

NBCSecurities

Financial Advisors / Wealth Management

Item 1 - Brochure Supplement

Robert G. Alvarez
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This Brochure Supplement provides information about Robert G. Alvarez that supplements the NBC Securities, Inc. ("NBCS") ADV Part 2B Brochure. You should have received a copy of that Brochure. Please contact Scott Wilkins at 205-583-3238 if you did not receive NBC Securities, Inc. ADV Part 2B Brochure or if you have any questions about the contents of this supplement.

Additional information about Robert G. Alvarez is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Year of Birth	1965
Education	University of South Florida, BS Finance, 1989
Business Background	1. NBC Securities, Inc. from August 2015 to Present 2. JHS Capital Advisors, LLC from 04/2010 to August 2015 3. GunnAllen Financial, LLC from 02/2009 to 03/2010

Designations

Certified Financial Planner™ (CFP®):

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.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

No information is applicable to this Item.

Item 4- Other Business Activities

Robert G. Alvarez is also a registered representative of NBCS' affiliated broker-dealer which is a member of FINRA and SIPC. In this capacity, Mr. Alvarez may offer financial products such as securities, insurance and variable insurance product offered through NBCS. If clients purchase these products through Mr. Alvarez, he will receive the usual and customary commissions in his separate capacity as a registered representative of NBCS. The receipt of commissions on the sale of securities and other financial products potentially could represent a conflict of interest and give the representative an incentive to recommend purchases of such products. Should a client decide to implement a decision through Mr. Alvarez and NBCS, commissions on these products may be higher or lower than commissions obtained if transactions were implemented through another broker-dealer. Clients are not obligated to purchase the recommended products through NBCS and have total freedom to implement recommendations/purchase products through other unaffiliated broker-dealers or agents of their choosing. Furthermore, Mr. Alvarez may receive commissions and 12b-1 fees from the execution of securities transactions and certain mutual fund companies. The 12b-1 fees are delineated within the fund companies' prospectus.

Item 5- Additional Compensation

None

Item 6 - Supervision

The designated supervisor will review on a regular basis each account's portfolio based upon such factors as the client's stated investment objectives and guidelines, market conditions, changes in the client's financial status communicated by the client, and the size and complexity of the account. The

transactions in an account will be reviewed to ensure the accurate input of securities, withdrawals, and deposits. Certain activities are reviewed daily, such as security trades, withdrawals, and deposits, whereas other activities such as allocation on the statements portfolio holdings, and performance reports will be reviewed on a quarterly basis.

Additional oversight practices of the Firm include: every adviser has a responsibility for knowing, following, and attesting to their compliance with the Firm's policies and procedures. The policies and procedures are designed to set standards and internal controls for the Firm, its advisers, employees, and its business practices. These policies and procedures are designed to prevent, detect, and correct any violations of regulatory or Firm policies. The Firm also provides an annual compliance meeting, on-going and targeted compliance training, and review of advisers and employees personal trading accounts. The Firm may impose sanctions for violations of the Firm's policies or regulatory requirements.

Supervisor: Frank McPartland

Title: President, NBC Securities Advisor Services Group

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