



Form ADV ~ Part 2B Brochure Supplement

Current as of February 12, 2024

*James T. Staples, CFP®
Carole W. Hendrix, CFP®
Janna M. Deegan, CPA
Martin A. Frost, CFP®
Lisa H. Fox*

*Michelle M. Rokes, CFP®
Nina S. Lloyd, CFP® & CRPC®
Nicole J. Robertson, ChFC®
Nilsa Michelle Daniel*

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

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This brochure supplement provides information about James T. Staples, Michelle M. Rokes, Carole W. Hendrix, Nina S. Lloyd, Janna M. Deegan, Nicole J. Robertson, Martin A. Frost, Nilsa Michelle Daniel and Lisa H. Fox that supplements the Opus Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact any one 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, Janna M. Deegan, Nicole J. Robertson, Martin A. Frost, Nilsa Michelle Daniel and Lisa H. Fox is available on the SEC's website at 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
Chairman, 2019 to Present

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ
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
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You can verify these licenses online at: 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 TM ~	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.*

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

***Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ
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™ ~

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.*

CAROLE W. HENDRIX, CFP®

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

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ

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) ~

1998

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

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.*

NINA STAPLES LLOYD, CFP® and CRPC®

YEAR OF BIRTH: 1980

PROFESSIONAL EDUCATION:

University of North Carolina ~ Chapel Hill, NC

2002

Bachelor of Arts in Economics and Environmental Science

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

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ

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 CounselorSM ~ 2013
You can verify this license online at: <http://www.cffpdesignations.com/Designee>

Certified Financial PlannerTM ~ 2015
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.*

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

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ

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 ~ 1998

License #26213

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.*

NICOLE JUNE ROBERTSON, ChFC®

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

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ

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 Representative, 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>

Chartered Financial ConsultantTM ~ 2021
You can verify this license online at: <https://www.youradvisorguide.com/designation-check>

**Nicole J. Robertson 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.*

MARTIN A. FROST, CFP® and CIMA®

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

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ

Broker/Dealer

Registered Representative, 2018 to Present

SunTrust Investment Services ~ Chapel Hill and Pittsboro, NC

Broker/Dealer

Registered Representative, 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>

Certified Financial Planner™ ~

2021

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

2022

Certified Investment Management Analyst®

You can verify this license online at: <https://secure.imca.org/eweb/DynamicPage.aspx?site=IMCA&webcode=imcafindcima>

**Martin A. Frost 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.*

NILSA MICHELLE DANIEL

YEAR OF BIRTH: 1975

PROFESSIONAL EDUCATION:

Colorado Christian University - Lakewood, CO

20155

Bachelor of Science - Project Management with a concentration Organizational Management

BUSINESS AND PROFESSIONAL BACKGROUND:

Opus Financial Advisors, Inc. ~ Chapel Hill, NC

Financial Consultants, Investment Advisor Representative

2024 to Present

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ

Broker/Dealer

Registered Representative, 2024 to Present

Opus Financial Advisors, Inc. ~ Chapel Hill, NC

Financial Consultants, Licensed Assistant

2019 to 2024

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ

Broker/Dealer, Licensed Assistant

2019 to 2024

License and Registrations:

Nilsa Michelle Daniel is licensed to sell securities and holds the following securities

licenses: CRD #6488437

FINRA Series 66 (Uniform Combined State Law) ~

2016

FINRA Series 7 (General Securities Representative) ~

2016

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

Nilsa Michelle Daniel is licensed to sell insurance and holds the following insurance licenses:

NC License #20326410

NC Life/Accident/Health Insurance ~

2022

NC Variable Life & Variable Annuity ~

2022

NC Medicare Supplement/Long Term Care

2022

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

LISA H. FOX

YEAR OF BIRTH: 1970

PROFESSIONAL EDUCATION:

Kings College - Charlotte, NC 1990
Legal Secretarial Diploma

BUSINESS AND PROFESSIONAL BACKGROUND:

Opus Financial Advisors, Inc. ~ Chapel Hill, NC
Financial Consultants, Investment Advisor Representative
2024 to Present

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ
Broker/Dealer
Registered Representative, 2024 to Present

