

Part 2B of Form ADV: *Brochure Supplements*

Bruderman Asset Management, LLC

Doing Business as

Gary Goldberg Financial Services

Main Office: 75 Montebello Road
Suffern, NY 10901

Telephone: (845) 875-6500

Fax: (845) 357-4741

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05/08/2018

This brochure supplement provides information about the attached investment Adviser personnel associated with Bruderman Asset Management, LLC and supplements the Bruderman Asset Management, LLC Firm Disclosure Brochure and Appendix 1. You should have received a copy of those brochures. Please contact Thomas Cattani, CCO, if you did not receive the Bruderman Asset Management, LLC's Firm Disclosure Brochure and Appendix 1 or if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Item 2 Experience

Full Legal Name: Matthew John Bruderman **Born:** 1972
Office Location: 64 Birch Hill Road
Locust Valley, New York 11560
Business Phone: (212) 244-1460 Fax: (516) 801-2475
Matt@MJBC.com

Education:

- Raritan Valley Community College, Raritan Valley, NJ; 1992
- Rutgers University, Camden, NJ; 1993-1994

Business Experience:

- Bruderman Asset Management, LLC.; Chairman, Founder, CEO; 11/2014 to the present
- Bruderman Brothers, LLC, Chairman, Founder, CEO; 01/2015 to present
- Bruderman Brothers, Inc., Chairman and Founder; 12/1994 to 01/2015

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted.

The following are disciplinary events relating to our firm and/or our management personnel:

There are no other reportable disciplinary history events.

Item 4 Other Business Activities

Matthew Bruderman is the sole member and founder of Bruderman & Company, LLC. Bruderman & Company, LLC is the sole member of BAM. BAM is the sole member of Bruderman Brothers, LLC, a FINRA member broker-dealer.

As noted above, Mr. Bruderman as Chairman and Founder of Bruderman Brothers, LLC is also a registered representative of the affiliated FINRA Member broker/dealer. Matthew Bruderman, in this separate capacity, can effect securities transactions for which he and his firm may receive separate, yet customary compensation. Mr. Bruderman, as the sole controlling party of Bruderman Brothers, LLC receives compensation from the issuers of all of the variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions, and may include payments for both administrative services that Bruderman Brothers, LLC provides, and payments made in connection with programs that support its marketing and sales-force education and training efforts (referred to here as "Sponsorship Programs").

Mr. Bruderman is a member of Montebello Partners, LLC, (“MPLLC”) a Delaware Limited Liability Company and an affiliated Investment Advisory Firm registered with the Securities and Exchange Commission.

Clients should be aware that when any affiliated person of Bruderman Asset Management, LLC receives additional compensation this creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. While Mr. Bruderman endeavors at all times to put the interest of the clients first, clients should be aware that Mr. Bruderman’s recommendations are conflicted with the financial compensation he may receive for such recommendations and sales. Our firm endeavors to mitigate these conflicts by disclosing them to our clients.

Item 5 Additional Compensation

Mr. Bruderman is also a registered representative with Bruderman Brothers, LLC, he is eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of securities or other investment products that we recommend.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: James Bruderman

Title: President

Phone Number: (516) 974-7596

As President of Bruderman Asset Management, LLC, Mr. Bruderman is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Bruderman reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Richard T. Kersting **Born:** 1965
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2903 Fax: (845) 357-4741

Education:

- BS in Finance and Economics from SUNY Albany

Business Experience:

- Bruderman Asset Management, LLC; Senior Vice President/ Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Senior Vice President/Registered Representative – 01/2005 to 01/2015
- Gary Goldberg Planning Services; Senior Vice President/Investment Advisor Representative – 01/2005 to 02/2015
- Active Registered Representative and Investment Advisor Representative since 07/1989

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Kersting is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Kersting, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Kersting may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Kersting may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Kersting pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline

securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Kersting may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: James Bruderman

Title: President

Phone Number: (516) 974-7596

As President of Bruderman Asset Management, LLC, Mr. Bruderman is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Bruderman reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Gary M. Goldberg **Born:** 1940
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2900 Fax: (845) 357-4741

Education:

- Bachelor of Arts, Liberal Arts, Bard College
- Attended Brooklyn Law School

Business Experience:

- Bruderman Asset Management, LLC; Executive Vice President, Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Executive Vice President, Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; CEO/Chairman/Founder/Registered Representative – MM/1972 to 01/2015
- Gary Goldberg Planning Services; CEO/Chairman/Investment Adviser Representative – 06/1973 to 02/2015

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Goldberg is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Goldberg, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Goldberg may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Goldberg may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Goldberg pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline

securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Goldberg may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: William J. Krivicich, CFA[®] **Born:** 1968

Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2902 Fax: (845) 357-4741

Education:

- BS in Finance from SUNY New Paltz

Business Experience:

- Bruderman Asset Management, LLC; Vice President/Chief Investment Officer/Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Vice President/Registered Representative – 06/2007 to 01/2015
- Gary Goldberg Planning Services; Vice President/Chief Investment Officer/Investment Adviser Representative – 06/2007 to 02/2015
- Gary Goldberg & Co. Inc.; Senior Investment Officer /Registered Representative – 04/1997 to 06/2007
- Gary Goldberg Planning Services; Senior Investment Officer /Investment Adviser Representative – 04/1997 to 06/2007

* Chartered Financial Analyst (CFA[®])

This designation is offered by the CFA Institute (formerly the Association for Investment Management and Research [AIMR]). To obtain the CFA charter, candidates must successfully complete three difficult exams and gain at least three (3) years of qualifying work experience, among other requirements. In passing these exams, candidates demonstrate their competence, integrity and extensive knowledge in accounting, ethical and professional standards, economics, portfolio management and security analysis.

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Krivicich is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Krivicich, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation.

Mr. Krivicich may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Krivicich may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Krivicich pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Krivicich may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Peter J.D. Dedel **Born:** 1948
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2904 Fax: (845) 368-0822

Education:

- Bachelor degree from Lehigh University
- Attended Wesleyan University
- MA and MPhil degrees from Columbia University

Business Experience:

- Bruderman Asset Management, LLC; Vice President/Portfolio Manager/Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; ROSFP/Registered Representative – 01/2015 to present
- Bruderman Brothers, LLC; Part Time FinOp – 04/2014 to present
- Gary Goldberg & Co.; Vice President/Head Trader – 04/1982 to 02/2015
- Gary Goldberg Planning Services; Vice President/Portfolio Manager/ROSFP – 04/1982 to 02/2015

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Dedel is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Dedel, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Dedel may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Dedel may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Dedel pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Dedel may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Amit Chopra, CFP® **Born:** 1985
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2906 Fax: (845) 357-4741

Education:

- Attended SUNY Plattsburgh

Business Experience:

- Bruderman Asset Management, LLC; Senior Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Registered Representative – 05/2006 to 01/2015
- Gary Goldberg Planning Services; Senior Investment Consultant /Investment Adviser Representative – 05/2006 to 02/2015

Certified Financial Planner® (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Chopra is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Chopra, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Chopra may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Chopra may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Chopra pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Chopra may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Michael Collins **Born:** 1988
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2912 Fax: (845) 357-4741

Education:

- BS in Business Administration from The College of Saint Rose

Business Experience:

- Bruderman Asset Management, LLC; Associate Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Registered Representative – 01/2014 to 01/2015
- Gary Goldberg Planning Services; Associate Investment Consultant /Investment Adviser Representative – 01/2014 to 02/2015
- Key Bank/Key Investment Services, Relationship Manager/Registered Representative – 12/2012 to 12/2013
- JP Morgan Chase, Banker/Registered Representative – 03/2011 to 11/2012
- Hertz – Management Trainee – 07/2010 to 02/2011
- McKenna and Associates – Human Resource Consulting – 01/2010 to 05/2010

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Collins is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Collins, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Collins may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Collins may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Collins pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline

securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Collins may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Thomas I. Cortese **Born:** 1947
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 875-6535 Fax: (845) 357-4741

Education:

- BS in Business Administration from Bethel College
- MBA from Fairleigh Dickinson University

Business Experience:

- Bruderman Asset Management, LLC; Senior Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Registered Representative – 03/2003 to 01/2015
- Gary Goldberg Planning Services; Senior Investment Consultant /Investment Adviser Representative – 03/2003 to 02/2015

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Cortese is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Cortese, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Cortese may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Cortese may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Cortese pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Cortese may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Bryan Covert **Born:** 1977

Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 875-6514 Fax: (845) 357-4741

Education:

- B.A. in Economics from Binghamton University in 2001.

Business Experience:

- Bruderman Asset Management, LLC; Associate Investment Consultant /Investment Adviser Representative – 12/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 12/2015 to present
- Pruco Securities, LLC; Registered Representative – 08/2012 to 12/2015
- Prudential Insurance; Financial Professional – 08/2012 to 12/2015
- Doherty Enterprises Inc.; Restaurant Manager – 02/2006 to 11/2012

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Covert is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Covert, in this separate capacity, can effect limited securities transactions for which he may receive separate, yet customary compensation. Mr. Covert may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Covert may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Covert pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Covert may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Christopher R. Hanly, CFP **Born:** 1985

Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2907 Fax: (845) 357-4741

Education:

- Attended Fordham University
- BA in Business Administration from the Frank G. Zarb School of Business at Hofstra University

