

MPS LORIA Financial Planners

7500 S. County Line Road
Burr Ridge, IL 60527

[CRD # 122866 / SEC # 801-66518]

Telephone: 630-887-4404
Facsimile: 630-887-7895
Email: info@mpsloria.com
Website: www.mpsloria.com

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FORM ADV PART 2A BROCHURE

Please note that this brochure has not been approved by the Securities & Exchange Commission (SEC) or by any state securities authority. This firm is registered with the SEC and notice filed in one or more states; registration does not mean approval or verification by those regulators. More information about the firm is at Investment Adviser Public Disclosure: www.adviserinfo.sec.gov.

Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since the filing of our last annual updating amendment, dated March 3, 2016 we have no material changes to report.

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Item 4 Advisory Business

4. A. MPS LORIA Financial Planners, LLC is a registered investment adviser primarily based in Burr Ridge, IL. We are organized as a limited liability company ("LLC") under the laws of the State of Illinois. We have been providing investment advisory services since August 1, 1999.

The firm's owners are:

- Richard T. Loria, the firm's President and Managing Member;
- Edward William Mulcahy, Jr, Member and shareholder;
- Michael Pauritsch, a Principal and Member of the firm; and
- Philip Alan Salvador, a Member and shareholder.

In addition to the licensing examinations any given state requires each investment adviser representative to pass in order to give investment advice in that state, MPS LORIA Financial Planners, LLC requires its advisers, in most cases, to have at least a college education or 5 years of related industry experience. Along with this, they must also demonstrate a history of being in compliance with all industry laws and regulations.

MPS LORIA Financial Planners, LLC maintains business hours from 8:30 AM to 5:00 PM (CST).

4. B. MPS LORIA Financial Planners, LLC ("the firm", "the adviser" or "MPS LORIA") provides investment advisory services and financial planning for clients. The firm works on a contractual basis with clients to clearly outline the mutually agreed upon services to be offered.

The firm first conducts an interview with a prospective client, in some cases using a standard questionnaire, to assist in determining a client's needs, goals and general risk tolerance.

If the client wishes to engage the firm/adviser for investment advisory services it must be determined if the account will be discretionary or non-discretionary; a separate agreement is completed for each type of account. Currently, most new clients will utilize one of the firm approved portfolios which means the account would be established using a discretionary advisory agreement. Under this arrangement, the client and adviser would go through a risk profile to determine the appropriate risk tolerance for the client. The level of risk a client agrees to will primarily dictate which portfolio will be utilized for the client. In addition to the risk profile, clients may also be provided an investment policy statement which further confirms the agreed upon allocation and outlines the roles each party will play. While most accounts are established as discretionary, the firm will approve non-discretionary accounts on a case-by-case basis.

In all cases, a mutually agreed upon custodian firm must be selected. Currently, the primary custodian used by the adviser is TD Ameritrade ("TD") but the adviser can also utilize Charles Schwab ("Schwab") on a case-by-case basis. At TD Ameritrade, the adviser can establish one of two kinds of accounts:

- Non-Wrap Accounts, or
- Wrap Accounts

Most accounts established at TD Ameritrade on behalf of clients are Non-Wrap Accounts which means the client pays the individual transaction or commission charges of the custodian and/or funds. This is further outlined in the advisory agreement. It should be noted that MPS LORIA Financial Planners, LLC does not sponsor any wrap accounts; any wrap accounts established for clients are sponsored by the respective custodian firm.

Clients who wish to engage the firm for Financial Planning services will complete a separate financial planning agreement where they will clearly outline the mutually agreed upon services to be offered. Unless the services are clearly outlined in the signed agreement the firm/adviser cannot be held responsible nor be expected to offer advice or input on anything outside the scope of the agreement. The firm/adviser is not a law firm or a CPA firm. Therefore, we do not offer any tax or legal advice. We strongly recommend the client discuss all aspects of any plan with their CPA or attorney before implementing it. The implementation of any planning discussed with the client is at the sole discretion of the client.

"Layering of Fee Disclosure": When mutual funds are used in effect a client pays two fees, one fee to the mutual funds and a second fee to the adviser.

4. C. By their nature, financial planning services must be based on each client's individual needs to have any useful validity. Regarding managed accounts, as a fiduciary, an investment adviser is to make only those recommendations that demonstrably are in the client's own best interests, which means that they, too, must be based on an individual's stated and/ or established, individual needs, goals, risk tolerance and investment time horizon. The firm seeks to establish this personal dimension through a careful, fact-finding interview and discussions with each client.

Clients may impose reasonable restrictions on the adviser's discretion to invest in certain securities or types of securities if a client provides clear, written directions to that effect. Clients may opt to have their account managed on a non-discretionary basis. The client allows the power of discretion to an adviser by means of a limited power of attorney, which the client may revoke at any time.

4. D. We participate in (but do not sponsor) a wrap fee program providing portfolio management services. There is no difference in management style from other accounts, aside from who pays the custodial charges.

4. E SEPARATELY MANAGED ACCOUNT PROGRAM Through our Separately Managed Account Program ("SMA Program"), MPS Loria offers clients access to an extensive range of professional investment management programs ("Third-Party Programs") sponsored by third-party investment firms ("Sponsors"). The details of the Third-Party Programs vary and the programs we have available are subject to change. Clients interested in a Third-Party Program will receive the details of a specific program from the Representative once the client's needs and objectives have been identified. Below, we provide a general overview of terms common to many of the Third-Party Programs; however, the client must refer to the client's program agreement with the Sponsor of the Third-Party Program and any separate advisory agreements with third-party portfolio managers (each a "Manager") designated for the account for the specific details applicable to client. For clients interested in the SMA Program, our Representative will work with the client to develop a personal investment profile that identifies the client's personal and financial situation, and the investment objective, tolerance for risk, liquidity needs, and investment time horizon for the account that will be managed through the SMA Program (all referred to as the "Suitability Information"), and any reasonable investment restrictions the client wishes to impose on the account. The Representative will assist the client to select an appropriate Third-Party Program and to complete the required program applications and agreements to participate in the Third-Party Program and to open an account with the qualified custodian designated for the Third-Party Program. Then, the Representative will assist the client to designate one or more suitable third-party portfolio managers (each a "Manager") from a roster of managers available through the particular Third-Party Program. Each Manager designated for the client's Third-Party Program account will actively manage the portion of the client's account allocated to the Manager according to the Manager's stated investment style. The client will receive the Form ADV Part 2A Brochure for each Manager engaged to manage the client's Third-Party Program account. Advisory Fee and Program

Fee Clients who participate in the SMA Program will enter into an advisory agreement with MPS Loria in which the client agrees to pay us "Advisory Fees" for our on-going services with respect to the Third-Party Program the client selects; provided, if we are paid a solicitor's fee by the Sponsor for referring the client, we will offset the Advisory Fee by the amount of the solicitor's fee we receive. In addition to the Advisory Fee, the client will pay the Sponsor a separate fee (sometimes called a "Program Fee") to participate in the Program. As sponsor of the Program, the Sponsor is responsible for administering the Program, paying Managers, and providing services related to client profiling assistance, strategic asset allocation assistance, style allocation assistance, research and evaluation of investment strategies and investments, account performance calculations, account rebalancing, account reporting, account billing administration and other operational and administrative services to assist us in providing advisory services. Not all clients will benefit from all services from the Sponsor, even though the costs of such services may be borne by all accounts that participate in that Third-Party Program. Clients should be aware that they will incur other costs of participating in the Third-Party Programs, which are in addition to the Advisory Fees and Program Fees.

4. F. As of December 2016, MPS LORIA Financial Planners, LLC managed assets of \$354 million in a continuous and regular manner. Discretionary accounts were valued at \$298 million; non-discretionary accounts at \$56 million.

