

# Brochure Supplement

## James Tracy

DOB: 09/23/84



### WesBanco Securities, Inc.

1 Bank Plaza

Wheeling WV 26003

304-231-1200

800-368-3369

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

#### **PURPOSE OF THE BROCHURE SUPPLEMENT:**

This *BROCHURE SUPPLEMENT* provides information about James Tracy that supplements the WesBanco Securities, Inc. *FIRM BROCHURE* document. You should have received a copy of the *FIRM BROCHURE*. Please contact James Tracy 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 James Tracy is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) James Tracy CRD # is 5944852.

#### **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 Xavier University
- Executive Certificate in Financial Planning Xavier University
- Certified Financial Planner
- BA Political Science from University of Kentucky
- Series 7, 63, 66, Life Health and Variable Annuity State insurance licenses

##### Business Background

- TIAA-Cref July 2015-October 2019
- Fidelity Investments June 2011-July 2015
- Commonwealth Bank and Trust Feb 2009-June 2011

#### **Disciplinary Information**

James Tracy has not had any legal or disciplinary events in the past. Clients and prospective clients can view the CRD records (registration records) for Mr. Tracy through the SEC's Investment Adviser Public Disclosure

(IAPD) website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or FINRA's BrokerCheck database online at [www.finra.org/brokercheck](http://www.finra.org/brokercheck). The CRD number for James Tracy is # 5944852.

### **Other Business Activities**

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

Mr. Tracy 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. Tracy may earn insurance commissions for the sale of those products, which may create an incentive to recommend such products. WSI Advisor requires that Mr. Tracy disclose this conflict of interest when such recommendations are made. Also, WSI Advisor requires Mr. Tracy 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. Tracy (see the "Other Business Activities" section above), Mr. Tracy 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. Tracy 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. Tracy 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.