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PART 2B of Form ADV: Brochure Supplement

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Additional information about Mahesh Odhrani is available on the SEC's website at www.adviserinfo.sec.gov

This brochure supplement provides clients with information about Mahesh Odhrani that supplements the Park Avenue Securities("PAS") disclosure brochure. You should have received a copy of the PAS disclosure brochure. Please Contact PAS at (888)-600-4667 if you did not receive a copy of the PAS disclosure brochure or if you have any questions about the contents of this brochure supplement.

PAS is a registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training

Education Background and Business Experience

Mahesh Odhrani

- Birth Year: 1980

Formal Education

- Bachelor's Degree - Bachelor of Science in Business Administration

Professional Designations

- **Certified Financial Planner (CFP)**
  I am a Certified Financial Planner. The certification is awarded after completing an advanced college-level course of study addressing the subject areas deemed necessary for the delivery of financial planning services. Additionally, a Bachelor's Degree from an accredited college, passing the comprehensive CFP Examination which includes case studies and client scenarios designed to correctly diagnose financial planning issues, and a minimum of three years of full- time financial planning-related experience (or the equivalent measured as 2000 hours per year), are all requirements. The individual agrees to a code of ethics set forth by the CFP's Board of Standards and Professional Conduct and those certified must complete ongoing continuing education.
- **Chartered Financial Consultant (CHFC)**
  A financial planning designation for the insurance industry awarded by the American College of Bryn Mawr. ChFCs must meet experience requirements and pass exams covering finance and investing. They must have at least three years of experience in the financial industry, and have studied and passed an examination on the fundamentals of financial planning, including income tax, insurance, investment and estate planning.
- **Life Underwriter Training Council Fellow (LUTCF)**
  I possess an LUTCF. The Life Underwriter Training Council Fellow is awarded after successful completion of 6 courses, 5 electives and 1 required course on Ethics for the Financial Services Professional, and membership in the National Association of Insurance and Financial Advisors.

Business Background

08/2003 - Present	PARK AVENUE SECURITIES, REGISTERED REPRESENTATIVE	LAS VEGAS, NV
07/2003 - Present	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, FIELD REPRESENTATIVE	LAS VEGAS, NV
04/2003 - Present	WEALTH STRATEGIES GROUP, AGENT/SALES	LAS VEGAS, NV

Disciplinary Information

The Investment Advisor Representative has no material disciplinary events to report. Additional information about your investment advisor can be found on the SEC's website at www.adviserinfo.sec.gov

Other Business Activities

PAS IARs also act as Registered Representatives of Park Avenue Securities LLC in its capacity as a broker- dealer and as insurance agents or brokers of The Guardian Life Insurance Company of America ("Guardian").

As a Registered Representative or insurance agent or broker, a PAS IAR receives compensation for the sale of securities or insurance products in the form of up-front and/or ongoing commissions, bonuses or other compensation. A portion of this compensation may include 12b-1 fees (an annual marketing or distribution fee on a mutual fund) that are paid on the sale of mutual funds.

Such securities and/or insurance sales may also qualify the PAS IAR to receive various forms of non-cash compensation, including awards, trips and other benefits (such as health and retirement benefits). Accepting this type of compensation may present a conflict of interest in that there is an incentive to recommend investment products based on the compensation received.

Your financial advisor is also involved in the following activities:

INSURANCE SERVICES
Manager of NR Empire, LLC
DBA Strategic Wealth Design
Physician Disability Quotes, LLC

Additional Compensation

Your IAR is eligible for additional cash compensation (such as medical, retirement and other benefits) and non- cash compensation (such as conferences and reimbursement for business expenses) from Guardian or other Guardian subsidiaries based on his or her sales of Guardian proprietary products, certain authorized non- Guardian products, and overall sales and productivity.

PAS is a party to solicitation agreements with certain third party investment advisers. PAS and/or its IARs may receive compensation pursuant to these agreements for introducing clients to the investment advisers and for providing certain ongoing services. This compensation is typically equal to a percentage of the investment advisory fee charged by the third party investment adviser. Because such compensation may differ depending on the individual agreement with each third party investment adviser, PAS IARs may have an incentive to recommend one third party investment adviser over another which has a less favorable compensation arrangement or over an alternative investment advisory program.

PAS and its IARs may also receive other compensation from third party investment advisers. Third Party advisers may sponsor conferences for training and educational purposes to which certain PAS IARs are invited. PAS IARs may attend these conferences without charge. In addition, the third party investment adviser may also reimburse or pay for the travel and other related or miscellaneous expenses.

For disclosures regarding these conflicts of interest as well as others, please refer to Part 2A of Form ADV or an equivalent brochure. For disclosures regarding compensation on solicitors arrangements please see the solicitors disclosure statement provided at the time of solicitation in accordance with Rule 206(4)-3 of the Investment Advisers Act of 1940.

Supervision

Supervisors' Name	Supervisors' Phone Number
David Roos, Agency Control Officer	808-695-2100
Patrick Thebus, Agency Control Officer	858-733-1744
Melinda De Bruyne, Agency Control Officer	503-207-4550

PAS, through its IARs, gathers information from a client about their financial situation, risk tolerance, investment objectives and any reasonable restrictions that the client wishes to impose upon the management of the account. Each IAR periodically reviews reports and otherwise consults with the client, and contacts the client at least annually to review the client's financial situation and investment objectives. Clients should notify their IARs of any changes in their financial situation, risk tolerance, investment objectives or account restrictions.

PAS employs individuals who are registered with the Financial Industry Regulatory Authority ("FINRA") as principals (the "Registered Principals"), who review all accounts for suitability. Accounts are reviewed by the Registered Principals prior to being opened. Accounts are monitored on an ongoing basis by Registered Principals.

PAS monitors and tracks all financial planning and consulting. All financial plans must be submitted to PAS for approval prior to presentation to a client. If the plan is approved, the plan may be presented to the client.

PAS provides each client with a quarterly written performance report for PAS proprietary programs. Performance information is calculated for all portfolios custodied at Pershing LLC. The quarterly analysis measures performance of the account by comparing such performance against relevant market indices.