Item 5 Fees and Compensation

Financial Planning Services

5. A. For clients desiring only a financial plan, or an analysis of their investment/ insurance situation, through the investment adviser, the firm offers to produce such a plan/ analysis for a maximum charge of \$200 per hour, charged in 6 minute increments. A qualified Principal of MPS LORIA Financial Planners, LLC, has the ability to authorize a lower hourly fee. In certain cases an asset fee may be applied.

Managed Accounts

For managed account services, the firm's representative and the client will negotiate the fee. The basis of an assessment is a percentage of the account assets under management.

NON-WRAP ACCOUNTS

Most accounts at MPS- LORIA are non-wrap accounts. Under this arrangement, clients will incur any trading or transaction costs that TD charges. MPS LORIA Financial Planners, LLC charges an annual advisory fee quarterly in arrears and prorated. The general outline of what MPS LORIA charges as an advisory fee is:

Advisory Fee	Account Size
- 1.25%	\$0 - \$999,000
- 1.00%	\$1 million - \$2,999,999 million
- 0.75%	\$3 million -\$4,999,999
- determined case-by-case	\$5 million +

- determined case-by-case: Accounts holding CDs and certain fixed income only

NOTE: The above is a general guideline for advisory fees; a Principal of the firm can authorize a different fee on a case-by-case basis.

WRAP ACCOUNTS: A Principal of the firm must approve the opening of this type of account.

Under this arrangement, the Firm's sundry account is charged any TD Ameritrade/custodian transaction charges. MPS LORIA Financial Planners, LLC charges an annual advisory fee quarterly in arrears and prorated. Below is a general outline of what MPS LORIA charges as an advisory fee:

Advisory Fee	Account Size
- 1.25%	\$0 - \$999,000
- 1.00%	\$1 million - \$2,999,999 million
- 0.75%	\$3 million - \$4,999,999
- determined case-by-case	\$5 million +

- determined case by case: Accounts holding CDs and certain fixed income only

NOTE: The above is a general guideline for advisory fees; a Principal of the Firm can authorize a different fee on a case by case basis.

5. B. We bill our fees quarterly. Generally, our firm does practice "direct billing" that requires us to obtain a client's written permission to deduct our fees directly from the client's account held by the custodian. [See the ADV Part 1B, Item 2. I]. However, for those few clients who have requested it, we send an invoice for payment of our advisory fees.

5. C. Other types of fees or expenses clients may pay in connection with the advisory services. Clients should be aware that opening an investment account carries with it costs beyond the advisory fee(s) MPS LORIA charges. When placing a transaction order to buy or sell securities, advisory clients may have to pay any or all of the following charges in addition to the advisory fees charged by this firm.

- 12(b)-1 fees in addition to administrative fees, and other marketing fees for mutual funds, paid to a broker/dealer;
- account maintenance fees charged by a broker/ dealer for an account, especially if inactive.
- administrative fees for investments in mutual funds
- brokerage commissions
- custodian fees
- early surrender
- postage charges
- processing charges
- transfer fees
- ticket charges

TD Ameritrade's usual charges are:

STOCK TRADING & ETF

A flat charge of \$9.99 per trade, unlimited size.

MUTUAL FUNDS

A flat \$24 fee "IF" a fund has a transaction cost.

CD's and BONDS

TD does not have a direct transaction cost.

PRIVATE PLACEMENTS

Cost is \$25 initially and \$25 annually.

MPS LORIA may be able to negotiate a lower rate. We direct clients to this brochure's Item 12 for further discussion of brokerage costs.

5. D. MPS LORIA bills its fees in arrears. The firm pro-rates fees for the actual period during which it has provided services. Cancellation of management services is effective five (5) working days or sooner after receipt of written notice of termination from a client. A Principal of MPS LORIA Financial Planners, LLC, may terminate the contract/ investment advisory agreement within 5 days of written notice given to the client.

5. E. MPS LORIA or any of its supervised persons may receive compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds. LORIA Financial Group, LLC is a broker/dealer owned by Richard T. Loria, President and Managing Member; Michael F. Pauritsch, Principal and Member; Edward W. Mulcahy, Jr., Member; and Philip A. Salvador, Member. The latter two Members are also partners in Mulcahy, Pauritsch, Salvador & Co, Ltd., an accounting firm.

Mr. Loria's business time is equally apportioned between MPS LORIA Financial Planners, LLC and the broker/dealer. Mr. Pauritsch works primarily with MPS LORIA Financial Planners, LLC and the broker/dealer on an equal work time basis. Mr. Mulcahy and Mr. Salvador are principally employed by their accounting firm.

Disclosure 5. E. 1. Whenever an investment advisory firm's representatives may earn a commission, or mutual fund management 12b-1 fees, or other forms of sales charges in their capacity as the registered representatives of a broker/dealer, that arrangement creates an incentive to recommend those sales and, as a consequence, an inherent possibility for a conflict of interest. An adviser is a fiduciary who is required to make only those recommendations for a client that solely are in the client's own best interest, uninfluenced by any calculation of personal gain.

Our firm addresses this potential conflict of interest first by informing clients of the conflict in this disclosure brochure. Regarding our advisory representatives:

- Most are salaried; if a salaried advisory representative is also a registered representative of our affiliated broker/dealer, the 12(b)-1 fees paid by any mutual fund (such as 529 accounts) or any type of commission will be paid to the related broker/dealer as a firm, not to the individual, thus diluting the incentive effect.
- Some are independent contractors who are also registered representatives of our affiliated broker/dealer, LORIA Financial Group, LLC. If an independent contractor advisory representative is also a registered representative, the 12(b)-1 fees or commissions may be paid to that individual via the BD. Mr. Loria and the compliance department of both MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC supervise these agents' transactions, to include the frequency and amounts of 12(b)-1 fees or commissions received. Any appearance of conflict will be promptly investigated by Mr. Loria and/or the firms' compliance department.

We do not normally reduce our advisory fees to offset the commissions or markups [or commissions to offset fees.]

Disclosure 5. E. 2. Clients always have the option to purchase through unaffiliated broker/dealers and their agents those investment products our firm recommends.

Disclosure 5. E. 3. Does our advisory firm receive more than half its revenue from commissions and other sales-based compensation? No, our firm's sole business activity, in time and in revenues, is its fee-based advisory service.

Disclosure 5.E. 4. Do we charge advisory fees in addition to commissions or markups? We do, of course, charge advisory fees. That is how most investment advisers perform business. Our investment advisory firm is not also a broker/dealer and therefore does not itself receive commissions or markups.

5.F. SEPARATELY MANAGED ACCOUNT PROGRAM As described above, clients who participate in the SMA Program will enter into an advisory agreement with us in which the client agrees to pay us an Advisory Fee for our on-going services with respect to the Third-Party Program the client selects, which we will offset by the amount of any solicitor's fee we might receive from the Sponsor for referring the client. The client will also pay the Sponsor a separate fee (sometimes called a "Program Fee") to participate in the Program. The maximum combined Advisory Fee Rate and Program Fee Rate (the "Combined Rate") is 3% (expressed as an annual percentage); provided, the client's Advisory Agreement will contain the exact terms with respect to the actual amount of the client's Advisory Fee Rate(s), Program Fee Rate(s), the applicable asset tiers, whether the fees are payable in advance or in arrears, and whether the fees are calculated by multiplying the Fee Rate applicable to each asset tier times the amount of assets in that tier (the "Tiered Method") or by determining the single Fee Rate for the account by looking at rate applicable to the highest tier in which the account has assets. Payment of Fees Unless otherwise negotiated by a Representative and subject to the requirements of each Sponsor, Advisory Fees and Program Fees are due and payable immediately at the beginning of each calendar quarter or other period for which fees are calculated (and upon termination of the Advisory Agreement, for any unpaid amounts). Advisory Fees and Program Fees are not charged on the basis of a share of capital gains upon or capital appreciation of the account or any Managed Asset. The Advisory Fees and Program Fees are based on the Combined Rate (as determined according to client's then current selection of Manager(s) in the Third-Party Program) and the value of Managed Assets as of the last trading day of the preceding calendar quarter (or for the initial calendar quarter, the value of the Managed Assets as of the last trading day of the initial quarter, prorated beginning on the Effective Date of the Advisory Agreement). Combined Fees may be calculated on the basis of the actual number of days in a calendar quarter or on the basis of 4 even calendar quarters, as we elect to apply on a consistent basis. Changes in Fee Calculation and Billing Procedures Clients should be aware that the Sponsor of each Third-Party Program will act as collection agent for our Advisory Fees and we intend to work with the Sponsor, to the extent we believe reasonable, to coordinate our fee billing, calculation, and collection procedures so that they are consistent with the procedures used by the Sponsor of each Third-Party Program. Consequently, in our discretion, we may change the billing and valuation periods and MPS Loria assumptions for calculating combined Advisory Fees and Program Fees from those described above or in the client's Advisory Agreement, as we determine appropriate so that they reasonably reflect the procedures used by each Sponsor. However, such changes will not cause the combined Advisory Fee and Program Fee Rate to exceed the maximum stated above, unless we provide Client with at least 30 days' prior notice of such changes.

