



# *Form ADV ~ Part 2B Brochure Supplement*

Current as of December 31, 2019

*James T. Staples, CFP®  
Carole W. Hendrix, CFP®  
W. Andrew Howell  
Nicole J. Robertson*

*Michelle M. Rokes, CFP®  
Nina S. Lloyd, CFP® & CRPC®  
Janna M. Deegan, CPA  
Martin A. Frost*

## *Opus Financial Advisors, Inc.*

Main Office:

126 E. Water Street ~ Statesville, NC 28677

Branch Office:

4421 Manns Chapel Road ~ Chapel Hill, NC 27516

704-872-7671

[www.opusfa.com](http://www.opusfa.com)

This brochure supplement provides information about James T. Staples, Michelle M. Rokes, Carole W. Hendrix, Nina S. Lloyd, W. Andrew Howell, Janna M. Deegan, Nicole J. Robertson and Martin A. Frost that supplements the Opus Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact anyone of the advisor's listed at 704-872-7671 if you did not receive Opus Financial Advisor's brochure or if you have any questions about the contents of this supplement.

Additional information about James T. Staples, Michelle M. Rokes, Carole W. Hendrix, Nina S. Lloyd, W. Andrew Howell, Janna M. Deegan, Nicole J. Robertson and Martin A. Frost is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background and Business Experience

As a firm registered with the North Carolina Secretary of State Securities Division, OPUS is required to provide you with the name, education and background information for each of our Advisory Representatives. They are as follows:

**JAMES T. STAPLES, CFP®**

**YEAR OF BIRTH: 1949**

### ***PROFESSIONAL EDUCATION:***

**Rider College ~ Trenton, NJ** **1971**  
*Bachelor of Science in Commerce and Business Administration*

**University of South Carolina ~ Columbia, SC** **1972**  
*Master of Business Administration in Finance*

### ***BUSINESS AND PROFESSIONAL BACKGROUND:***

***Opus Financial Advisors, Inc. ~ Statesville, NC***  
*Financial Consultants, Investment Advisor Representative*  
CEO and President, 1983 to 2019  
Chair and Chief Investment Officer, 2019 to Present

***FSC Securities Corporation ~ Atlanta, GA***  
*Broker/Dealer*  
Registered Representative and Registered Principal, 1983 to Present

***Iredell Properties, Inc. ~ Statesville, NC***  
*Real Estate Broker*  
Owner and President, 1980 to Present

### ***License and Registrations:***

James T. Staples is licensed to sell securities and holds the following securities licenses:  
CRD #1093646

FINRA Series 6 (Investment Representative) ~	1983
FINRA Series 63 (Uniform Securities Agent State Law) ~	1983
FINRA Series 7 (General Securities Representative) ~	1983
FINRA Series 24 (General Securities Principal) ~	1986
FINRA Series 51 (Municipal Fund Securities Principal) ~	2003
FINRA Series 4 (Registered Options Principal) ~	2006
FINRA Series 65 in NC (Uniform Investment Adviser Law) ~ Grandfathered	

*You can verify these licenses online at: <http://finra.org/brokercheck>*

James T. Staples is licensed to buy and sell real estate and holds the following licenses:  
NC License #58170

NC Real Estate Broker ~ 1979  
You can verify these licenses online at: [http://www.members-base.com/ncrec/oecgi3.exe/O4W\\_LIC\\_SEARCH\\_NEW](http://www.members-base.com/ncrec/oecgi3.exe/O4W_LIC_SEARCH_NEW)

James T. Staples is licensed to sell insurance and holds the following insurance licenses:  
NC License #0005540350

NC Life/Accident/Health Insurance ~ 1983  
NC Property & Casualty ~ 1983  
NC Variable Life & Variable Annuity ~ 2008  
NC Medicare Supplement/Long Term Care ~ 2009  
You can verify these licenses online at: <https://sbs-nc.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

Registry of Financial Planning Practitioners ~ 1985  
Certified Financial Planner™ ~ 1995  
You can verify this license online at: <http://www.cfp.net/utility/verify-an-individual-s-cfp-certification-and-background>

*\*James T. Staples has earned certifications and credentials that are required to be explained in further detail. Please refer to the explanations for each designation listed at the end of this document.*

