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JOHN G. ULLMAN & ASSOCIATES, INC.

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COMPREHENSIVE FINANCIAL MANAGEMENT SERVICES

John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

August 18, 2011

This brochure supplement provides information about individuals providing investment advice or financial planning services on behalf of John G. Ullman & Associates, Inc. (JGUA) or employed as executive officers. This information supplements the JGUA brochure. You should have received a copy of that brochure. Please contact Wendy Oman, Compliance Assistant, if you did not receive JGUA's brochure or if you have any questions about the contents of this supplement.

All persons included in this brochure supplement work out of our primary office at the address above unless otherwise indicated on the following pages.

**JOHN G. ULLMAN**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

John G. Ullman was born in 1948. He attended Johns Hopkins University where he earned a Bachelor of Arts in Economics/Social & Behavioral Sciences in 1970. He later attended the University of Chicago to earn an MBA in Financial Management in 1972. He founded John G. Ullman & Associates, Inc. in 1978 and is currently the President and Treasurer. He is also a member of the Investment Committee.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

No information is applicable to this item.

**Supervision**

Investment decisions are made through an Investment Committee and reports are made to the Board of Directors at Quarterly meetings and as needed throughout the year. The Chief Compliance Officer, Jennifer E. Krasnansky, does not supervise the President but can be referenced as a point of contact at (607) 936-3785.

**THOMAS G. SNOW**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Thomas G. Snow was born in 1948. He attended Hobart College where he earned a Bachelor of Arts in Economics in 1969 and the Rochester Institute of Technology earning an MBA in Accounting and Finance in 1973. He is also a graduate of the Stonier Graduate School of Banking, Rutgers University, 1979. He has been employed with John G. Ullman & Associates, Inc. since 1982 and is currently a Senior Vice President.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

As a Senior Vice President he is supervised by John G. Ullman, President, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**KAREN B. MERIWETHER, CFP®**

John G. Ullman & Associates, Inc.

51 E Market Street

Corning, NY 14830

(607) 936-3785

**Educational Background and Business Experience**

Karen B. Meriwether was born in 1950. She attended Baylor University where she earned a Bachelor of Science in Math/English in 1971. She later attended Elmira College to earn an MS in 1975. Karen, a former math teacher, has been employed with John G. Ullman & Associates, Inc. since 1984 and is currently a Senior Vice President. Karen is a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

As a Senior Vice President she is supervised by John G. Ullman, President, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**JERRY HORTON**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Jerry Horton was born in 1956. She attended Corning Community College where she earned an Associate in Science in Accounting-Data Processing in 1986. She has been employed with John G. Ullman & Associates, Inc. since 1986 serving as Controller since 1991. Her current title is Senior Vice President, Finance/Controller.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

No information is applicable to this item.

**Supervision**

Executive Officer who does not formulate investment advice. Supervised by the President, John G. Ullman, (607) 936-3785.

**CARY A. MUGGLETON**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Cary A. Muggleton was born in 1963. She attended Keuka College where she earned a Bachelor of Science in Education in 1987 and the Rochester Institute of Technology earning an MS in HR Management in 1988. Cary was the Marketing Director for the United Way of The Southern Tier from 1993 - 1998. She has been employed with John G. Ullman & Associates, Inc. since 1998. She was named Vice President, Business Development in 2002 and was promoted to Senior Vice President, Corporate Development in 2008.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

No information is applicable to this item.

**Supervision**

Executive Officer who does not formulate investment advice. Supervised by the President, John G. Ullman, (607) 936-3785.

**JENNIFER E. KRASNANSKY**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Jennifer E. Krasnansky was born in 1974. She attended Rutgers University where she earned a Bachelor of Arts in Political Science in 1996 and Webster University earning an MBA in 1999. She earned the designation of Investment Adviser Certified Compliance Professional (IACCP<sup>SM</sup>) in 2009. She was employed with Wachovia Securities as a Registered Account Administrator from 2000-2004. She joined John G. Ullman & Associates, Inc. as the Manager of Client Accounting & Data Entry in 2004 and was promoted to Director, Client Accounting in 2011. She has been the Chief Compliance Officer since 2007.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

No information is applicable to this item.

**Supervision**

Executive Officer who does not formulate investment advice. Supervised by the President, John G. Ullman, (607) 936-3785.

