

BROCHURE SUPPLEMENT

Guy C. Filewich
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This brochure supplement provides information about Guy Filewich that supplements the Laurel Financial Group Brochure. You should have received a copy of that Brochure. Please contact us at 412.831.7800 if you did not receive Laurel Financial Group's Brochure or if you have any questions about the contents of this supplement.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Adviser Name: Guy C. Filewich

Year of Birth: 1958

Formal Education after High School: University of Pittsburgh, Pittsburgh, PA – BSBA/Finance 2002

Business Background:

- Laurel Financial Group, Financial Adviser, 2008-Present
- Commonwealth Financial Network, Financial Adviser and Registered Representative, 2008-Present
- AXA Financial Services, Financial Adviser and Registered Representative, 2004-2008
- Licenses: Series 7, 66, Life-Health-Accident

Designations:

- **RFC®** - The **Registered Financial Consultant (RFC)** designation is a certification awarded by the International Association of Registered Financial Consultants (IARFC), a non-profit professional organization. To be eligible, financial practitioners must possess a baccalaureate or graduate degree in financial planning services or hold one of the following professional degrees or designation: AAMS, CFA, CFP, ChFC, CLU, CPA, EA, JD. Alternatively, a candidate may complete a CFP-equivalent course at an accredited institution or an IARFC approved curriculum and passed a written examination. Each applicant must have at least four years of professional experience in the field of financial planning or financial services, meet local licensing requirements, and adhere to the RFC Code of Ethics. The RFC designation requires 40 hours of Continuing Education every year, including two hours of business ethics every two years.

DISCIPLINARY INFORMATION

- Guy Filewich does not have any material disciplinary history.

OTHER BUSINESS ACTIVITIES

- In addition to his advisory services through Laurel Financial Group, your advisor is also registered as an investment adviser representative of Commonwealth Financial Network. As your advisor's broker/dealer, Commonwealth provides brokerage execution services for the accounts of his advisory clients. Your advisor makes securities recommendations to clients (or, in the case of discretionary services, makes investment decisions for clients) regarding (Commonwealth's) investment advisory programs. Where permitted by law, your advisor may receive mutual fund 12b-1 fees, service fees, due diligence fees, marketing reimbursements, or other payments relating to your investment(s) in or otherwise supporting your advisor's activities regarding the securities and insurance products recommended, purchased, or held in your investment advisory program. In addition to services rendered as an investment adviser representative of Laurel Financial Group and/or Commonwealth Financial Network, Guy is also a registered representative of Commonwealth Financial Network and a licensed independent insurance agent which permits him to offer securities and insurance products on a commission basis.

ADDITIONAL COMPENSATION

- Your advisor receives an economic benefit from persons other than clients for providing advisory services.
- Many of the companies that provide your advisor access to their products and programs provide your advisor with opportunities to receive additional compensation in the form of marketing and business reimbursements, compensation for client referrals, business development support, payment for travel-related costs and expenses for attending business meetings and conferences, and various forms of gifts and entertainment. Information regarding the compensation paid to your advisor in relation to the products or programs you purchase or use, and their associated conflicts, is generally disclosed in the respective product prospectuses, statements of additional information, product offering documents, client agreements, advisory program brochures, and Laurel Financial Group Form ADV Part 2A brochure
- Commonwealth offers your advisor one or more forms of financial benefits based on your advisor's gross revenue production and total assets under management held at Commonwealth. Your advisor has the opportunity to receive enhanced payouts, and discounts, waivers, or credits on transaction, platform, and account fees; technology fees; research package fees, financial planning software fees; administrative fees; brokerage account fees; account transfer fees; and the costs of attending conferences and events. Your advisor also has the opportunity to receive awards and attend certain paid Commonwealth "top producer" trips and entertainment based upon your advisor's total gross revenue production with Commonwealth. These enhanced payouts, discounts, trips, entertainment, and other forms of compensation that your advisor has the opportunity to receive from Commonwealth provide a financial incentive for your advisor to select Commonwealth as broker/dealer or investment adviser for your account.

SUPERVISION

Laurel Financial Group has adopted procedures to encourage compliance with its requirements as a Registered Investment Adviser under the regulations of the state of Pennsylvania. All Laurel Financial Group employees are expected to be familiar with and to follow the firm's policies.

Industry regulations impose a fiduciary duty on Laurel Financial Group. As a fiduciary, Laurel Financial Group has a duty of utmost good faith to act solely in the best interests of each of our clients. This fiduciary duty is the core principle underlying this policy manual, and represents the expected basis of all of our dealings with our clients.

Additionally, Commonwealth Financial Network's system for supervision of its advisors centers on delegating functions to registered principals located in registered branch office locations throughout the country, as well as to registered principals in Commonwealth's home offices in San Diego, California, and Waltham, Massachusetts. These supervisory principals are responsible for ensuring that all of Commonwealth's advisors are in compliance with applicable SEC and state rules and regulations, as well as with Commonwealth's own policies and procedures.

Wesley Nicholson, Laurel Financial Group's President, is designated as the firm's Chief Compliance Officer ("CCO"). Wesley Nicholson is also designated as Commonwealth Financial Network's OSJ Branch Manager. Wesley Nicholson has overall supervisory responsibility for Guy Filewich.

REQUIREMENTS for STATE-REGISTERED ADVISERS

- Guy Filewich has not been involved in any arbitration claims, bankruptcy petitions, liability awards or other related activities.