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**MICHELLE M. ROKES, CFP®**  
**YEAR OF BIRTH: 1957**

***PROFESSIONAL EDUCATION:***

University of North Carolina ~ Charlotte, NC 1977 - 1978  
Warren Wilson College ~ Swannanoa, NC 1979

***BUSINESS AND PROFESSIONAL BACKGROUND:***

***Opus Financial Advisors, Inc. ~ Statesville, NC***  
*Financial Consultants, Investment Advisor Representative*  
Vice President, 1989 to Present

***FSC Securities Corporation ~ Atlanta, GA***  
*Broker/Dealer*  
Registered Representative, 1991 to Present

**Webb Financial Services, Inc. ~ Statesville, NC**

*Financial Consultants*

Financial Planner, 1988 to 1990

**H. Beck, Inc. ~ Rockville, MD**

*Broker/Dealer*

Registered Representative, 1988 to 1991

**License and Registrations:**

Michelle M. Rokes is licensed to sell securities and holds the following securities licenses:

CRD #1820657

FINRA Series 63 (Uniform Securities Agent State Law) ~ 1988

FINRA Series 7 (General Securities Representative) ~ 1988

FINRA Series 24 (General Securities Principal) ~ 2003

FINRA Series 65 (Uniform Investment Adviser Law) ~ 1995

You can verify these licenses online at: <http://finra.org/brokercheck>

Michelle M. Rokes is licensed to sell insurance and holds the following insurance licenses:

NC License #0006553208

NC Life/Accident/Health Insurance ~ 1989

NC Variable Life & Variable Annuity - 2008

NC Medicare Supplement/Long Term Care ~ 2010

You can verify these licenses online at: <https://sbs-nc.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

Certified Financial Planner<sup>TM</sup> ~ 1995

You can verify this license online at: <http://www.cfp.net/utility/verify-an-individual-s-cfp-certification-and-background>

*\*Michelle M. Rokes has earned certifications and credentials that are required to be explained in further detail. Please refer to the explanations for each designation listed at the end of this document.*

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**CAROLE W. HENDRIX, CFP<sup>®</sup>**

**YEAR OF BIRTH: 1960**

**PROFESSIONAL EDUCATION:**

**Robbins School of Business, University of Richmond ~ Richmond, VA 1982**

*Bachelor of Science in Economics and Finance*

**BUSINESS AND PROFESSIONAL BACKGROUND:**

**Opus Financial Advisors, Inc. ~ Statesville, NC**  
Financial Consultants, Investment Advisor Representative  
Vice President, 1996 to Present

**FSC Securities Corporation ~ Atlanta, GA**  
Broker/Dealer  
Registered Representative, 1996 to Present

**License and Registrations:**

Carole W. Hendrix is licensed to sell securities and holds the following securities licenses:  
CRD #2804290

FINRA Series 63 (Uniform Securities Agent State Law) ~	1996
FINRA Series 7 (General Securities Representative) ~	1996
FINRA Series 65 (Uniform Investment Adviser Law) ~	1996

You can verify these licenses online at: <http://finra.org/brokercheck>

Carole W. Hendrix is licensed to sell insurance and holds the following insurance licenses:  
NC License #0005549740

NC Life/Accident/Health Insurance ~	1997
NC Variable Life & Variable Annuity ~	2008
NC Medicare Supplement/Long Term Care ~	2010

You can verify these licenses online at: <https://sbs-nc.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

Certified Financial Planner™ ~	1996
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You can verify this license online at: <http://www.cfp.net/utility/verify-an-individual-s-cfp-certification-and-background>

*\*Carole W. Hendrix has earned certifications and credentials that are required to be explained in further detail. Please refer to the explanations for each designation listed at the end of this document.*

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**NINA STAPLES LLOYD, CFP® & CRPC®**  
**YEAR OF BIRTH: 1980**

**PROFESSIONAL EDUCATION:**

<b>University of North Carolina ~ Chapel Hill, NC</b> <i>Bachelor of Arts in Economics and Environmental Science</i>	<b>2002</b>
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**BUSINESS AND PROFESSIONAL BACKGROUND:**

**Opus Financial Advisors, Inc. ~ Statesville, NC**  
Financial Consultants, Investment Advisor Representative  
Vice President, 2012 to 2019  
President and Chief Executive Officer, 2019 to Present