**TODD A. BROST, CFP®**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Todd A. Brost was born in 1967. He attended the University of Michigan where he earned a Bachelor of Arts in Business Economics & Finance in 1989. Todd joined John G. Ullman & Associates, Inc. in 2006 as an Associate Account Executive and became a full Account Executive in 2010. Todd is also a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**MICHAEL B. BONO, CPA, CFP®**

John G. Ullman & Associates, Inc.

51 E Market Street

Corning, NY 14830

(607) 936-3785

**Educational Background and Business Experience**

Michael B. Bono was born in 1965. He attended the State University of New York at Geneseo where he earned a Bachelor of Science in Accounting in 1993. Michael worked in Public Accounting from 1993 – 1998 and was the Tax Manager for Market Street Trust Company from 1998 – 2008. He joined John G. Ullman & Associates, Inc. as an Associate Account Executive in 2008 and became a full Account Executive in 2010. Michael is a CPA and a Certified Financial Planner as well as a Lieutenant Commander in the U.S. Navy Reserve.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

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**Supervision**

Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**SARAH J. CREATH, CFP®**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Sarah J. Creath was born in 1970. She attended Siena College where she earned a Bachelor of Arts in Political Science in 1992. Sarah was the Public Affairs Coordinator for the Office of NYS Senator John R. Kuhl, Jr. from 1992 – 1997. She worked for Corning Incorporated as a Marketing Communications Specialist from 1997 - 2000. She has been an Account Executive with John G. Ullman & Associates, Inc. since 2000. Sarah is a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

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**Supervision**

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**JAMES D. EPP, JD, CFP®**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

James D. Epp was born in 1969. He attended Roberts Wesleyan College where he earned a Bachelor of Arts in Communication in 1991. He graduated from Regent University School of Law with a Juris Doctor in 1996. James was a partner with Edsall & Epp, Attorneys at Law, P.C. from 2000 – 2006. He was a Financial Advisor with Merrill Lynch from 2006 – 2009. James joined John G. Ullman & Associates, Inc. as an Associate Account Executive in 2009. As of 2010 he is an Associate Account Executive/Portfolio Manager. James is also a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually. Investment decisions are based on guidelines and parameters established by the Investment Committee.

**KATHRYN W. GERWIG, CFP®**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Kathryn W. Gerwig was born in 1960. She attended Lehigh University where she earned a Bachelor of Science in Banking and Finance in 1982. Kathryn joined John G. Ullman & Associates, Inc. as an Account Executive in 1987. Kathryn is a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**JAMES A. KAFFENBARGER, JR., JD, CFP®**

John G. Ullman & Associates, Inc.

51 E Market Street

Corning, NY 14830

(607) 936-3785

**Educational Background and Business Experience**

James A. Kaffenbarger was born in 1968. He attended Miami University where he earned a Bachelor of Arts in Economics and History in 1991. He graduated from Case Western Reserve University School of Law with a Juris Doctor in 1994. James was a Senior Associate Attorney with Budow & Noble, P.C. from 1996 – 2000. James joined John G. Ullman & Associates, Inc. in 2000 as an Account Executive. He also served as Corporate Secretary from 2003 - 2009. James is a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

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**Supervision**

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**DAVID LABATO**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

David Labato was born in 1968. He attended Westfield State College where he earned a Bachelor of Science in Finance in 1990. He was the Director of Antares for SS&C Technologies, Inc. from 1999 - 2008. David joined John G. Ullman & Associates, Inc., as a Project Manager in 2008 and became the Director of Trading in 2009. He is also a member of the Investment Committee.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

Eligible for bonuses based on performance of The Securities Trading Department, criteria for bonuses does include investment performance.

**Supervision**

Supervised by the President, John G. Ullman, (607) 936-3785. Investment decisions are based on guidelines and parameters established by the Investment Committee. Individual has Annual Reviews which assess performance for stated responsibilities and compared to specific objectives. Monthly reviews are scheduled to discuss department performance with quarterly sessions to assess recent progress and developmental needs towards annual objectives.

**BARBARA B. MARKELL, CFP®**

John G. Ullman & Associates, Inc.

