

PART 2B OF FORM ADV: BROCHURE SUPPLEMENT

Pamela L. Mudd, CPA, CFP®, Comptroller
INVESTMENT ADVISOR REPRESENTATIVE / SPC FINANCIAL, INC.

This brochure supplement provides information related to Pamela L. Mudd, CPA, 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 Pamela L. Mudd, CPA, CFP® is available on the SEC's website at www.adviserinfo.sec.gov

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Pamela L. Mudd (DOB 1965), CPA, CFP®, joined SPC Financial, Inc. and the related firm, Sella & Martinic, LLC in 2002. Pam is the Comptroller of SPC Financial, Inc. Also, she is an Investment Advisor Representative with SPC Financial, Inc.

Ms. Mudd obtained her B.S. in Accounting from the University of Maryland in 1987. She graduated as the University Of Maryland's 1987 Class Valedictorian. Pam continued her pursuit of financial excellence receiving her Certified Public Accounting Degree (CPA) in 1988 and CERTIFIED FINANCIAL PLANNER™ certification in 1994. The CERTIFIED FINANCIAL PLANNER™ certification can only be obtained by achieving and complying with several requirements. Currently these 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. Pam is an active member of the American Institute of Certified Public Accountants, the Maryland Society of Accountants, Inc. and the Maryland Association of CPAs.

Ms. Mudd began her tax career 22 years ago with the Bethesda based CPA firm of Stoy, Malone & Company. Here she developed a great reputation for her proficiency in the area of real estate taxation. Pam also developed a significant additional niche navigating through the tax pitfalls associated with nonresident aliens, as well as the tax complexities for US citizens living abroad. In January of 2002, Stoy Malone & Company merged with Argy, Wiltse and Robinson. This merger allowed Pam the opportunity to experience the various financial tax challenges within a large CPA Firm. She exited this firm with substantial tax knowledge, while gaining invaluable CPA work experience.

In 2002, Pam joined the firm of Sella & Martinic, LLC, which provides tax preparation and tax consulting services with a concentration in taxation for individuals, small businesses, estates and trust.

DISCIPLINARY INFORMATION

Ms. Mudd does not have any disciplinary history.



May 2018



© Copyright 2018

OTHER BUSINESS ACTIVITIES

Tax Preparation

Ms. Mudd 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. Ms. Mudd 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

Ms. Mudd may participate in events or accept speaking engagements regarding various financial topics unrelated to investment services or securities products. For more information regarding other financial industry activities and affiliations of SPC Financial, Inc. or its Investment Advisor Representatives ("IARs"), please refer to our *Firm's Brochure*. SPC and Sella & Martinic, LLC are not registered broker/dealers and both are independent of RJFS.

ADDITIONAL COMPENSATION

If Clients act upon advice provided by Ms. Mudd as an IAR, Ms. Mudd, 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.

Ms. Mudd 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