

Brochure Supplement

Howard J. Bertram, CFP®, ChFC®

DOB: 1980



WesBanco Securities, Inc.

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<http://www.wesbanco.com/WealthManagement/Brokerage/Index.aspx>

PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Howard J. Bertram that supplements the WesBanco Securities, Inc. *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Howard J. Bertram if you did not receive WesBanco Securities, Inc. *FIRM BROCHURE* or if you have any questions about the contents of this *BROCHURE SUPPLEMENT*.

Additional information about Howard J. Bertram is available on the SEC's website at www.adviserinfo.sec.gov (Howard J. Bertram's CRD # is 4746325).

NOTE:

While WesBanco Securities, Inc. may refer to itself as a "registered investment advisor" or "registered", clients should be aware that registration itself does not imply any level of skill or training.

Educational & Business Experience

Education

- CHFC, American College, 2011
- Graduate of Certified Financial Planner Program, College for Financial Planning, 2011
- BS in Business Administration, Bowling Green State University, College of Business Administration, 2003

Business Background

- WesBanco Securities Inc., (2006-Present) Registered Representative, SVP, Investment Adviser Representative
- Axa Advisors (2004-2005) Registered Representative

Mr. Bertram is a ChFC® and a CFP®. The ChFC® certification is achieved by completing college level courses of financial planning. Mr. Bertram completed nine courses with passing grades, have three years of full-time business experience and agree to comply with The American College Code of Ethics and Procedures. In addition, he must complete a minimum of 30 hours of continuing education every two years. CFP® professionals must pass the comprehensive CFP® Certification Examination, pass CFP Board's *Fitness Standards for Candidates and Professionals Eligible for Reinstatement*, agree to abide by CFP Board's *Code of Ethics and Professional*

Responsibility and Rules of Conduct which put clients' interests first and comply with the *Financial Planning Practice Standards* which spell out what clients should be able to reasonably expect from the financial planning engagement. In addition, complete 30 hours of continuing education (CE) accepted by CFP Board every two years. Additional information may be obtained at www.cfp.net.

Disciplinary Information

Howard J. Bertram has not had any legal or disciplinary events in the past. Clients and prospective clients can view the CRD records (registration records) for Mr. Bertram through the SEC's Investment Adviser Public Disclosure (IAPD) website at www.adviserinfo.sec.gov or FINRA's BrokerCheck database online at www.finra.org/brokercheck. The CRD number for Mr. Bertram is # 4746325.

Other Business Activities

In addition to being an Investment Advisor Representative (hereafter "IA Rep") of WesBanco Securities, Inc. (Hereafter "WSI Advisor"), Mr. Bertram is licensed as an insurance agent.

Mr. Bertram may make recommendations on insurance products and may sell those recommended insurance products to advisor clients. When such recommendations or sales are made, a conflict of interest exists as Mr. Bertram may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. WSI Advisor requires that Mr. Bertram disclose this conflict of interest when such recommendations are made. Also, WSI Advisor requires Mr. Bertram to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with WSI Advisor.

Additional Compensation

Aside from the sales commissions paid by insurance companies to Mr. Bertram (see the "Other Business Activities" section above), Mr. Bertram does not receive any additional compensation from non-clients for providing advisory services. All advisory compensation is paid by clients directly.

Supervision

All activities of Mr. Bertram as an IA Rep are reviewed by the Principals of the firm. Financial plan recommendations are reviewed by the Principal(s) before the plan is completed. For portfolio management recommendations, the Principal(s) review all recommended transactions at the end of each day. The Principal(s) review account documentation and activity periodically in addition to the quarterly calculation of advisory fees. Advisory clients may contact WSI Principals directly:

Rose L. Wilson

304 905 7215

Requirements for State-Registered Advisors

WSI Advisor would be required to disclose additional information for Mr. Bertram if either had ever been the subject of a bankruptcy petition or even been found liable in either: (a) an arbitration; or (b) a civil, self-regulatory organization, or administrative proceeding. As none of these apply, WSI Advisor has no information to disclose in this regard. WSI is SEC registered, this does not apply.