**FSC Securities Corporation ~ Atlanta, GA**  
Broker/Dealer  
Registered Representative and Registered Principal, 2012 to Present

**Wells Fargo Bank, NA ~ Chapel Hill, NC**  
Bank  
Relationship Manager, 2005 to 2012

**First Citizens Bank ~ Durham, NC**  
Bank  
Branch Management, 2002 to 2005

**License and Registrations:**

Nina S. Lloyd is licensed to sell securities and holds the following securities licenses:  
CRD #5134770

FINRA Series 6 (Investment Representative) ~	2006
FINRA Series 63 (Uniform Securities Agent State Law) ~	2006
FINRA Series 7 (General Securities Representative) ~	2012
FINRA Series 24 (General Securities Principal) ~	2012
FINRA Series 66 in NC (Uniform Combined State Law/Investment Adviser Rep.) ~	2012

You can verify these licenses online at: <http://finra.org/brokercheck>

Nina S. Lloyd is licensed to sell insurance and holds the following insurance licenses:  
NC License #0007569097

NC Life/Accident/Health Insurance ~	2012
NC Variable Life & Variable Annuity ~	2017

You can verify these licenses online at: <https://sbs-nc.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

Chartered Retirement Planning Counselor <sup>SM</sup> ~	2013
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You can verify this license online at: <http://www.cffpdesignations.com/Designee>

Certified Financial Planner <sup>TM</sup> ~	2015
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You can verify this license online at: <http://www.cfp.net/utility/verify-an-individual-s-cfp-certification-and-background>

*\*Nina S. Lloyd has earned certifications and credentials that are required to be explained in further detail. Please refer to the explanations for each designation listed at the end of this document.*

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**W. ANDREW HOWELL**

**YEAR OF BIRTH: 1971**

***PROFESSIONAL EDUCATION:***

**Catawba College ~ Salisbury, NC**  
*Bachelor of Arts in History*

**1999**

***BUSINESS AND PROFESSIONAL BACKGROUND:***

***Opus Financial Advisors, Inc. ~ Statesville, NC***  
*Financial Consultants, Investment Advisor Representative*  
Investment Representative, 2015 to Present

***FSC Securities Corporation ~ Atlanta, GA***  
*Broker/Dealer*  
Registered Representative, 2015 to Present

***Merrill Lynch ~ Statesville, NC***  
*Broker/Dealer*  
Financial Advisor, 2012 to 2015

***Edward Jones ~ Statesville, NC***  
*Broker/Dealer*  
Financial Advisor, 2009 to 2012

***North Carolina Farm Bureau ~ Statesville, NC***  
*Property/Casualty Insurance*  
Claims Adjuster, 2005 to 2009

***Iredell-Statesville Schools ~ Statesville, NC***  
*Education*  
Teacher and Coach, 2001 to 2005

***Onslow County Schools ~ Jacksonville, NC***  
*Education*  
Teacher and Coach, 2000 to 2001

***License and Registrations:***

W. Andrew Howell is licensed to sell securities and holds the following securities licenses:  
CRD #5668054

FINRA Series 7 (General Securities Representative) ~ 2009  
FINRA Series 66 (Uniform Combined State Law/Investment Advisor Representative) ~ 2009  
You can verify these licenses online at: <http://finra.org/brokercheck>

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**JANNA M. DEEGAN, CPA**

**YEAR OF BIRTH: 1967**

***PROFESSIONAL EDUCATION:***

**University of North Carolina ~ Chapel Hill, NC 1995**  
*Bachelor of Arts in Biology*

**University of North Carolina ~ Chapel Hill, NC 1996**  
*Master of Accounting*

***BUSINESS AND PROFESSIONAL BACKGROUND:***

***Opus Financial Advisors, Inc. ~ Statesville, NC***  
*Financial Consultants, Investment Advisor Representative*  
Investment Advisor Representative, 2016 to Present  
Vice President and Chief Compliance Officer, 2019 to Present

***FSC Securities Corporation ~ Atlanta, GA***  
*Broker/Dealer*  
Registered Representative and Registered Principal, 2016 to Present

***IBM ~ Research Triangle Park, NC***  
Finance and Accounting Manager, 1996 to 2009

***License and Registrations:***

Janna M. Deegan is licensed to sell securities and holds the following securities licenses:  
CRD #6574277

