

# Brochure Supplement

February 28, 2017

## Frank Geremia, Jr.

1090 King Georges Post Road, Suite 801  
Edison, NJ 08837-3705

(732) 738-5678

This brochure supplement provides information about Frank Geremia, Jr. that supplements the brochure of Geremia Financial Services, LLC (herein after "GFS"), a copy of which you should have received. Please contact our Chief Compliance Officer if you did not receive Geremia Financial Services, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Frank Geremia, Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Geremia Financial Services, LLC, a Registered Investment Adviser**

1090 King Georges Post Road, Suite 801, Edison, NJ 08837-3705 | (732) 738-5678 | [www.geremiafinancial.com](http://www.geremiafinancial.com)

## Item 2. Educational Background and Business Experience

Born 1971

Post-Secondary Education:

St. John's University – 1994, B.S., Finance

Recent Business Background:

Geremia Financial Services, LLC, Managing Member, 02/2005– Present

The Investment Center, Inc. Registered Representative, 02/2005- 06/2011

IC Advisory Services, Inc., Investment Adviser Representative, 06/2006 – 06/2011

Geremia Financial Services, LLC, Investment Advisor Representative, 06/2011 - Present

## Item 3. Disciplinary Information

GFS is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of Frank Geremia, Jr.. GFS does not have any required disclosures to this Item.

## Item 4. Other Business Activities

GFS is required to disclose if Frank Geremia, Jr. is engaged in any investment-related business or occupation, including whether the relationship creates a material conflict of interest or if Frank Geremia, Jr. receives compensation from the sale of securities products. GFS is also required to disclose if Frank Geremia, Jr. is actively engaged in any other business that provides a substantial source of Frank Geremia, Jr.'s income or involves a substantial amount of his/her time. Information in response to this Item is as follows:

### Insurance Activities

Frank Geremia, Jr. is also a licensed insurance agent with various insurance companies, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that GFS may recommend the purchase of insurance products where Frank Geremia, Jr. may receive insurance commissions or other additional compensation.

### Mortgage Broker

As discussed in Form ADV Part 2A, GFS may recommend, on a fully-disclosed basis, the purchase of certain mortgage products. GFS is under common control with Geremia Capital, LLC ("GCAP"), a duly licensed mortgage broker. While GFS does not sell such mortgage products to its investment advisory clients, GFS does permit its related mortgage brokerage firm (GCAP) to offer mortgage products to its investment advisory clients. Frank Geremia, Jr. may act as a representative of GCAP and may offer mortgage products to investment advisory clients.

### **Item 5. Additional Compensation**

GFS is required to disclose if Frank Geremia, Jr. receives an economic benefit outside of his/her regular compensation (i.e., salary plus regular bonus) for providing advisory services (e.g. additional bonus for referrals). GFS has no disclosures related to this Item.

### **Item 6. Supervision**

Frank Geremia, Jr. is the sole Managing Member of GFS and is generally responsible for his own supervision.

### **Item 7. Requirements for State-Registered Advisors**

GFS is required to disclose if Frank Geremia, Jr. has been involved in certain disciplinary events or has been the subject of a bankruptcy petition. GFS has no disclosures related to this Item.