

# NBCSecurities

Financial Advisors / Wealth Management

## Item 1 - Brochure Supplement

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10/23/2018

This Brochure Supplement provides information about Armand Anthony Atkinson 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 Armand Anthony Atkinson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2- Educational Background and Business Experience

Year of Birth	1985
Education	Eckerd College; BA, Economics; 2006 College For Financial Planning; MS, Personal Financial Planning; 2015
Business Background	1. NBC Securities, Inc. from August 2015 to Present 2. JHS Capital Advisors, LLC from 07/2010 to August 2015 3. Ameriprise Financial, Inc. from 01/2007 to 07/2010 4. Raymond James & Associates, Inc. from 06/2006 to 01/2007

### 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.

#### **Certified Investment Management Analyst® (CIMA®)**

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMA designees are required to adhere to IMCA's *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

The CIMA certification has earned ANSI® (American National Standards Institute) accreditation under the personnel certification program. The American National Standards Institute, or ANSI, is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA is the first financial services credential to meet this international standard for personnel certification.

#### **Chartered Retirement Planning Counselor (CRPC®):**

**Education:** 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. The program is designed for approximately 120-150 hours of self-study.

**Examination:** Individuals are required to pass an online, timed and proctored end-of course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC®

designation by: completing 16 hours of continuing education; reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a biennial renewal fee.

**Accredited Wealth Management Advisor (AWMA®):**

Education: Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. The program is designed for approximately 120-150 hours of self-study.

Examination: Individuals are required to pass an online, timed and proctored end-of course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Continued use of the AWMA® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the AWMA® designation by: completing 16 hours of continuing education; reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a biennial renewal fee.

**Chartered Mutual Fund Counselor (CMFC®):**

Education: Individuals who hold the CMFC® designation have completed a course of study encompassing all aspects of mutual funds and their uses as investment vehicles. The program is designed for approximately 120-150 hours of self-study.

Examination: Individuals are required to pass an online, timed and proctored end-of course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Continued use of the CMFC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CMFC® designation by: completing 16 hours of continuing education; reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a biennial renewal fee.

**Accredited Investment Fiduciary® (AIF®)**

The AIF Designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education.

The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

**CLU® - Chartered Life Underwriter®**

The CLU® designation is one of the oldest and most respected credentials in financial services, dating back to the late 1920s. It represents a thorough understanding of a broad array of personal risk management and life insurance planning issues and stresses ethics, professionalism, and in-depth knowledge in the delivery of financial advice.

To attain the right to use the CLU® marks, an individual must satisfactorily fulfill the following requirements:

- Education Requirements: CLU® candidates must complete eight college-level courses, five required and three electives. The required courses include *Fundamentals of Insurance Planning*; *Individual Life Insurance*; *Life Insurance Law*; *Fundamentals of Estate Planning*; and *Planning for Business Owners and Professionals*. Elective topics cover financial planning, health insurance, income taxation, group benefits, investments, and retirement planning.
- CLU® Examination Requirements: Eight closed-book, course-specific, two-hour proctored exams;
- Experience Requirements: Candidates are required to have three-years of full-time, relevant business experience; and
- Ethics Requirements: Must adhere to The American College's Code of Ethics, which includes the following professional pledge: "I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself."

#### Continuing Education

To retain the Chartered Life Underwriter® designation, a CLU® must obtain thirty hours of continuing education every two years, with at least one hour of ethics CE will be required as part of that total.

To learn more about the CLU® designation, visit [CLUHighestStandard.com](http://CLUHighestStandard.com) and [TheAmericanCollege.edu/CLU](http://TheAmericanCollege.edu/CLU)

**ChFEBC<sup>SM</sup> (Chartered Federal Employee Benefits Consultant)** is a prestigious designation for Financial Advisors, CPAs, Attorneys, and certain employees of the Federal Government, who have successfully completed an intensive training course and passed a rigorous examination covering all federal employee benefits. The training consists of a 16 module assignment curriculum. The ChFEBC<sup>SM</sup> course covers all federal employee benefits including:

- CSRS and FERS annuities (pensions) • Health Insurance
- Thrift Savings Plan (401k-type account) • Social Security
- Life Insurance • and much more

This designation requires an annual examination on federal benefits and ten (10) hours of continuing education on federal benefits every two years.

**Master Planner Advanced Studies (MPAS®)** MPAS® designees have completed a Master of Science degree with a major in personal financial planning or financial analysis. The program consists of 36-43 semester credits and delves into personal financial planning or investment-related content. Graduates are required to demonstrate critical thinking skills and problem-solving techniques. Additionally, individuals must complete assignments, projects, research, and papers and meet all graduation requirements for the Master of Science degree.

### 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**

Armand Anthony Atkinson is also a registered representative of NBCS' affiliated broker-dealer which is a member of FINRA and SIPC. In this capacity, Mr. Atkinson may offer financial products such as securities, insurance and variable insurance product offered through NBCS. If clients purchase these products through Mr. Atkinson, 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. Atkinson 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. Atkinson 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:** Joe Oberschewen

**Title:** Regional Supervisor

**Phone:** (877) 276-8366