

Brochure Supplement

Paul D. Curnes, Jr.

DOB: 1974



WesBanco Securities, Inc.

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PURPOSE OF THE BROCHURE SUPPLEMENT:

This *BROCHURE SUPPLEMENT* provides information about Paul D. Curnes, Jr. that supplements the WesBanco Securities, Inc. *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact Paul D. Curnes, Jr. 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 Paul D. Curnes, Jr. is available on the SEC's website at www.adviserinfo.sec.gov (Paul D. Curnes' CRD # is 3203125).

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

- MBA Wheeling Jesuit University, 2000
- BA in Mass Media Communications, The University of Akron, 1996

Business Background

- WesBanco Securities Inc., (2014-Present) Registered Representative and an Investment Advisor Representative.
- Cetera Advisors networks, (2010-2013) Registered Representative and an Investment Advisor Representative.
- Janney Montgomery Scott, LLC, (2005-2010) Mass Transfer, Registered Representative and an Investment Advisor Representative.
- Parker/Hunter, (1999-2005) Registered Representative and an Investment Advisor Representative.

Disciplinary Information

Paul D. Curnes, Jr. has not had any legal or disciplinary events in the past as a Registered Investment Advisor Representative. Clients and prospective clients can view the CRD records which includes any reportable

events (registration records) for Mr. Curnes 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. Curnes is # 3203125.

Other Business Activities

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

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

Additional Compensation

Aside from the sales commissions paid by insurance companies to Mr. Curnes (see the "Other Business Activities" section above), Mr. Curnes 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. Curnes 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. Curnes 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, therefore, this does not apply.