FINRA Series 7 (General Securities Representative) ~ 2015  
FINRA Series 24 (General Securities Principal) ~ 2016  
FINRA Series 66 in NC (Uniform Combined State Law/Investment Advisor Rep.) ~ 2016  
You can verify these licenses online at: <http://finra.org/brokercheck>

Janna M. Deegan is licensed to sell insurance and holds the following insurance licenses:  
NC License #17877157

NC Life/Accident/Health Insurance ~ 2016  
NC Variable Life & Variable Annuity ~ 2017  
NC Medicare Supplement/Long Term Care ~ 2019



You can verify these licenses online at: <https://sbs-nc.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

Certified Public Accountant ~ North Carolina ~  
License #26213

1998

You can verify this license online at: <http://nccpaboard.gov/welcome/search-the-database/>

*\*Janna M. Deegan has earned certifications and credentials that are required to be explained in further detail. Please refer to the explanations for each designation listed at the end of this document.*

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**NICOLE JUNE ROBERTSON**

**YEAR OF BIRTH: 1981**

***BUSINESS AND PROFESSIONAL BACKGROUND:***

***Opus Financial Advisors, Inc. ~ Statesville, NC***  
*Financial Consultants, Investment Advisor Representative*  
Vice President, 2018 to 2019  
Senior Vice President, 2019 to Present

***FSC Securities Corporation ~ Atlanta, GA***  
*Broker/Dealer*  
Registered Representative, 2018 to Present

***SunTrust Investment Services, Inc. ~ Chapel Hill and Pittsboro, NC***  
*Broker/Dealer*  
Registered Representative, 2008 to 2018

***Wachovia Securities, LLC ~ Chapel Hill, NC***  
*Broker/Dealer*  
Registered Presentative, 2006 to 2008

***Wachovia Bank, NA ~ Chapel Hill, NC***  
*Bank*  
Financial Specialist, 2005 to 2008

***License and Registrations:***

Nicole J. Robertson is licensed to sell securities and holds the following securities licenses:  
CRD #5148573

FINRA Series 6 (Investment Representative) ~	2006
FINRA Series 63 (Uniform Securities Agent State Law) ~	2006
FINRA Series 7 (General Securities Representative) ~	2008
FINRA Series 66 in NC (Uniform Combined State Law/Investment Adviser Rep.) ~	2009
FINRA Series 26 (Investment Company Products/Variable Contracts Principal) ~	2008

You can verify these licenses online at: <http://finra.org/brokercheck>

Nicole J. Robertson is licensed to sell insurance and holds the following insurance licenses:  
NC License #0008930612

NC Life/Accident/Health Insurance ~ 2006  
NC Variable Life & Variable Annuity ~ 2008  
NC Medicare Supplement Long-Term Care ~ 2017

You can verify these licenses online at: <https://sbs-nc.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

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**MARTIN A. FROST**

**YEAR OF BIRTH: 1981**

***PROFESSIONAL EDUCATION:***

**Niagara University ~ Lewiston, NY 2005**  
*Bachelor of Science in Commerce*

***BUSINESS AND PROFESSIONAL BACKGROUND:***

***Opus Financial Advisors, Inc. ~ Statesville, NC***  
*Financial Consultants, Investment Advisor Representative*  
Vice President, 2018 to 2019  
Vice President and Senior Investment Analyst, 2019 to Present

***FSC Securities Corporation ~ Atlanta, GA***  
*Broker/Dealer*  
Registered Representative, 2018 to Present

***SunTrust Investment Services ~ Chapel Hill and Pittsboro, NC***  
*Broker/Dealer*  
Registered Presentative, 2015 to 2018

***SunTrust Bank ~ Chapel Hill and Pittsboro, NC***  
*Bank*  
Premier Banker, 2005 to 2018

***License and Registrations:***

Martin A. Frost is licensed to sell securities and holds the following securities licenses:  
CRD #5785818

FINRA Series 6 (Investment Company Products/Variable Contract Representative) ~ 2010  
FINRA Series 63 (Uniform Securities Agent State Law) ~ 2010  
FINRA Series 65 in NC (Uniform Investment Adviser Law) ~ 2016  
FINRA Series 7 (General Securities Representative) ~ 2018

You can verify these licenses online at: <http://finra.org/brokercheck>

Martin A. Frost is licensed to sell insurance and holds the following insurance licenses:  
NC License #9694398

NC Life/Accident/Health Insurance ~	2007
NC Variable Life & Variable Annuity ~	2010
NC Medicare Supplement/Long Term Care ~	2017

You can verify these licenses online at: <https://sbs-nc.naic.org/Lion-Web/jsp/sbsreports/AgentLookup.jsp>

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## Additional Information Required for Designations

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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 Certified Financial Planner Board of Standards, Inc. (“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, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the 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 CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests 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.

