

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

Matthew E. Gilchrist, CPA/PFS, CFP®
FINANCIAL ADVISOR / SPC FINANCIAL, INC.

This brochure supplement provides information related to Matthew E. Gilchrist, CPA/PFS, CFP® supplementing the SPC Financial, Inc. ADV brochure. If you did not receive a copy of the ADV brochure or if you have questions related to this supplement then please contact Daniel A. Ball at 301-770-6800 or info@spcfinancial.com

Additional information about Matthew E. Gilchrist, CPA/PFS, CFP® is available on the SEC's website at www.adviserinfo.sec.gov

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Matthew E. Gilchrist (DOB 1984), CPA/PFS, CFP®, joined SPC Financial, Inc. in 2010. He is an Investment Advisor Representative with SPC Financial, Inc. and a registered representative with Raymond James Financial Services, Inc. (member FINRA/SIPC). He holds a General Securities Representative (Series 7) license and a NASAA Uniform Combined State Law (Series 66) license, as well as Life and Health Insurance licenses.

His educational background includes a Bachelor's degree in Economics from the University of Maryland. He also maintains the CPA and PFS designations as well as a CFP® certification. In order for an individual to become a CPA (Certified Public Accountant), a person must earn an accounting degree, gain several years of experience as an accountant, pass a rigorous CPA and ethics exam, and commit to ongoing professional development. The PFS (Personal Financial Specialist) can only be earned by those who are already CPAs. The requirements for this designation include being a member in good standing with AICPA (American Institute of CPAs), agree to comply with continual professional education and reaccreditation requirements, have at least three documented years of personal financial planning experience, and demonstrate special competence by passing a comprehensive financial planning examination. The CERTIFIED FINANCIAL PLANNER™ certification can only be obtained by achieving and complying with several requirements. These current requirements include having at least a bachelor's degree, three years of full time relevant work experience, passing a rigorous examination, completing continuing education, and meeting the CFP Board's ethics standards.

DISCIPLINARY INFORMATION

Mr. Gilchrist does not have any disciplinary history.

OTHER BUSINESS ACTIVITIES

Securities Brokerage

Mr. Gilchrist is a Registered Representative of Raymond James Financial Services, Inc. (RJFS) and may be paid fees and/or commissions on securities transactions. All commissions and fees are disclosed to Clients. However, SPC is solely responsible for all investment advice rendered to Clients.

Insurance Broker/Agent

Mr. Gilchrist may have insurance company affiliations individually, through Raymond James Insurance Group or through a related firm, SPC Insurance, LLC. He may receive compensation including commissions through Raymond James Insurance Group and SPC Insurance, LLC. Clients are under no obligation to execute recommendations relating to insurance and/or annuity products through Mr. Gilchrist and/or SPC Insurance, LLC. All variable insurance products are placed through Raymond James Insurance Group, Inc., an affiliate of RJFS.

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Tax Preparation

Mr. Gilchrist offers tax preparation and accounting services through the related firm Sella & Martinic, LLC. Sella & Martinic, LLC charges separate fees for accounting services and tax preparation based upon the complexity of the issues and the time involved. Fees for this work are payable upon completion by the Client. Fees are paid to Sella & Martinic, LLC. Mr. Gilchrist receives compensation from Sella & Martinic, LLC. All accounting and tax services, however, are provided by Sella & Martinic, LLC through a separate engagement letter with clients.

Other Activities

Mr. Gilchrist may participate in events or accept speaking engagements regarding various financial topics unrelated to investment services or securities products. He may also render general tax and financial advice to Clients when providing financial planning services. Mr. Gilchrist is on the Board of Directors for The First Tee Of Montgomery County and Cura Personalis Project. He does not receive compensation from this activity. For more information regarding other financial industry activities and affiliations of SPC Financial, Inc. or its IARs, please refer to our *Firm's Brochure*. SPC and Sella & Martinic, LLC are not registered broker/dealers and both are independent of RJFS.

Previous Employment

Mr. Gilchrist was a previous part owner and Treasurer of Gilly's Craft Beer & Fine Wine.

ADDITIONAL COMPENSATION

If clients act upon advice provided by Mr. Gilchrist as an IAR, Mr. Gilchrist, SPC Insurance, LLC, Sella & Martinic, LLC and/or SPC Financial® may receive fees and/or commissions. On securities related transactions, Raymond James Financial Services and/or their affiliates may receive fees and/or commissions. On assets custodied at Raymond James & Associates, Raymond James Financial Services and/or their affiliates may receive fees and/or commissions.

As part of its fiduciary duties to Clients, SPC endeavors at all times to put the interests of its investment advisory Clients first. Clients should be aware, however, that the receipt of economic benefits by SPC or its related persons in and of itself creates a potential conflict of interest.

Mr. Gilchrist does not pay for or receive compensation for client referrals.

SUPERVISION

Daniel A. Ball, General Counsel and Chief Compliance Officer of SPC Financial, Inc., is responsible for oversight and supervision of the day-to-day compliance of the firm, including the investment advisory related activities of the firm's IARs. Mr. Ball joined SPC Financial® in October 2015. He is an Investment Advisor Representative with SPC Financial®, as well as a registered representative with Raymond James Financial Services, Inc. (member FINRA/SIPC). He holds a General Securities Representative (Series 7) license and a NASAA Uniform Combined State Law (Series 66) license.

Mr. Ball earned a B.A. from the University of Texas at Austin (1978); a J.D. from Antioch School of Law (1982); and a LL.M. in Securities Regulation from Georgetown University Law Center (1987). He acquired securities law and regulatory knowledge through more than 30 years of private practice and government legal experience. Mr. Ball was a staff attorney for three years with the U.S. Securities and Exchange Commission, Division of Corporation Finance. He has worked in several law firms as an associate attorney, of counsel, and partner, and was the principal of his own law practice. His diverse range of securities law experience includes: provided guidance and advice to investment adviser firms in SEC and state securities compliance examinations; represented securities professionals in SEC, FINRA, CFP® Board, and state securities investigations and enforcement proceedings; represented investors in securities arbitrations against broker-dealer firms; and represented persons in SEC investigations and civil complaints for insider trading, market manipulation, misleading investors, and other fraud claims.

IARs and the advice provided to clients are supervised by a variety of means such as internal meetings with the IARs to discuss client investment objectives and goals, reviewing client financial plans, reviewing IARs' meeting notes with clients, and reviewing executed transactions. Questions regarding the supervision of IARs may be directed to Mr. Ball at (301) 770-6800 or by email to dball@spcfinancial.com