

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page

NGC Financial, LLC

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This brochure supplement provides information about Neil G. Carousso that supplements the NGC Financial, LLC brochure. You should have received a copy of that brochure. Please contact Neil G. Carousso if you did not receive NGC Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Neil G. Carousso is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Item 2 Educational Background and Business Experience

Neil G. Carousso is the principal executive officer of NGC Financial, LLC. Below describes his formal education and business background.

*Education and Business Background:*

Neil G. Carousso

*Formal education after High School:*

St. Johns University, BS Accounting, Graduated, 1985

St. Johns University, MBA Taxation, Graduated 1995

*Industry experience for preceding five years:*

3/2000 to Present - Member of NGC Financial, LLC,

*Licenses and Certifications:*

Neil G. Carousso is also hold CPA license in the State of New York, requiring 120 hours of continuing education every three years, which must include 4 hours in ethics. Neil G. Carousso spends 30% of his time in his tax and accounting business. The balance of his time is devoted to investment and financial planning related activities.

In addition, Neil G. Carousso holds the professional designation of CFP®, issued by the Certified Financial Planner Board of Standards, Inc ("CFP Board"). The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the CFP® marks") are professional certification marks granted in the United States by the CFP Board.

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination - Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, included case studies and client scenarios designed to test ones' ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Compete at least three years of full-time financial planning-related experience (or equivalent, measured as 2,000 hours per year); and
- Ethics - agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that the CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interest of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

There has been no legal or disciplinary events for Neil G. Carousso.

Item 4 Other Business Activities

Neil G. Carousso is an Investment Adviser Representative with NGC Financial, LLC and is also the President, Chief Compliance Officer and Registered Representative with NGC Financial, LLC., (CRD #145082), a FINRA registered broker/dealer. While NGC Financial, LLC endeavors at all times to put the interests of its clients first as part of their fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation.

Neil G. Carousso is also a Certified Public Accountant (CPA) licensed in the State of New York, providing tax preparation services and accounting services to individuals and businesses. Neil G. Carousso is in good standing as a licensed CPA. Neil G. Carousso will be able to receive separate, yet typical compensation for this service.

Neil G. Carousso, Investment Advisor Representatives for NGC Financial, LLC is also licensed and registered as an insurance agent. Therefore, Neil G. Carousso will be able to purchase insurance products for any client in need of such services. Neil G. Carousso will be able to receive separate, yet typical compensation for the purchase of insurance products. Clients are not obligated to use Neil G. Carousso for insurance products services.

While Neil G. Carousso and NGC Financial LLC endeavors at all times to put the interests of its clients first as part of their fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation.

Item 5 Additional Compensation

There are no additional compensation arrangements.

## Item 6 Supervision

Neil G Carousso is responsible for the supervision of all investment advisors of NGC Financial, LLC. Currently, Neil G. Carousso is the only investment advisor and the only investment advisor providing investment advisory services.

Item 7 Requirements for State-Registered Advisers

Neil G. Carousso has not been involved or found liable in any arbitration claims as well as any civil, self-regulatory organization, or administrative proceedings.

Neil G Carousso has not been the subject of any bankruptcy petition.