Consumers can check a Certificant's status online at: <http://www.cfp.net/search/>

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The Chartered Retirement Planning Counselor<sup>SM</sup>, or CRPC®, are individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.

Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Consumers can check a Chartered Retirement Planning Counselor<sup>SM</sup> status online at: <http://cffpdesignations.com/Designee>

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The Certified Public Accountant, CPA, was established by Chapter 93-12 of the North Carolina General Statutes, the North Carolina State Board of Certified Public Accountant (CPA) Examiners is an independent, self-funded occupational licensing board that grants certificates of qualification as certified public accountants (CPAs) to those individuals who meet the statutory requirements. The reliance of the public and the business community on sound financial reporting and advice on business affairs imposes on the accounting profession an obligation to maintain a high standard of technical competence, morality, and integrity. To this end, the Board enforces the rules of professional ethics and conduct to be observed by CPAs in this State.

Further information can be located on their website and the status of a CPA can be found at: <http://nccpaboard.gov/consumers/>

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### **Item 3: Disciplinary Information**

Not applicable. There are no material disciplinary items to report.

You are invited to check FINRA BrokerCheck at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) where you may review further details on ours or any broker's qualifications, past employment, disciplinary, regulatory or customer dispute history.

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### **Item 4: Other Business Activities**

In addition to being Investment Advisory Representatives ("Advisory Representative") of Opus Financial Advisors, Inc., we, James T. Staples, Michelle M. Rokes, Carole W. Hendrix, Nina S. Lloyd, W. Andrew Howell, Janna M. Deegan, Nicole J. Robertson and Martin A. Frost are Registered Representatives of FSC Securities Corporation ("FSC"). FSC is a diversified financial services company registered with the Financial Industry Regulatory Authority ("FINRA") as a broker-dealer engaged in the offer and sale of securities products. We may recommend the purchase of securities offered by FSC. If you purchase these products from us, we will receive normal commissions and may receive other indirect forms of compensation which may be in addition to customary advisory fees. As such, we may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be in your best interest.

While our security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives we have to sell certain securities products and are encouraged to ask us about any conflict presented.

In addition, we are licensed insurance agents and may recommend that you purchase insurance from us. We may receive direct and indirect compensation from the insurance that we sell you and as such, we may have incentive to recommend the purchase of insurance to increase our compensation even if the insurance we sell you may not be in your best interest.

In addition, James T. Staples is a licensed real estate broker and may recommend that you purchase or sell real estate. He will generally make a commission on such transactions and therefore have incentive to recommend that you engage in these transactions even if his recommendation may not be in your best interest.

In addition to the activities listed above, each of our Advisory Representatives is also engaged in the following outside business activities:

James T. Staples serves as secretary on the board of directors the Children's Homes of Iredell and is President of the Iredell-Statesville Schools Bible Association. He is also the general partner of NIRAE Properties, LLP, a limited liability partnership that conducts business as a rental real estate business and he is President of Iredell Properties, Inc., a real estate brokerage company that owns and manages rental property. In addition, he does tax preparation under the registered investment advisor, Opus Financial Advisors, Inc.

Michelle M. Rokes serves on the board of directors of the NC Association of ABC Boards. Michelle also serves as secretary of Iredell Properties, Inc., a real estate company and owns and manages rental property.

Carole W. Hendrix owns and manages her own rental property. Carole also serves on the board of directors of the Downtown Statesville Development Corporation.

Nina S. Lloyd serves as President of Lloyd Grading and Utilities, Inc. a grading contractor in Orange County, NC. She also serves as President for PEO Chapter AG and is the chair of PEO NC State Budget and Finance Committee. She is a partner of NIRAE Properties, LLP, a limited liability partnership that conducts business as a rental real estate business. In addition, Nina does professional photography under the d/b/a All Things Beautiful Photography.