Opus Financial Advisors, Inc. ~ Chapel Hill, NC
Financial Consultants, Licensed Assistant
2022 to 2024

Osaic Wealth, Inc. (Formerly FSC Securities Corp) ~ Jersey City, NJ
Broker/Dealer, Licensed Assistant
2022 to 2024

License and Registrations:

Lisa H. Fox is licensed to sell securities and holds the following securities licenses: CRD 7265444
FINRA Series 66 (Uniform Combined State Law) ~
FINRA Series 7TO (General Securities Representative) ~
FINRA SIE (Securities Industry Essentials)
You can verify these licenses online at: <http://finra.org/brokercheck>

Lisa H. Fox is licensed to sell insurance and holds the following insurance licenses:

NC License #18513384
NC Accident/Health Insurance ~ 2017
NC Casualty ~ 2017
NC Property ~ 2017
NC Life ~ 2017

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

Additional Information Required for Designations

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/>

The Chartered Retirement Planning CounselorSM, 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 CounselorSM status online at:
<http://cffpdesignations.com/Designee>

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/>

A Chartered Financial Consultant is a professional designation representing the completion of a comprehensive course consisting of financial education, examinations, and practical experience. Chartered Financial Consultant designations are granted by the American College upon completion of seven required courses and two elective courses.

Consumers can check a Chartered Financial Consultant[®] status online at:
<https://www.youradvisorguide.com/designation-check>

A Certified Investment Management Analyst[®] (CIMA[®]) is a professional certification for financial advisors and investment consultants in advanced portfolio construction. The program requires completing a sophisticated investment curriculum to help meet the real-world needs of individual and institutional investors.

Consumers can check a Certified Investment Management Analyst[®] status at: <https://secure.imca.org/eweb/DynamicPage.aspx?site=IMCA&webcode=imcafindcima>

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 where you may review further details on ours or any broker's qualifications, past employment, disciplinary, regulatory or customer dispute history.

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, Janna M. Deegan, Nicole J. Robertson, Martin A. Frost, Nilsa Michelle Daniel and Lisa H. Fox are Registered Representatives of **Osaic Wealth, Inc.** ("Osaic"). Osaic 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 Osaic. 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 of the Children's Homes of Iredell and is Vice 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 Statesville ABC Board and 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 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. She also is a board member of the Morgan Ridge Homeowners Association.

Janna M. Deegan serves on the board of directors for the Chatham County Habitat for Humanity and serves as their Board President.

Nicole J. Robertson serves on the board of directors of the Carolina Tiger Rescue.

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.

Item 5: Additional Compensation

As discussed previously, we are Registered Representatives of Osaic. Osaic 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 Osaic. 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.

Item 6: Supervision

Nina Staples Lloyd has an appointed supervisor which generally reviews the advice that she provides to you which includes a review of all her securities transactions. Her appointed supervisor as of the date of this writing is:

Michael Kennedy, MBA
Supervision Regional Vice-President
Field Supervision
Osaic Wealth, Inc.
2300 Windy Ridge Pkwy Suite 750
Atlanta, GA 30339
Phone) 727-497-5933
Direct) 319-541-3315
Fax) 855-450-0016
Email) michael.kennedy@osaic.com
Website) www.osaic.com

James T. Staples ("Jim"), Michelle M. Rokes ("Michelle"), Carole W. Hendrix ("Carole"), Janna M. Deegan ("Janna"), Nicole J. Robertson ("Nicole"), Martin A. Frost ("Martin"), Nilsa Michelle Daniel ("Michelle") and Lisa H. Fox ("Lisa") have an appointed supervisor which generally reviews the advice that they provide to you which includes a review of all their securities transactions. Jim's, Michelle's, Carole's, Janna's, Nicole's, Martin's, Michelle's and Lisa's appointed supervisor as of the date of this writing is:

Nina Staples Lloyd, CFP®
President and Chief Executive Officer
Opus Financial Advisors, Inc.
126 E. Water Street
PO Box 312
Statesville, NC 28687
(704) 872-7671
(704) 872-7675 - FAX
nina@opusfa.com
www.opusfa.com

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 where you may review further details on our or any broker's qualified, past employment, disciplinary, regulatory or customer dispute history.