5. G. IRA Rollover Considerations

As part of our investment advisory services to you, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset based fee as set forth in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have an incentive to recommend a rollover to you for the purpose of generating fee based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of:

- Leaving the funds in your employer's (former employer's) plan.
- Moving the funds to a new employer's retirement plan.
- Cashing out and taking a taxable distribution from the plan.
- Rolling the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for us to manage here are a few points to consider before you do so:

- Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
 - Employer retirement plans generally have a more limited investment menu than IRAs.
 - Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
- Your current plan may have lower fees than our fees.
 - If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
 - You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
- Our strategy may have higher risk than the option(s) provided to you in your plan.
- Your current plan may also offer financial advice.
- If you keep your assets titled in a 401k or retirement account, you could potentially delay your required minimum distribution beyond age 70.5.
- Your 401k may offer more liability protection than a rollover IRA; each state may vary.
 - Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
- You may be able to take out a loan on your 401k, but not from an IRA.
- IRA assets can be accessed any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses or the purchase of a home.
- If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
- Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and to decide whether a rollover is best for you. Prior to proceeding, if you have questions contact your investment adviser representative, or call our main number as listed on the cover page of this brochure.

Other disclosures for this section: Our firm recommends primarily mutual funds and ETF's to our clients. Those recommendations include mostly "no-load" funds, which impose no commission or sales charge ("load") on the shareholder and are purchased through TD.

Item 6 Performance-Based Fees and Side-By-Side Management

MPS LORIA does not charge performance-based fees (fees based on a portfolio's increase in asset value).

MPS LORIA does not have a supervised person who manages accounts that pay performance fees.

NOTE: Regulators have stated that performance fees can cause incentives for an adviser to manage a portfolio with an eye to short term gains only, including investments that are more speculative or have a higher risk of loss. They may also tempt an adviser to allocate more time to them than to other clients' portfolios due to the possibility of a higher fee. As a fiduciary, an investment adviser is to provide equitable treatment to each client's managed portfolio as if it were the adviser's own portfolio - within the investment parameters agreed to with the client.

Item 7 Types of Clients

Typically our clients include high net worth and other individuals, corporations and other businesses, and pension and profit-sharing plans. We are prepared to provide services to charitable organizations, estates, and trusts as well. We do not impose a minimum account size requirement on any client.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

8. A. MPS LORIA generally follows an open architecture approach to building diversified portfolios for clients. Though each portfolio will differ based on the needs of the client, MPS LORIA's goal is to build portfolios that generate strong risk-adjusted returns and are consistent with the client's stated objectives and risk tolerance. To create consistency with advisers and client accounts in most cases, we narrow the universe of investments down to those the firm feels offer the best options within certain asset classes. This process allows a level of due diligence to be performed on investments being offered to clients by the advisers. Note: Client accounts may have holdings outside these stated parameters due to such factors as holdings per client request or legacy positions held per client request. The following is a general outline of the portfolio management process:

1. Select from a universe of mutual funds and ETFs through the Morningstar database using the fi360 software system and our engagement of the research/analytic firm DiMeo Schneider & Associates of Chicago, Illinois. In a small percentage of cases, a stock or bond separate account manager may be utilized.

2. Screen for funds based on risk-return statistics relative to peers, including but not limited to the following parameters:

- Return
- Standard Deviation
- Beta
- Correlation
- Up Capture
- Down Capture
- Sharpe Ratio, etc.

Risk: There is inherent risk to using all these statistical measures due to the fact that in many cases they are based on historical information which is no guarantee on how they will react in the future. Beyond just economic risks there are risks such as specific industry risk and political risk. Additionally, in using mutual funds there is always management risk to the funds where a manager can be replaced or a fund company can be merged or sold. These statistics are utilized within the context that investors have a long term perspective to investing where these statistics can be used as a tool to understand risk and how a fund has performed over a reasonable period of time and how their addition to a portfolio will help create diversity or value.

1. Select funds and ETFs based on ability to produce favorable risk-adjusted returns and add diversification to portfolio.
2. Add to hypothetical model portfolio to assess impact on portfolio.
3. Discuss recommendation in routine meetings.
4. Approve fund for client portfolios.
5. Monitor fund performance through various means including our fi360 system and the input from our research/analytic firm DiMeo, Schneider & Associates, LLC.

In formulating our investment advice, the firm uses multiple sources but primarily relies on the fi360 software system and the input and research of DiMeo, Schneider & Associates, LLC of Chicago, Illinois.

8. B. MPS LORIA uses long-term purchases (holding for a year or more) and short-term purchases (traded within a year). These tactics are intended to enhance the portfolio's value and ability to meet a client's stated goals. All trades will add some costs to be deducted from a client's account and could reduce the overall return or growth in a client's account. To know that, an account's value would have to be measured carefully against what its value would have been had the adviser not placed the transactions.

8. C. MPS LORIA primarily recommends no-load mutual funds and exchange-traded funds ("ETFs"). In a small percentage of cases, a stock or bond separate account manager may be utilized.

Security Type	Risk
ETF's (exchange traded funds)	Market fluctuations and internal fees apply. Holdings are not FDIC insured. Different ETF's carry different levels or risk based upon the underlying holdings and objective of the specific ETF. ETF's trade throughout the day.
No Load Mutual Funds	Market fluctuations and internal fees apply. Holdings are not FDIC insured. Different mutual funds carry different levels of risk based upon the underlying holdings and objective of the specific mutual fund. Mutual Funds trade once a day based on that day's closing price.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

10. A. LORIA Financial Group, LLC is a broker/dealer and insurance agency owned by Richard T. Loria, President and Managing Member; Michael F. Pauritsch, Principal and Member; Edward W. Mulcahy, Jr., Member; and Philip A. Salvador, Member. The latter two Members are also partners in Mulcahy, Pauritsch, Salvador & Co, Ltd., an accounting firm. Mr. Loria's business time is equally apportioned between MPS LORIA Financial Planners, LLC and the broker/dealer.

The affiliated LORIA Financial Group, LLC offers a variety of insurance and investment products to its clients. Advisory clients for whom insurance and investment products are recommended can consider LORIA Financial Group, LLC. An advisory client is under no obligation to follow the recommendation or to use the recommended firm.

Mr. Loria, Mr. Pauritsch and other advisory representatives, if not salaried, who are also registered representatives of the related broker/dealer may earn a portion of the commissions clients pay for transactions whenever an advisory client chooses to use one of them for that purpose. The additional income that that service generates creates an incentive to recommend it and an inherent risk for a conflict of interest.

We address this issue by disclosing the risk to our clients.

Mr. Pauritsch works primarily with MPS LORIA Financial Planners, LLC and the broker/dealer on an equal work time basis. The principal employment for both Mr. Mulcahy and Mr. Salvador will remain their accounting firm.

10. B. Neither MPS LORIA nor any of our management persons are registered as a futures commission merchant, commodity pool operator, a commodity trading adviser, or an associated person of any of these entities named here. Furthermore, neither the firm nor any management person have such a registration pending.

