

**Form ADV Part 2B
Disclosure Brochure Supplement**

for

Craig J. Ferrantino

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This brochure supplement provides information about the Investment Adviser Representative (IAR), Craig J. Ferrantino, that supplements the United Planners disclosure brochure. You should have received a copy of that brochure. Please contact Craig J. Ferrantino if you did not receive United Planners' disclosure brochure or if you have any questions about the contents of this supplement.

Additional information about Craig J. Ferrantino is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Craig J. Ferrantino

Born: November 30, 1959

Education:

Columbia University	MA – Int’l Business	1989-1992
New England College	BA – Int’l Administration	1984-1986

Business Background:

Next Financial Group Inc Registered Rep	4/2007 – 12/2019
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Item 3. Disciplinary Information

Craig J. Ferrantino has not been involved in any legal or disciplinary events that are material to a client’s evaluation of his integrity.

Additional information regarding Craig J. Ferrantino can also be found anytime by visiting FINRA’s website at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/>

Item 4. Other Business Activities

Craig James Financial Services, LLC Owner, Tax preparation	03/2018 – present
Craig James Financial Services, LLC Insurance Agent	04/2007 – present
Craig James Financial Services, LLC Owner, DBA name only	04/2007 – present

Craig J. Ferrantino is also associated with United Planners Financial Services of America (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, Craig J. Ferrantino may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks and bonds, and limited partnerships. If a client purchases or sells securities products from Craig J. Ferrantino in this capacity, then they will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees). This poses a conflict of interest, as their receipt of compensation from such recommendations can give them an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.

Item 5. Additional Compensation

Craig J. Ferrantino receives commissions and other compensation from his affiliation with United Planners and insurance activities, as disclosed above in Item 4 above. Additionally:

Craig J. Ferrantino has received loans from United Planners Financial Services of America (“United Planners”) in order to assist him with transitioning his business from his former broker-dealer to United Planners:

- A forgivable loan of \$ 60,000 from United Planners Financial Services of America (“United Planners”). This loan will be forgiven by United Planners based upon the amount of commissions

and advisory fees while affiliated with United Planner using qualified custodians approved by United Planners.

- A non forgivable loan of \$40,000 from United Planners is required to be paid back out of Limited Partnership earnings. Upon termination this loan to Craig J. Ferrantino becomes immediately due and payable in full.

To the extent Craig J. Ferrantino recommends you to use United Planners for such services, it is because Craig J. Ferrantino believes that it is in your best interest to do so based on the quality of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by United Planners.

Craig J. Ferrantino is also a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, the IAR may offer investment advisory clients the option to purchase insurance products. If the IAR sells insurance products to a client, he will receive commission and related compensation, such as insurance trail fees as a result of the sale. This is a conflict of interest, as his receipt of compensation from such recommendations can give [IAR Name] an incentive to recommend investment products based on the compensation received, rather than on the needs of the client.

United Planners is a Limited Partnership in which Craig J. Ferrantino is also a limited partner. Limited partners receive a percentage of United Planners' net profit on an annual basis. This presents a potential conflict between the interests of Craig J. Ferrantino and the client because limited partners may recommend products or services that produce more revenue for the firm and thus increase their annual profit distribution.

Craig Ferrantino makes every effort to recommend securities and insurance products that are most appropriate for the client, without consideration of compensation arrangements. Further, should clients elect to implement financial planning recommendations through Craig Ferrantino, IAR and United Planners may waive or reduce the amount of the client's advisory fee as a result of the additional fees and/or commissions being earned. Any adjustment to the financial planning fee is at the discretion of United Planners and will be disclosed to the client prior to implementing transactions. Finally, clients are under no obligation to purchase recommended securities or insurance products through United Planners or Craig Ferrantino and may purchase such products through the broker-dealer or insurance agency of their choice.

Item 6. Supervision

As a First Line Supervisor and designated principal of United Planners, Paul Hlodnicki has ultimate and direct supervisory responsibility over all personnel and functional areas of Craig J. Ferrantino's Branch Office. Paul Hlodnicki regularly reviews required reports and activities of Craig J. Ferrantino's Branch Office and its personnel for compliance with applicable requirements. Paul Hlodnicki may be reached at:

PAUL HLODNICKI
First Line Supervisor
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