30 East Market Street

Rhinebeck, NY 12572

(845) 876-4499

**Educational Background and Business Experience**

Barbara B. Markell was born in 1951. She attended Queens College where she earned a Bachelor of Arts in Political Science in 1973 and the Maxwell School where she earned a Master of Public Administration in 1974. Barbara worked in the Arlington School District as a Teacher from 1988 - 1998. She joined John G. Ullman & Associates, Inc. as an Account Executive in 1998. Barbara is a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

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**Supervision**

Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**DAVID B. MIRSKY, CPA/PFS, CFP<sup>®</sup>, CMA**

John G. Ullman & Associates, Inc.

130C Linden Oaks

Rochester, NY 14625

(585) 264-1658

**Educational Background and Business Experience**

David B. Mirsky was born in 1960. He attended the State University of New York at Albany where he earned a Bachelor of Science in Accounting/Economics in 1982. He graduated from the University of Rochester, William E. Simon Graduate School of Business with an MBA in Finance in 1990. David started with John G. Ullman & Associates, Inc. in 1990 working as an Account Executive. In 1995 he established his own business as a Sole Proprietor and became an Affiliate of JGUA. In 1999 he became the President of Mirsky Financial Management Corporation. He has also worked as an Investment Broker Representative for Ensemble Financial Services, Inc. since 1995. David is a Certified Financial Planner as well as a CPP/PFS and a Certified Management Accountant.

**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.

**Other Business Activities**

Mr. Mirsky is a Registered Rep with Leigh Baldwin & Co., LLC (a BD firm). He is also affiliated with Tompkins Financial Advisors, Inc. (an RIA). There is no relationship between JGUA and either of these organizations. In addition Mr. Mirsky's separate tax preparation business generates greater than 10% of his income and requires greater than 10% of his time. Mr. Mirsky does receive commissions, bonuses or other compensation based on the sale of securities or other investment products through his relationship with Leigh Baldwin & Co., LLC and Tompkins Financial Advisors, Inc. but not through his affiliation with John G. Ullman & Associates, Inc.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**JASON D. NICKERSON, CFP<sup>®</sup>, EA**

John G. Ullman & Associates, Inc.

51 E Market Street

Corning, NY 14830

(607) 936-3785

**Educational Background and Business Experience**

Jason D. Nickerson was born in 1975. He attended Corning Community College where he earned an Associate in Science in Business Administration in 1995 and Salisbury State University earning a Bachelor of Science in Finance in 1997. Jason worked as a Service & Marketing Coordinator for Delmar Investment Services in 1997. He joined John G. Ullman & Associates, Inc. as an Account Executive in 1998. In 2007 he took on the additional role of Manager of Operations, Tax Department and was promoted to the Vice President, Tax Department in 2008 while still continuing as an Account Executive. Jason is a Certified Financial Planner and an Enrolled Agent.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**LILY M. QUATTRINI**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Lily M. Quattrini was born in 1953. She attended Grove City College where she earned a Bachelor of Science in Mathematics in 1975 and the Joseph M. Katz Graduate School of Business, University of Pittsburgh earning an MBA in Finance in 1980. She joined John G. Ullman & Associates, Inc. in 1996 and is the Assistant Manager of Trading. She is also a member of the Investment Committee.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

Eligible for bonuses based on performance of The Securities Trading Department, criteria for bonuses does include investment performance.

**Supervision**

Supervised by the Director of Trading, David Labato, (607) 936-3785. Investment decisions are based on guidelines and parameters established by the Investment Committee. Individual has Annual Reviews which assess performance for stated responsibilities and compared to specific objectives including daily communication to discuss department performance with periodic sessions to assess recent progress and developmental needs towards annual objectives.

**TIMOTHY E. SALLADE, CFA<sup>®</sup>, CFP<sup>®</sup>**

John G. Ullman & Associates, Inc.

51 E Market Street

Corning, NY 14830

(607) 936-3785

**Educational Background and Business Experience**

Timothy E. Sallade was born in 1971. He attended the University of Vermont where he earned a Bachelor of Science in Mechanical Engineering in 1993 and the Johnson Graduate School of Management, Cornell University earning an MBA in 2002. Timothy worked as a System Engineer for Xerox Corporation from 1993 – 2000. He joined John G. Ullman & Associates, Inc. as an Investment Research Associate in 2002. In 2006 he was promoted to Vice President, Investment Research and in 2010 he also became an Account Executive. He is a member of the Investment Committee. Timothy is a Certified Financial Analyst and a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization. Also eligible for bonuses based on investment performance of individually recommended securities.