10. C. As previously disclosed in Item 10. A., referenced above, we are affiliated with LORIA Financial Group, LLC through common control and ownership. The affiliate is a securities broker-dealer and a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. Persons providing investment advice on behalf of our firm may also be registered representatives with our affiliate broker dealer. In their capacity as registered representatives, these persons if they are not salaried may receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by these persons in their capacities as registered representatives is separate from our advisory fees. This practice presents a potential conflict of interest because persons providing investment advice on behalf of our firm who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs.

In addition, we are also affiliated with Mulcahy, Pauritsch, Salvador & Co, Ltd. through common and ownership. Mulcahy, Pauritsch, Salvador & Co, Ltd. is owned by two Members of MPS LORIA Financial Planners, LLC. Advisory clients requiring accounting services may be referred by the investment adviser to this affiliated accounting firm. The referral potentially creates an inherent risk for a conflict of interest due to the accounting fees that the Members may earn. No client is obliged either to follow the recommendation of the service or of the specific firm.

The risk for a conflict of interest in any such arrangement lies in the compensation to be received; it creates an incentive to recommend the service.

10. D. We generally do not recommend or select other investment advisers for our clients. If an adviser selects or recommends other advisers for clients, the adviser must disclose any compensation arrangements or other business relationships between the advisory firms that create material conflicts of interest between the adviser and its clients along with a discussion of the conflicts and how they are addressed.

We do not receive compensation from those other advisers for our referrals. The compensation advisers may receive, clients should note, creates an incentive to make the recommendation and thereby an inherent risk for a conflict of interest. We address this possible conflict of interest first by bringing it to our clients' attention and by disclosing that this does not apply to our firm.

We do not have any other business relationships with these advisers that could potentially cause a conflict of interest.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

11. A. As required by SEC rule 204A-1 or similar state rules our firm has adopted a Code of Ethics. The firm has created a Code of Ethics (March 2006, revised March 2014) which primarily addresses issues involved in monitoring proprietary trading activities. A copy is available upon written request.

Please note that using any insider information, information that is not readily available to all participants in the securities markets (upon making a reasonable effort to obtain that information), for any person, ourselves or relatives or clients or any other person, is strictly illegal and punishable by fines and imprisonment.

How our firm controls sensitive information:

- Building security - visitor screening; passkeys that monitor who accesses the building
- office doors lock
- locked cabinet files
- password protected computer screens and databases; computers "sleep" if left unused
- fire prevention equipment
- office area under continual supervision

11. B. The firm or a related person may recommend to our clients, or buy or sell for our clients' accounts, securities in which we or a related person has a material interest. Details regarding permitted and prohibited participation in securities transactions recommended or traded in client accounts by the firm or related persons are as follows:

Our firm's associates are permitted to:

- buy or sell for themselves securities that we also recommend to our advisory clients;
- buy or sell for themselves shares of mutual funds that we also recommend to our advisory clients; or
- invest or are permitted to invest in securities related to those we may recommend to clients .

Our firm's associates are prohibited from:

- buying securities for themselves from advisory clients (principal transactions);
- selling securities they own to advisory clients (principal transactions);
- in their capacity as a broker/dealer agent, transacting purchases or sales of any client's securities directly to any other person (an "agency cross transaction" that side-steps using a

- securities market place);
- recommending securities (or other investment products) to our advisory clients in which any person affiliated with our firm or other firm related to our firm has some other proprietary (ownership) ; or
- acting as an investment adviser to an investment company that we recommend to our clients.

11. C. Personal Trading: investing in the same or related securities:

Mr. Loria and Mr. Pauritsch, as well as other advisory representatives or agents of the related broker/dealer, may from time to time for their own accounts purchase or sell securities that are the same as, similar to, or the opposite of those recommended to a client.

When applicable or appropriate, we inform a client of the representative's positions in such investments. Accounts of persons affiliated with the firm are in securities that are widely held and publicly traded; as such the activity of proprietary transactions is of negligible market effect; the possibility of a conflict of interest between the interests of the firm and any client is also negligible.

We never aggregate or "bunch" our orders with clients' orders. As most of our orders are mutual funds and ETF's and based on the process we use in processing trades, we do not normally require a minimum time lapse of between placing our clients' orders and placing our own orders in the same securities.

We enforce these guidelines by making the policy known to personnel. The issue has to date not presented itself as stock trades are few.

The possible conflicts of interest that arise whenever we recommend, or, in our discretion, buy or sell for you a security that we may also buy or sell for ourselves are:

- using your order's market effect to benefit ourselves ("front running");
- using your order as "inside information" that would give us an unfair advantage in the markets to benefit ourselves or any other person (which is an illegal act); or
- gaining a lower brokerage cost for ourselves in bunching orders, which can create an incentive to involve your account in that transaction.

No person affiliated with the firm has a financial interest in any investment transaction the firm recommends to its clients. Examples of such interests would include an adviser recommending that clients invest in a pooled investment vehicle that the firm advises or for which the investment adviser serves as the general partner.

11. D. Personal Trading: investing in the same or related securities at the same time:

Most client trades are in mutual funds and exchange traded funds ("ETFs"), so the timing of the orders has no material effect.

The SEC generally dislikes 'contemporaneous' trading, that is, that anyone in our firm might enter an order for her or his own account at the same time as an order in the same security for a client. Note that these restrictions are not applied to investments in mutual funds that are unaffiliated with our firm. Unaffiliated means a mutual fund that we have not ourselves created or helped establish and/or in some way act as the fund's managers.

The SEC has stated that "an adviser's ability to place its own trades before or after client trades in the same security may affect the objectivity of the adviser's recommendations" and therefore states further that the SEC believes that disclosure of this practice is warranted. The SEC has not in that opinion

stated a specific length of time before or after. In that respect it could also be noted conversely that clients might have reservations in employing an adviser who does not invest in the same securities the adviser recommends.

Item 12 Brokerage Practices

12. A. TD Ameritrade Inc. Institutional Advisor Program

We participate in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from TD Ameritrade through its participation in the Program.

As disclosed above, we participate in TD Ameritrade's institutional customer program and we may recommend TD Ameritrade to you for custody and brokerage services. There is no direct link between our participation in the program and the investment advice it gives to its clients, although we receive economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving advisor level participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have advisory fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by our related persons. Some of the products and services made available by TD Ameritrade through the program may benefit us but may not benefit our client accounts. These products or services may assist us in managing and administering your accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop its business enterprise. The benefits received by us or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of our fiduciary duties to clients, we endeavor at all times to put the interests of its clients first. You should be aware, however, that the receipt of economic benefits by us or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the our choice of TD Ameritrade for custody and brokerage services.

We also receive from TD Ameritrade certain additional economic benefits ("Additional Services") that may or may not be offered to any other independent investment advisors participating in the program. Specifically, the Additional Services include Tamarac, Inc. (an integrated web-based software platform for processing back-office functions) for a total of \$25,000 per year.

TD Ameritrade provides the Additional Services to us in its sole discretion and at its own expense, and we do not pay any fees to TD Ameritrade for the Additional Services. Advisor and TD Ameritrade have entered into a separate agreement ("Additional Services Addendum") to govern the terms of the provision of the Additional Services.

Our receipt of Additional Services raises potential conflicts of interest. In providing Additional Services to Advisor, TD Ameritrade most likely considers the amount and profitability to TD Ameritrade of the assets in, and trades placed for, our client accounts maintained with TD Ameritrade. TD Ameritrade has

the right to terminate the Additional Services Addendum with us, in its sole discretion, provided certain conditions are met. Consequently, in order to continue to obtain the Additional Services from TD Ameritrade, we may have an incentive to recommend to our clients that the assets under management by us be held in custody with TD Ameritrade and to place transactions for our client accounts with TD Ameritrade. Our receipt of Additional Services does not diminish its duty to act in the best interests of our clients, including to seek best execution of trades for our client accounts.