Janna M. Deegan serves on the board of directors for the Chatham County Habitat for Humanity and serves as their Treasurer. She also serves as the Vice President for PEO Chapter AG.

Nicole J. Robertson serves on the board of directors of the Carolina Tiger Rescue and on the board of directors of the Chatham Education Foundation.

Martin A. Frost serves on the board of directors of the Chatham Arts Council.

In an effort to ensure that our outside business activities do not interfere with or otherwise compromise our relationship with you, all outside business activities that we engage in are reviewed and approved by an appointed supervisor.

Please be aware that you are under no obligation to purchase products or services recommended by us in connection with providing you with any advisory service that we offer.

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## **Item 5: Additional Compensation**

As discussed previously, we are Registered Representatives of FSC. FSC offers educational, training and incentive programs to us upon reaching certain sales production goals.

Further, our manager may provide us with cash and other forms of non-cash compensation for meeting certain production goals.

We may invest in mutual funds that participate in the Focus Elite and FundVest Programs, provided by FSC. In these programs, transaction charges that we may ordinarily have to bear for purchasing these securities in your account may be reduced or waived.

Certain Third Party Advisory Service Programs (“Advisory Service Programs”) that we may offer you, provide us with the opportunity to attend training or education conferences. Such conferences include the payment or reimbursement of travel, meals and lodging expenses for attendees. Further, if we highlight the products or services of certain Advisory Service Programs during seminars or presentations that we compose, we may be entitled to advertising or marketing expense reimbursement.

As outlined above, the benefits that we receive may provide us with an incentive to put our interests before your best interests. While our security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives we have to sell certain securities and provide certain advisory services and are encouraged to ask us about any conflict presented.

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## Item 6: Supervision

James T. Staples has an appointed supervisor which generally reviews the advice that he provides to you which includes a review of all his securities transactions. His appointed supervisor as of the date of this writing is:

Edward Parks, MBA  
Supervision Regional Vice-President  
Field Supervision - Eastern Region  
FSC Securities Corporation  
2300 Windy Ridge Pkwy  
Atlanta, GA 30339  
Phone) 800.547.2382, ext. 3511  
Direct) 770.690.3511  
Fax) 770.690.3848  
Email) [eparks@fscorp.com](mailto:eparks@fscorp.com)  
Website) [www.fscorp.com](http://www.fscorp.com)

Michelle M. Rokes (“Michelle”), Carole W. Hendrix (“Carole”), Nina S. Lloyd (“Nina”), W. Andrew Howell (“Andy”), Janna M. Deegan (“Janna”), Nicole J. Robertson (“Nicole”) and Martin A. Frost (“Martin”) have an appointed supervisor which generally reviews the advice that they provide to you which includes a review of all their securities transactions. Michelle’s, Carole’s, Nina’s, Andy’s, Janna’s, Nicole’s and Martin’s appointed supervisor as of the date of this writing is:

James T. Staples, CFP®  
President  
Opus Financial Advisors, Inc.  
126 E. Water Street  
PO Box 312  
Statesville, NC 28687  
(704) 872-7671  
(704) 872-7675 - FAX  
[Jim@opusfa.com](mailto:Jim@opusfa.com)  
[www.opusfa.com](http://www.opusfa.com)

Nina S. Lloyd (“Nina”), has been appointed the Designated Supervisor at the Chapel Hill, North Carolina branch office. Nina has an appointed supervisor which generally reviews the advice that she provides to you which includes a review of all her securities transactions. Nina’s, appointed supervisor as of the date of this writing is:

James T. Staples, CFP®  
President  
Opus Financial Advisors, Inc.  
126 E. Water Street  
PO Box 312  
Statesville, NC 28687  
(704) 872-7671  
(704) 872-7675 - FAX  
[Jim@opusfa.com](mailto:Jim@opusfa.com)  
[www.opusfa.com](http://www.opusfa.com)

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### **Item 7: Requirements for State-Registered Advisers**

Not Applicable. There are no material events to report.

You are invited to check FINRA BrokerCheck at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) where you may review further details on our or any broker’s qualified, past employment, disciplinary, regulatory or customer dispute history.