**Supervision**

Investment decisions are based on guidelines and parameters established by the Investment Committee. Account Executives (AE) are supervised by the Sr. VP of Corporate Development, Cary A. Muggleton, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**EDWARD H. SCHUSLER**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Edward H. Schusler was born in 1943. He attended Corning Community College where he earned an Associate in Science in Math & Science in 1964 and Elmira College earning a Bachelor of Science in Sociology in 1974. Edward, a retired New York State Trooper, joined John G. Ullman & Associates, Inc. as an Account Executive in 1984. He has served as a Senior Vice President and in 2010 became a Senior Associate.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

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**Supervision**

As a Senior Associate he is supervised by John G. Ullman, President, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis. All Associate AEs have approved training plans which are tracked biweekly with full reviews occurring annually.

**DARREN L. WILCOX, JD, CFP®**

John G. Ullman & Associates, Inc.

51 E Market Street

Corning, NY 14830

(607) 936-3785

**Educational Background and Business Experience**

Darren L. Wilcox was born in 1974. He attended Brigham Young University where he earned a Bachelor of Arts in Communications in 1999 and Texas Tech University earning an MS in Personal Financial Planning in 2006. He also graduated from Texas Tech University School of Law with a Juris Doctor in 2006. Darren joined John G. Ullman & Associates, Inc. as a Financial Planner in 2006. In 2009 he became a full Account Executive and the Corporate Secretary. He is a member of the Investment Committee. Darren is a Certified Financial Planner.

**Disciplinary Information**

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**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

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**Supervision**

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**PETER J. WINNETT, CFP®**  
John G. Ullman & Associates, Inc.  
51 E Market Street  
Corning, NY 14830  
(607) 936-3785

**Educational Background and Business Experience**

Peter J. Winnett was born in 1957. He attended the State University of New York, Geneseo where he earned a Bachelor of Science in Management Science in 1979. Peter worked as an Officer of The Chase Manhattan Bank from 1991 – 1997. He joined John G. Ullman & Associates, Inc., in 1997 as a Senior Financial Planner. In 2008 he was promoted to Vice President, Client Service & Group Training. Peter is a Certified Financial Planner.

**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.

**Other Business Activities**

No information is applicable to this item.

**Additional Compensation**

All Account Executives are eligible for the Benjamin S. Williams Award which is given annually to the individual(s)/team(s) not directly associated with the Marketing Department who attain exceptionally high levels of client retention, new business development, and marketing and corporate excellence through demonstrated leadership and strong support for the organization.

**Supervision**

As a Vice President he is supervised by John G. Ullman, President, (607) 936-3785. Meetings with individual AEs occur on a regular basis as well as group meetings with the entire AE group on a bimonthly basis. Business development progress is reported and tracked on a monthly basis.

## Credentials

To earn the **Certified Financial Analyst**, CFA® charter, candidates must:

- Pass three sequential, six-hour examinations;
- Have at least four years of qualified professional investment experience;
- Join CFA Institute as members; and
- Commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

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”). 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.
- 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.

In order to maintain the right to continue to use the CFP® marks individuals must 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 renew an agreement to be bound by the Standards of Professional Conduct.

**Certified Public Accountant, CPA**, CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with

integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

**Personal Financial Specialist, PFS,** The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

The **Certified Management Accountant** designation, CMA, is an advanced professional certification specifically designed to measure the critical accounting and financial management skills that are especially relevant for success in a business environment. The CMA program promotes mastery of financial planning, analysis, control, and decision support through a rigorous curriculum and an extensive exam process. Compliance with the IMA Statement of Ethical Professional Practice is a requirement for maintaining the CMA credential.

An **Enrolled Agent, EA,** is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals. The license is earned in one of two ways, by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS. In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Enrolled Agents are required to abide by the provisions of the Department of Treasury's Circular 230, which provides the regulations governing the practice of Enrolled Agents before the IRS.

The **Investment Adviser Certified Compliance Professional (IACCP<sup>SM</sup>)** designation is an advanced professional certification. The requirements are 12 required compliance courses, 8 electives, 2 years of work experience and passing the certification examination. To maintain certification, an Investment Adviser Certified Compliance Professional is required to complete twelve (12) professional continuing education credits each year. Two (2) of the twelve credits must be earned by attending an approved ethics program(s).