLC does not have any soft dollar arrangements.

Most trades are mutual funds or exchange-traded funds where trade aggregation does not garner any client benefit. The portion of securities traded is small and traded on an individual account basis.

Review of Accounts

Account reviews are performed quarterly by Mr. Norberg, the Owner of the Adviser. Account reviews are performed more frequently when market conditions dictate. Conditions that trigger a review are changes in the tax laws, new investment

information, and changes in a client's own situation. Mr. Norberg considers the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. Investment Advisory Services Agreement clients receive written quarterly portfolio statements, with a quarterly, year-to-date and 12-month portfolio performance report. Income tax returns are prepared and provided on an annual basis if the client receives tax return preparation services.

Client Referrals and Other Compensation

The Firm does not compensate referring parties for referrals. EAN EQUITY FINANCIAL SERVICES LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients should carefully review statements received from the custodian.

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by EAN EQUITY FINANCIAL SERVICES LLC.

Investment Discretion

EAN EQUITY FINANCIAL SERVICES LLC accepts discretionary authority to manage securities accounts on behalf of clients. The Firm has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, the Adviser consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used. EAN EQUITY FINANCIAL SERVICES LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian on trades.

Discretionary trading authority facilitates placing trades on behalf of client so that the Firm can promptly implement the investment policy that the client has approved. The Adviser allows Clients to impose restrictions on certain types of securities or certain securities.

A limited power of attorney is a trading authorization for this purpose. Clients sign a limited power of attorney so that the Adviser can execute the trades that have approved.

Voting Client Securities

EAN EQUITY FINANCIAL SERVICES LLC does not vote proxies on securities. Client should receive proxy and review materials from the custodian or transfer agent. However, in the event the Adviser receives such material, it will forward all proxy materials to clients. Furthermore, Adviser does not advise clients on how to vote their proxies. Clients are expected to vote their own proxies.

Financial Information

EAN EQUITY FINANCIAL SERVICES LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

A balance sheet is not required to be provided because the Adviser does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

EAN EQUITY FINANCIAL SERVICES LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications line outage, internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is the Adviser's intention to contact all clients within five days of a disaster that dictates moving its office to an alternate location.

Information Security Program

EAN EQUITY FINANCIAL SERVICES LLC maintains an information security program to reduce the risk that Client personal and confidential information may be breached.

EAN EQUITY FINANCIAL SERVICES LLC is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to it.

The categories of nonpublic information that are collected from Clients includes information about personal finances, information about health to the extent that it is needed for the financial planning process, information about transactions between Clients and third parties, and information from consumer reporting agencies, e.g., credit reports. This information is used to help Clients meet his or her personal financial goals.

With Client permission, limited information can be disclosed to attorneys, accountants, and mortgage lenders with whom there is an established a relationship. Clients may opt out from any information sharing with these nonaffiliated third parties by notifying EAN EQUITY FINANCIAL SERVICES LLC at any time by telephone (410) 340-4973, mail, fax, email, or in person. With Client's permission, a limited amount of information can be shared with a brokerage firm in order to execute securities transactions on the Client's behalf.

EAN EQUITY FINANCIAL SERVICES LLC maintains a secure office to ensure that Client information is not placed at unreasonable risk. The Firm employs a firewall barrier, secure data encryption techniques and authentication procedures in its computer environment.

Clients' personal information is not provided to mailing list vendors or solicitors. The Firm requires strict confidentiality in agreements with unaffiliated third parties that require access to Client personal information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review the Firms' Company records and Clients personal records as permitted by law.

Personally identifiable information will be maintained while a Client, and for the required period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

The Firm will notify Clients in advance if its privacy policy is expected to change. The Firm is required by law to deliver this *Privacy Notice* to Clients annually, in writing.

Brochure Supplement (Part 2B of Form ADV)

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This brochure supplement provides information about Eric A. Norberg that supplements the EAN Equity Financial Services LLC brochure. You should have received a copy of that brochure. Please contact Eric Norberg if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Eric A. Norberg is available on the SEC's website at www.adviserinfo.sec.gov.

March 2020

Education and Business Standards

EAN EQUITY FINANCIAL SERVICES LLC does not have general or specific standards of education or business experience that it requires of advisors in its employ.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.

- Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Eric A. Norberg, CPA/PFS, CFP, CFA, CLU, ChFC

Educational Background:	Bachelor of Science, University of Maryland, 1977 Masters of Science – Taxation, Georgetown University, 1992
Date of birth:	May 21, 1954

Business Experience:

EAN EQUITY FINANCIAL SERVICES LLC:

- Owner and Sole Employee January, 2000 to present

PKS & Company, P.A. and PKS Investment Advisors LLC

- CPA and Investment Advisor Representative September 2016 to October, 2017

Mason Securities, Inc., Mason Financial Services, Inc. and Mason Investment Advisors, Inc.:

- Financial Planner and Investment
Advisor Representative 1995 – 1999

Walpert, Smullian & Blumenthal, PA:

- CPA/Financial Planner 1994 - 1995

Disciplinary Information: None

Other Business Activities: Tax Preparation Services
Licensed to sell Life, health, disability
income and long-term care insurance

Additional Compensation: Fees for tax preparation services and
commissions for insurance products
sales

The offering of insurance to clients represents a conflict of interest, because the receipt of commissions for selling insurance products gives the supervised person an incentive to recommend investment products based on the compensation received, rather than on the client's need. However, the Adviser has in place policies and procedures to ensure the interest of client's are always placed first as is required by its fiduciary duty.

Supervision:

Eric A. Norberg is supervised by Eric A. Norberg, Chief Compliance Officer (CCO). He reviews his own work. Eric A. Norberg also serves as the Chief Executive Officer (CEO), Chief Financial Officer (CFO), Chief Operating Officer (COO), and Chief Legal Officer (CLO) of EAN EQUITY FINANCIAL SERVICES LLC. The Adviser maintains written supervisory policies and procedures in place to ensure compliance with the Delaware Securities Act and the Rules and Regulations promulgated thereunder.

Eric A. Norberg's contact information:

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