

ADV Part 2B Brochure Supplement – Howard Modell

Item 1 – Cover Page

Howard Modell

IBN Financial Services, Inc.

404 Old Liverpool Rd.

Liverpool, NY 13088

Phone # 315-652-4426

This Brochure supplement provides information about Howard Modell and supplements the IBN Financial Services, Inc. Brochure. You should have received a copy of that Brochure.

Additional information about IBN Financial Services, Inc. and Howard Modell is available on the SEC's website at <http://www.adviserinfo.sec.gov>

Howard Modell is a registered representative of IBN Financial Services, Inc.

Item 2 – Educational Background and Business Experience

Education

Brooklyn College (City Univ. of N.Y.)

Brooklyn, New York

Business History

January 2008 – Present

IBN Financial Services

May 1996 – August 2008

Leigh Baldwin & Co.

Item 3 – Disciplinary History

Howard Modell has no disciplinary history to disclose.

Item 4 – Other Business Activities

Howard Modell sells life insurance through KAFL, Inc. and Medicare plans through Excellus Blue Cross Blue Shield. Howard Modell is a registered representative of IBN Financial Services, Inc., and may recommend securities or insurance products offered by the broker-dealer, and the firm receives normal commissions if products are purchased through him.

Item 5 – Additional Compensation

Howard Modell does not receive any additional income outside of the income outlined above.

Item 6 – Supervision

Richard J Carlesco Jr. is the CEO, Chief Financial Officer and founding officer of IBN Financial Services, Inc. and Timothy E. Evans performs supervisory duties for the firm and reviews any business done by Howard Modell.

Item 7 – Requirements for State-Registered Advisers

Howard Modell has no reportable events to disclose here other than disclosed above.

Item 8 - Lines of Business -- Investments, Life Insurance, Medicare Plans.