12. B. Research and Other Soft Dollar Benefits

In selecting or recommending a broker-dealer, we will consider the value of research and additional brokerage products and services a broker-dealer has provided or will provide to our clients and our firm. Receipt of these additional brokerage products and services are considered to have been paid for with "soft dollars." (Note that the TD Ameritrade Additional Services program is not a Soft Dollar benefit.) Because such services could be considered to provide a benefit to our firm, we have a conflict of interest in directing your brokerage business. We could receive benefits by selecting a particular broker-dealer to execute your transactions, and the transaction compensation charged by that broker-dealer might not be the lowest compensation we might otherwise be able to negotiate.

Products and services that we may receive from broker-dealers may consist of research data and analyses, financial publications, recommendations, or other information about particular companies and industries (through research reports and otherwise), and other products or services (e.g., software and data bases) that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Consistent with applicable rules, brokerage products and services consist primarily of computer services and software that permit our firm to effect securities transactions and perform functions incidental to transaction execution. We use such products and services in our general investment decision making, not just for those accounts for which commissions may be considered to have been used to pay for the products or services.

The test for determining whether a service, product or benefit obtained from or at the expense of a broker constitutes "research" under this definition is whether the service, product, or benefit assists our firm in investment decision-making for discretionary client accounts. Services, products, or benefits that do not assist in investment decision-making for discretionary client accounts do not qualify as "research." Also, services, products or benefits that are used in part for investment decision-making for discretionary client accounts and in part for other purposes (such as accounting, corporate administration, recordkeeping, performance attribution analysis, client reporting, or investment decision-making for the firm's own investment accounts) constitute "research" only to the extent that they are used in investment decision-making for discretionary client accounts.

Before placing orders with a particular broker-dealer, we determine that the commissions to be paid are reasonable in relation to the value of all the brokerage and research products and services provided by that broker-dealer. In some cases, the commissions charged by a particular broker for a particular transaction or set of transactions may be greater than the amounts charged by another broker-dealer that did not provide research services or products.

We do not exclude a broker-dealer from receiving business simply because the broker-dealer does not provide our firm with soft dollar research products and services. However, we may not be willing to pay the same commission to such broker-dealer as we would have paid had the broker-dealer provided such products and services.

The products and services we receive from broker-dealers will generally be used in servicing all of our clients' accounts. Our use of these products and services will not be limited to the accounts that paid commissions to the broker-dealer for such products and services. In addition, we may not allocate soft

dollar benefits to your accounts proportionately to the soft dollar credits the accounts generate. As part of our fiduciary duties to you, we endeavor at all times to put your interests first. You should be aware that the receipt of economic benefits by our firm is considered to create a conflict of interest.

We have instituted certain procedures governing soft dollar relationships including mandated reporting of soft dollar irregularities, annual evaluation of soft dollar relationships, and an annual review of our brochure to ensure adequate disclosures of conflicts of interest regarding our soft dollar relationships.

12. C. Economic Benefits

As a registered investment adviser, we have access to the institutional platform of your account custodian. As such, we will also have access to research products and services from your account custodian and/or other brokerage firm. These products are in addition to any benefits or research we pay for with soft dollars, and may include financial publications, information about particular companies and industries, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Such research products and services are provided to all investment advisers that utilize the institutional services platforms of these firms, and are not considered to be paid for with soft dollars. However, you should be aware that the commissions charged by a particular broker for a particular transaction or set of transactions may be greater than the amounts another broker who did not provide research services or products might charge.

12. D. Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

12. E. Directed Brokerage

We may direct you to execute certain transactions through the limited offerings of LORIA Financial Group, LLC (non-Custodian), and TD Ameritrade, Inc. (Custodian) the primary custodian for our client. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all advisers require their clients to direct brokerage.

12 .F. Block Trades

We do not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading") because we invest mainly in Mutual Funds which do not trade in blocks.

Item 13 Review of Accounts

13. A. Rick Loria, the firm's Managing Member, President, and Principal; and Michael F. Pauritsch, Compliance Supervisor and Principal, are the primary reviewers of client accounts. At their discretion, they may delegate review of a client's account to another qualified member of MPS LORIA Financial Planners, LLC, as they deem appropriate.

An advisory representative will review each account regularly, at least annually.

13. B. Certain accounts or groups of accounts may be reviewed in the event of significant changes in the markets or due to socio-political factors deemed to affect those accounts or input provided through a third party research and analytic firm DiMeo, Schneider & Associates, LLC. Changes in a client's expressed goals, needs, or financial condition may also trigger an in-depth review of a specific client account. Clients are encouraged to maintain regular contact with the investment adviser to their account(s), especially to keep the firm informed of any changes in the client's status.

13. C. The broker/dealer(s) and investment company or companies carrying a client's account(s) send confirmations of each transaction directly to the client. They usually also send monthly account statements to a client. The written monthly statements summarize all activity in the account, to include: transactions; dividends; funds deposited, transferred and/ or withdrawn; securities receipt and delivery; and all charges and credits.

If an account has no activity in any specific month, the firm in question may not issue a monthly statement. In instances where an account is inactive for an extended period of time, the custodian will issue quarterly statements.

Item 14 Client Referrals and Other Compensation

14. A. Advisory representatives who are also independent contractor registered representatives of the related broker/dealer may receive 12(b)-1 fees or commissions if they place an advisory client's investments in products offered in the limited scope of LFG as an introducing broker/dealer. Orders placed with TD Ameritrade do not provide 12(b)-1 fees or commissions to MPS LORIA Financial Planners, LLC. In instances that apply to LFG, it is the related broker/dealer, not the person, who receives the 12(b)-1 or commission, except in the case of certain independent contractor registered representatives who would be paid a percentage of commission by LFG. The payment creates an incentive to recommend such investments and thereby a potential conflict of interest. An investment adviser is to recommend to its clients only those investments that are in the client's own best interest, free of any taint of the influence that the prospect of additional income may exert.

14. B. MPS LORIA has a referral agreement with Bridgeview Bank to refer clients to MPS LORIA and/or its affiliated broker/dealer. The solicitors must identify themselves as such to clients referred for advisory services and clients will be asked to sign an acknowledgement of receiving both the disclosure that the bank is paid, and a copy of this ADV Part II and Schedule F. In order to provide such referral services in Illinois and many other states, the persons acting as solicitors will be registered as representatives of MPS LORIA or its affiliated broker/dealer; if these persons are bank employees, they will remain employees of the bank although they are registered under the investment adviser and/or its affiliated broker/dealer. Other solicitors will be employees of the firm, but not of the bank. No person referred is under any obligation to agree to pay for advisory services or to obtain desired services through MPS LORIA or its affiliated broker/dealer.

Item 15 Custody

As paying agent for our firm, your independent custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other qualified custodian. You will receive account statements from the qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy.

Item 16 Investment Discretion

16. A. MPS LORIA may exercise discretion over its clients' accounts. Our firm has the ability to establish both discretionary and non-discretionary accounts. However, since November 2011, many accounts that were non-discretionary were converted to discretionary accounts and all or nearly all new accounts established at MPS LORIA will be managed on a discretionary basis unless authorized differently by a firm supervisor.

16. B. Suitability parameters, as the client and the adviser establish in the initial interview, are the overriding limitation on any discretion. Also, to exercise discretion, the firm must first obtain each client's written and signed permission to be able to do so, using a Limited Power of Attorney (LPOA) for that stated purpose. This LPOA is very limited in its use and only applies to approved assets held at the mutually agreed upon custodian BD which in most, if not all, cases is TD Ameritrade. This very limited LPOA simply allows us to make any necessary changes to your portfolio held at TD Ameritrade or to deduct our agreed upon fee. A client may revoke the permission at any time. For any client choosing to allow MPS LORIA discretion with regard to the client's account(s), the firm will select securities and allocations that it determines to be appropriate in keeping with the client's stated guidelines. A client will always be informed of all such transactions through the confirmations which are sent from the custodian firm promptly after the transaction. Except for participation in TD's program (or Schwab's), or unless otherwise directed by the client, the broker/dealer used to effect certain limited transactions may be the affiliated LORIA Financial Group, LLC, whose commission rates are disclosed to the client. Note: LORIA Financial Group, LLC is a limited introducing broker/dealer; therefore, commission rates are based on the amount charged by that specific product which is clearly disclosed to the client.