Business Experience:

- Bruderman Asset Management, LLC; Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Registered Representative – 02/2010 to 01/2015
- Gary Goldberg Planning Services; Investment Consultant /Investment Adviser Representative – 02/2010 to 02/2015

Certified Financial Planner® (CFP®)

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Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Hanly is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Hanly, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Hanly may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Hanly may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Hanly pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Hanly may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: James V. Loehle **Born:** 1957
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (203) 456-8732 Fax: (845) 357-4741

Education:

- Attended Adelphi University Business Administration
- AA in Criminal Justice from Nassau Community College

Business Experience:

- Bruderman Asset Management, LLC; Vice President/Senior Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Registered Representative – 01/2007 to 01/2015
- Gary Goldberg Planning Services; Vice President/Senior Investment Consultant /Investment Adviser Representative – 01/2007 to 02/2015
- Active Registered Representative and Investment Advisor Representative since 04/1987

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Loehle is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Loehle, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Loehle may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Loehle may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Loehle pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline

securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Loehle may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Tyler J. Palumbo CFP® **Born:** 1985

Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2908 Fax: (845) 357-4741

Education:

- B.S.B.A. degree from Bucknell University, Business Management Major/Economics Minor

Business Experience:

- Bruderman Asset Management, LLC; Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Registered Representative – 09/2010 to 01/2015
- Gary Goldberg Planning Services; Investment Consultant /Investment Adviser Representative – 09/2010 to 02/2015
- Unemployed 02/2010 to 08/2010

Certified Financial Planner® (CFP®)

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Mr. Palumbo is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Mr. Palumbo, in this separate capacity, can effect securities transactions for which he may receive separate, yet customary compensation. Mr. Palumbo may also receive compensation from the issuers of variable annuities that are available to brokerage customers. The compensation may include up-front commissions and trailing commissions.

Mr. Palumbo may also offer insurance products in his separate capacity as an insurance agent. Insurance products sold through Mr. Palumbo pay a commission to the firm and the representative.

BAM and its associates have a conflict of interest when recommending insurance and securities products for which they will receive additional compensation. Clients are always free to decline securities and insurance recommendations, or may choose to implement those recommendations through channels unaffiliated with BAM.

Item 5 Additional Compensation

Mr. Palumbo may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: William R. Stine **Born:** 1923
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 368-2905 Fax: (845) 357-4741

Education:

- BS in Architectural Engineering from Ohio University
- Attended University of Virginia Executive Management Program

Business Experience:

- Bruderman Asset Management, LLC; President, Senior Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Gary Goldberg Planning Services; President, Senior Investment Consultant /Investment Adviser Representative – 10/1988 to 02/2015

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

There are no other business activities for this individual.

Item 5 Additional Compensation

There are no additional compensation arrangements for this individual.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.

Item 2 Experience

Full Legal Name: Bette-Ellen Weiss **Born:** 1961
Office Location: 75 Montebello Road
Suffern, NY 10901
Telephone: (845) 875-6505 Fax: (845) 357-4741

Education:

- BA in Metropolitan Studies, Ramapo College of New Jersey in 1983

Business Experience:

- Bruderman Asset Management, LLC; Associate Investment Consultant /Investment Adviser Representative – 02/2015 to present
- Bruderman Brothers, LLC; Registered Representative – 01/2015 to present
- Gary Goldberg & Co. Inc.; Registered Representative – 08/2010 to 01/2015
- Gary Goldberg Planning Services; Associate Investment Consultant /Investment Adviser Representative – 08/2010 to 02/2015
- Wells Fargo; Branch Manager, Investment Consultant – 11/2007 to 08/2010
- Wachovia Bank, N.A. Financial Center Manager – 06/2005 to 11/2007

Item 3 Disciplinary Information

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. There are no other reportable disciplinary history events.

Item 4 Other Business Activities

As noted above, Ms. Sewell is also a registered representative of the affiliated FINRA Member broker/dealer, Bruderman Brothers, LLC. Ms. Sewell, in this separate capacity, can effect securities transactions for which she may receive separate, yet customary compensation. The compensation may include up-front commissions and trailing commissions.

Item 5 Additional Compensation

Ms. Sewell may be eligible for inclusion in company sponsored sales contests for achieving increases in new clients and assets under management.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Item 6 Supervision

Supervisor: Richard T. Kersting

Title: President, GGFS Division

Phone Number: (845) 875-6500

As President of the GGFS Division of Bruderman Asset Management, LLC, Mr. Kersting is responsible for all supervision and monitoring of investment advice offered to clients. Mr. Kersting reviews and oversees all material investment policy changes and conducts periodic testing to ensure that client objectives and mandates are met.