Item 17 Voting Client Securities

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitations to vote proxies.

Item 18 Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$1,200 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this brochure.

We have not filed a bankruptcy petition at any time in the past ten years.

Item 19 Requirements for State-Registered Advisers

We are a federally registered investment adviser; therefore, we are not required to respond to this item.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Richard T. Loria that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Rick Loria is available on the SEC's website at www.adviserinfo.sec.gov.

Richard Thomas Loria

Born: March 12, 1968

CRD# 2178578

Item 2. Educational Background and Business Experience

Richard T. Loria, the firm's President and Managing Member, was born in March, 1968. He studied at Southern Illinois University, at Oakton Community College in Des Plaines, and at Michigan State University in Lansing, where he earned a Bachelor of Science degree. He also graduated from the College of Financial Planning.

Mr. Loria was employed at John Hancock Financial from December of 1990 to 1995 as a Registered Representative. From October of 1995 through 1999, he was a Registered Representative of Washington Square Securities of Minneapolis.

He is the Managing Member, President, Principal and Chief Compliance Officer for MPS LORIA, as well as an Advisory Representative since 1999.

He is also the Managing Member, President, Registered Representative and Chief Compliance Officer of LORIA Financial Group, LLC, a broker/dealer since 1999.

Item 3. Disciplinary Information. In the investment adviser public disclosure site one may find the following disclosures regarding Mr. Loria: This Investment Adviser Representative is currently registered in 2 jurisdictions. Is this Investment Adviser Representative currently suspended with any jurisdiction? No
Are there events disclosed about this Investment Adviser Representative? Yes. (The event disclosed is a pending customer dispute. This dispute alleges a violation of fiduciary duty (approx. 2005); potential damages are estimated to be greater than \$5,000.00.

Item 4. Other Business Activities. As noted above and in the ADV Part 2A, Mr. Loria is an owner, a President and a Registered Representative of a broker/dealer, LORIA Financial Group, LLC. Advisory clients who choose to use Mr. Loria or other representatives of the broker/dealer will pay commissions to the related broker/dealer; the compensation creates a risk for a conflict of interest if the adviser recommends the related broker/dealer's services. He is also a member of MPS LORIA Development, LLC which owns a commercial building.

Item 5. Additional Compensation. Mr. Loria receives no other forms of income outside the advisory firm and the broker/dealer except any possible income from MPS LORIA Development, LLC.

Item 6. Supervision. Mr. Loria is the firm's Managing Member, President, and Principal. He maintains on file in the firm's offices reports of his proprietary trading activities. His proprietary trading activities are reviewed by Michael F. Pauritsch, Compliance Supervisor/Principal

Item 7. State Registration requirements Mr. Loria maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Edward W. Mulcahy, Jr. that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Mulcahy is available on the SEC's website at www.adviserinfo.sec.gov.

Edward William Mulcahy, Jr

Born: August 7, 1946

CRD# 4067588

Item 2. Educational Background and Business Experience

Mr. Mulcahy earned a Bachelor of Science in Accounting from St. Joseph's University of Rensselaer, Indiana, in June 1968, and a Master's in Business Administration from Loyola University in December 1971. He became a Certified Public Accountant in November 1972. Until 1997 he was a professor and Department Chairman at Moraine Valley Community College.

He has been a Partner and CPA in the accounting firm of Mulcahy, Pauritsch, Salvador & Co, Ltd. since May 1972. Certified Public Accountants, President, 1972 to present.

He is a member and shareholder in MPS LORIA Financial Planners, LLC since August 1999

He is a member of LORIA Financial Group, LLC, a broker/dealer since August 1999.

Description of qualifications: CPA, for Mulcahy, Pauritsch, Salvador & Co, Ltd. Follows this section.

Item 3. Disciplinary Information: None. In the investment adviser public disclosure site one may find the following disclosures regarding Mr. Mulcahy: This Investment Adviser Representative is currently registered in 1 jurisdiction. Is this Investment Adviser Representative currently suspended with any jurisdiction? No Are there events disclosed about this Investment Adviser Representative? No

Item 4. Other Business Activities. Mr. Mulcahy is a Partner in the accounting firm of Mulcahy, Pauritsch, Salvador & Co, Ltd. since 1972. MPS LORIA may refer its advisory clients to the accountancy if they need accounting services. The adviser does not obligate its clients in any way to use that firm for accounting services. That firm is not investment related. Mr. Mulcahy is part owner of the building of the accountancy firm. He is a member of LORIA Financial Group, LLC a broker/dealer and also a member of MPS LORIA Development, LLC which owns a commercial building. Mr. Mulcahy is a Board Member/Chairman of Palos Community Hospital, business is not investment related. He is the Board Member/President of Gulfside, Inc./Gulfside Condominium, business is not investment related.

Item 5. Additional Compensation. Beyond income in his dealings with Mulcahy, Pauritsch, Salvador & Co, Ltd, already disclosed, Mr. Mulcahy receives no forms of income for investment advice other than as a member of MPS LORIA Financial Planners, LLC, LORIA Financial Group, LLC, a broker/dealer and any possible income from MPS LORIA Development, LLC.

Item 6. Supervision. Mr. Loria, the firm's Managing Member, President, and Principal; and Michael F. Pauritsch, Compliance Supervisor/Principal, are responsible for reviewing the proprietary trading activities of the other members in MPS LORIA. Mr. Mulcahy will maintain on file in the firm's offices reports of his proprietary trading activities.

Item 7. State Registration requirements Mr. Mulcahy maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Michael Pauritsch that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Pauritsch is available on the SEC's website at www.adviserinfo.sec.gov.

Michael Pauritsch

Born: November 6, 1945

CRD# 1505598

Item 2. Educational Background and Business Experience

Michael Pauritsch studied at Xavier University in Cincinnati, earning a Bachelor of Science in Economics and later earning his Master of Business Administration in Economics at Xavier. He earned his CPA in 1975.

Mr. Pauritsch was a Partner and Vice President of Mulcahy, Pauritsch, Salvador & Co, Ltd., a CPA firm from 1977 – 2013; he is now an employee of the firm. He became a Member and Advisory Representative of MPS LORIA in August 1999. Since August 1999 he has also been a Principal, Registered Representative and Member of LORIA Financial Group, LLC, a broker/ dealer. He is also on the board of Burr Ridge Bank & Trust (not investment related, requiring minimal work time) From 1986 through 1999 he was a Registered Representative of Dreher Securities. He has been in the financial planning profession since 1980.

Description of qualifications: CPA, for Mulcahy, Pauritsch, Salvador & Co, Ltd. Follows this section.

Item 3. Disciplinary Information None. In the investment adviser public disclosure site one may find the following disclosures regarding Mr. Pauritsch: This Investment Adviser Representative is currently registered in 1 jurisdiction. Is this Investment Adviser Representative currently suspended with any jurisdiction? No Are there events disclosed about this Investment Adviser Representative? No

Item 4. Other Business Activities As noted above Mr. Pauritsch is an employee of Mulcahy, Pauritsch, Salvador & Co, Ltd., a CPA firm. He is part owner of the building of the accountancy firm. Mr. Pauritsch is also a Principal and Member of LORIA Financial Group LLC, a broker/dealer. Potential conflicts of interest: If as an investment adviser representative he recommends his services as the Registered Representative of the related broker/dealer, that situation creates a risk for a conflict of interest, due to the commission he will earn for brokerage services. The firm addresses this issue by disclosing it; also, his trading activities are reviewed by both the adviser and the broker/dealer. Mr. Pauritsch is also on the Board of Directors of Burr Ridge Bank and Trust and First Community Financial Partners (a bank holding company). He is also a member of MPS LORIA Development, LLC which owns a commercial building.

Item 5. Additional Compensation Mr. Pauritsch receives income as a member of MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC, a broker/dealer. He may also receive income from MPS LORIA Development, LLC. He may receive hourly pay from Mulcahy, Pauritsch, Salvador & Co., Ltd.

Item 6. Supervision Mr. Loria, the firm's Managing Member, President, and Principal and is responsible for reviewing the proprietary trading activities of the other members in MPS LORIA. Mr. Pauritsch will maintain on file in the firm's offices reports of his proprietary trading activities.

Item 7. State Registration requirements Mr. Pauritsch maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Philip A. Salvador that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Salvador is available on the SEC's website at www.adviserinfo.sec.gov.

Philip Alan Salvador

Born: September 26, 1952

CRD# 4060298

Item 2. Educational Background and Business Experience

Mr. Salvador attended Eastern Illinois University, where he earned a Bachelor of Science in Business, major in Accounting, in 1974. In 1976 he became a Certified Public Accountant, and in 1983 he added an MBA (Masters of Science in Taxation) from DePaul University in Chicago to his credentials. Since 1979 he has been a Partner and CPA in the accounting firm of Mulcahy, Pauritsch, Salvador & Co, Ltd., performing business consulting. Since 1999, he has been a Member and Shareholder in MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC, a broker/dealer.

Description of qualifications: CPA, for Mulcahy, Pauritsch, Salvador & Co, Ltd. Follows this section.

Item 3. Disciplinary Information None. In the investment adviser public disclosure site one may find the following disclosures regarding Mr. Salvador: This Investment Adviser Representative is currently registered in 1 jurisdiction. Is this Investment Adviser Representative currently suspended with any jurisdiction? No
Are there events disclosed about this Investment Adviser Representative? No

Item 4. Other Business Activities: Mr. Salvador is a Partner in the accounting firm of Mulcahy, Pauritsch, Salvador & Co, Ltd. since 1972. MPS LORIA may refer its advisory clients to the accountancy if they need accounting services. The adviser does not obligate its clients in any way to use that firm for accounting services. That firm is not investment related. He is part owner of the building of the accountancy firm. Mr. Salvador is a Member of LORIA Financial Group LLC, a broker/dealer. Mr. Salvador is also a member of MPS LORIA Development, LLC which owns a commercial building.

Item 5. Additional Compensation Beyond income in his dealings with Mulcahy, Pauritsch, Salvador & Co, Ltd, already disclosed Mr. Salvador receives no forms of income for investment advice other than as a member of MPS LORIA Financial Planners, LLC, LORIA Financial Group, LLC, a broker/dealer and any possible income from MPS LORIA Development, LLC.

Item 6. Supervision Mr. Loria, the firm's Managing Member, President, and Principal; and Michael F. Pauritsch, Compliance Supervisor/Principal, are responsible for reviewing the proprietary trading activities of the other members in MPS LORIA. Mr. Salvador will maintain on file in the firm's offices reports of his proprietary trading activities.

Item 7. State Registration requirements Mr. Salvador maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years.

Notes on Qualifications:

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 at a minimum a 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, full disclosure of any conflicts of interest (obtaining client consent if a conflict exists), maintenance of client confidentiality, disclosure to the client of any commission or referral fees, and service to the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about John H. Bollweg that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Bollweg is available on the SEC's website at www.adviserinfo.sec.gov.

John Hayden Bollweg, CFP®, AIF®

Born May 17, 1982

CRD# 5814868

Item 2. Educational Background and Business

Certified Financial Planner Board of Standards, Inc.

CERTIFIED FINANCIAL PLANNER™ certification, November 2009

The College for Financial Planning, Greenwood Village, CO

Master of Science, with an emphasis in Personal Financial Planning, March 2012

Certificate Program in Personal Financial Planning, July 2009

Accredited Investment Fiduciary : March 2011

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, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

University of Iowa, Iowa City, IA

Bachelor of Business Administration, with an emphasis in Finance, May 2004

Financial Planner with MPS LORIA Financial Planners, LLC since June 2010

Accredited Investment Fiduciary

Accredited Investment Fiduciary

This designation is awarded to persons who have completed the AIF training which is designed to provide useful knowledge and tools to financial industry professionals in their efforts to mitigate legal and regulatory liability. The Accredited Investment Fiduciary designation (AIF ©) "represents a thorough knowledge of and ability to apply" fiduciary practices as outlined in the AIF Training programs. The practices seek to introduce prudent process into a professional's investment practices and to aid in the implementation of proper policies and procedures.

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.

<u>Item 3. Disciplinary Information</u>	<u>Disciplinary Information.</u> No disciplinary history.
<u>Item 4. Other Business Activities.</u>	<u>Item 4. Other Business Activities.</u> Batavia Fire Department, Batavia, IL September 1999-2010 Part-Time Firefighter/EMT
<u>Item 5. Additional Compensation</u>	<u>Item 5. Additional Compensation.</u> N/A
<u>Item 6. Supervision</u>	<u>Item 6. Supervision.</u> By Rick Loria, Managing Member and Chief Compliance Officer of MPS LORIA Financial Planners, LLC
<u>Item 7. State registration</u>	<u>Item 7. State Registration requirements:</u> Mr. Bollweg maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Meggan M. Carroll that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Ms. Carroll is available on the SEC's website at www.adviserinfo.sec.gov.

Meggan Marie Carroll

Born: April 19, 1990

CRD# 5874933

Item 2. Educational Background and Business

University of Illinois – Urbana - Champaign

Bachelor of Science in Agricultural, Consumer, and Environmental Sciences, with a concentration in Financial Planning, August 2012

Financial Planner with MPS LORIA Financial Planners, LLC since September 2013

Registered Representative of LORIA Financial Group, LLC , a broker/dealer since 2013

Certified Financial Planner Board of Standards, Inc.

Candidate for CERTIFIED FINANCIAL PLANNER™ certification, November 2013

College for Financial Planning, Greenwood Village, CO

Certificate Program in Personal Financial Planning, August 2012

Accredited Investment Fiduciary: February 2014

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, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Accredited Investment Fiduciary

Accredited Investment Fiduciary

This designation is awarded to persons who have completed the AIF training which is designed to provide useful knowledge and tools to financial industry professionals in their efforts to mitigate legal and regulatory liability. The Accredited Investment Fiduciary designation (AIF ©) “represents a thorough knowledge of and ability to apply” fiduciary practices as outlined in the AIF Training programs. The practices seek to introduce prudent process into a professional's investment practices and to aid in the implementation of proper policies and procedures.

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.

<u>Item 3. Disciplinary Information</u>	<u>Disciplinary Information.</u> No disciplinary history.
<u>Item 4. Other Business Activities.</u>	<u>Item 4. Other Business Activities.</u> Registered representative of LORIA Financial Group, LLC, a broker/dealer.
<u>Item 5. Additional Compensation</u>	<u>Item 5. Additional Compensation.</u> N/A
<u>Item 6. Supervision</u>	<u>Item 6. Supervision.</u> By Rick Loria, Managing Member and Chief Compliance Officer of MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC, a broker/dealer.
<u>Item 7. State registration</u>	<u>Item 7. State Registration requirements:</u> Ms. Carroll maintains her registration as a representative of the advisory firm in Illinois. She has not been the subject of a bankruptcy filing in the past 10 years.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Kenneth G. Daemicke that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Daemicke is available on the SEC's website at www.adviserinfo.sec.gov.

Kenneth George Daemicke

Born: August 28, 1952

CRD# 1566636

Item 2. Educational Background and Business Experience

Lyons Township High School, La Grange, IL 1970

BS in Accounting, Indiana University 1974

Certified Public Accountant 1977; [see description below]

Principal at the certified public accounting firm of Mulcahy, Pauritsch, Salvador & Co., Ltd. 1993 to present;

Investment Advisor at MPS LORIA Financial Planners, LLC 1999 to present,

Registered Representative of LORIA Financial Group, LLC, a broker/dealer 1999 to present.

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 at a minimum a 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, full disclosure of any conflicts of interest (obtaining client consent if a conflict exists), maintenance of client confidentiality, disclosure to the client of any commission or referral fees, and service to the public interest when providing financial services. The vast majorities of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Item 3. Disciplinary Information

Disciplinary Information. No disciplinary history.

Item 4. Other Business Activities.

Item 4. Other Business Activities

Registered Representative of LORIA Financial Group, LLC, a broker/dealer.

CPA with Mulcahy, Pauritsch, Salvador & Co., Ltd.

Item 5. Additional Compensation

Item 5. Additional Compensation.

Mr. Daemicke receives commission as a Registered Representative of LORIA Financial Group, LLC, a broker/dealer and he receives income from Mulcahy, Pauritsch, Salvador & Co., Ltd.

Item 6. Supervision

Item 6. Supervision. Investment related activities are supervised by Rick Loria, Managing Member and Chief Compliance Officer of MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC, a broker/dealer.

Item 7. State registration

Item 7. State Registration requirements

Mr. Daemicke maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years.

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Christos G. Kyros that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Kyros is available on the SEC's website at www.adviserinfo.sec.gov.

Christos George Kyros

Born: July 23, 1968

CRD # 2928444

Item 2. Educational Background and Business Experience

From 1986 to 1990 Mr. Kyros attended Illinois Wesleyan University where he earned a Bachelor Of Arts degree in History. From 1991 to 1993 he attended DePaul University and received a Master of Arts degree in History. He received a Teacher's Certificate (secondary education) from Elmhurst College in 1994.

Mr. Kyros has worked for MPS LORIA Financial Planners, LLC since June of 2006 and applied in June 2011 to register as an Investment Advisory Representative of that firm. Previously he worked as a sales associate with Astro National Incorporated, in conjunction with Locust Street Securities, Inc., from January 1997 to December 2005.

Accredited Investment Fiduciary : December 2013

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, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Accredited Investment Fiduciary

This designation is awarded to persons who have completed the AIF training which is designed to provide useful knowledge and tools to financial industry professionals in their efforts to mitigate legal and regulatory liability. The Accredited Investment Fiduciary designation (AIF ©) "represents a thorough knowledge of and ability to apply" fiduciary practices as outlined in the AIF Training programs. The practices seek to introduce prudent process into a professional's investment practices and to aid in the implementation of proper policies and procedures.

Item 3. Disciplinary Information

Disciplinary Information. No disciplinary history.

Item 4. Other Business Activities.

Item 4. Mr. Kyros has no other form of employment except with the investment adviser.

Item 5. Additional Compensation

Item 5. Additional Compensation

N/A

Item 6. Supervision

Item 6. Supervision. By Rick Loria, Managing Member and Chief Compliance Officer of MPS LORIA Financial Planners, LLC

Item 7. State registration

Item 7. State Registration requirements: Mr. Kyros maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Anthony P. Ladas that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Ladas is available on the SEC's website at www.adviserinfo.sec.gov.

ANTHONY P.LADAS

Born 2.23.1938

CRD# 300312

Item 2. Educational Background and Business Experience

Parker High School, graduated 1955
 Beloit College 1959
 American College **CLU** 1977
 American College **ChFC** 1984
 Began Life Insurance career with John Hancock, February 1968
 2000 to present: MPS LORIA Financial Planners, as an Investment Advisor.
 Registered Representative of LORIA Financial Group, LLC, a broker/dealer since 2000

ChFC : Chartered Financial Consultant Designation from American College

The American College's website presents the following information regarding the professional designation, "**Chartered Financial Consultant**" (ChFC).

The ChFC[®] instruction "provides comprehensive coverage of the key financial planning disciplines, including:

- Insurance
- Income taxation
- Retirement planning
- Investments
- Estate planning.

The curriculum's studies comprise 7 required and 2 elective courses, including "Financial Planning: Process and Environment" (required). To be awarded the ChFC[®] designation, one must pass successfully all the selected programs, meet experience requirements (3 years of full time business experience within the 5 years preceding the designation's award date; a full year of business time is reckoned as 2,000 hours experience) and ethics standards (available at the ChFC[®] site) and agree to comply with The American College's Code of Ethics and Procedures.

Chartered Life Underwriter - CLU

The CLU designation is a professional designation for persons who wish to specialize in life insurance and estate planning. Candidates must complete five core courses and three elective courses, and successfully pass each of those 8 courses' two-hour, 100-question examinations in order to receive the designation. Financial Planners who have completed the CFP designation often seek the CLU designation to add to their expertise in the areas of life insurance and estate planning. If a person earns the ChFC[®] designation, she or he may also earn **the CLU[®]** designation by completing a minimum of three additional courses. For the CLU[®], the candidate must complete the remaining core courses and select from the electives list for that program if additional courses are still needed; electives in the ChFC[®] program may not be used as electives in the CLU[®] program.

Item 3. Disciplinary Information

Disciplinary Information. No disciplinary history.

Item 4. Other Business Activities.

Item 4. Other Business Activities.

Receives renewal commissions from the following companies on Fixed Life, Long Term Care and Health Insurance: New England Life, Metropolitan Life, John Hancock, Prudential, Resource Brokerage, TransAmerica.

These come directly to Mr. Ladas; they are not broker/dealer related.

Registered Representative of LORIA Financial Group, LLC, a broker/dealer.

<u>Item 5. Additional Compensation</u>	<u>Item 5. Additional Compensation</u> Same As Item 4
<u>Item 6. Supervision</u>	<u>Item 6. Supervision.</u> By Rick Loria, Managing Member and Chief Compliance Officer of MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC, a broker/dealer.
<u>Item 7. State registration</u>	<u>Item 7. State Registration requirements</u> Mr. Ladas maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years

Part 2B: The Brochure Supplement: Here we provide information about advisory personnel on whom you rely for investment advice. We must provide this supervised person's supplement to you, our client initially at or before the time when *that* specific supervised person begins to provide you with advisory services.

Item 1. Cover Page.

This brochure supplement provides information about Thomas W. Rinek that supplements the MPS LORIA Financial Planners, LLC brochure. You should have received a copy of that brochure. Please contact Sue Stachowiak at (630) 887-4404 if you did not receive MPS LORIA Financial Planners, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Rinek is available on the SEC's website at www.adviserinfo.sec.gov.

THOMAS W. RINEK

Born: August 20, 1951

CRD# 2171430

<u>Item 2. Educational Background and Business Experience</u>	
Butler University, Bachelor of Science in Business Administration Licensed as a Registered Representative of LORIA Financial Group, LLC, a broker/dealer and Investment Advisor of MPS LORIA Financial Planners, LLC since 2009. Over 20 years in the securities and insurance industry, including : December 2004 – October 2009: LaSalle Street Securities, L.L.C. as a Registered Representative of the broker/dealer.	
<u>Item 3. Disciplinary Information</u>	<u>Disciplinary Information.</u> No disciplinary history.
<u>Item 4. Other Business Activities.</u>	<u>Item 4.</u> Registered Representative of LORIA Financial Group, LLC, a broker/dealer and an employee of Bridgeview Bank Group.
<u>Item 5. Additional Compensation</u>	<u>Item 5. Additional Compensation</u> All compensation paid by Bridgeview Bank Group
<u>Item 6. Supervision</u>	<u>Item 6. Supervision.</u> By Rick Loria, Managing Member and Chief Compliance Officer of MPS LORIA Financial Planners, LLC and LORIA Financial Group, LLC, a broker/dealer.
<u>Item 7. State registration</u>	<u>Item 7. State Registration requirements</u> Mr. Rinek maintains his registration as a representative of the advisory firm in Illinois. He has not been the subject of a bankruptcy filing in the past 10 years