



Part 2B of Form ADV: *Brochure Supplement*

MARK M HARWANKO
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This brochure supplement provides information about MARK M HARWANKO that supplements the IC Advisory Services, Inc. brochure. You should have received a copy of that brochure. Please contact Douglas A. Wright (908) 707-4422 if you did not receive IC Advisory Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about MARK M HARWANKO is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Full Legal Name: MARK M HARWANKO **Born:** 1957

Education

- Rutgers University; MBA, Finance; 1991
- University of Delaware; BCE, Civil Engineering; 1980

Business Experience

- H & R Block Financial Advisors; Branch Manager / Vice President of Investments; from 06/2006 to 10/2008
- Ameriprise Financial Services, Inc.; Branch Office Manager / Vice President of Investments; from 10/2008 to 09/2010
- Self-employed DBA Black River Financial, LLC; President; from 09/2010 to Present
- The Investment Center, Inc.; Registered Rep; from 9/3/2010 to Present
- IC Advisory Services, Inc.; Representative; from 9/3/2010 to Present

Item 3 Disciplinary Information

MARK M HARWANKO has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. MARK M HARWANKO is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

Registered Representative of The Investment Center, Inc. Mr. Harwanko is a registered representative of The Investment Center, Inc. ("TIC"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Harwanko in his individual capacity as a registered representative of TIC, to implement investment recommendations on a commission basis.

Conflict of Interest. The recommendation by Mr. Harwanko that a client purchase a securities commission product presents a **conflict of interest**, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular

client's need. No client is under any obligation to purchase any commission products from Mr. Harwanko . Clients are reminded that they may purchase investment products recommended by Mr. Harwanko through other, non-affiliated broker dealers. **The Registrant's Chief Compliance Officer, Douglas A. Wright, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Other investment-related business

Licensed Insurance Agent. Mr. Harwanko, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Harwanko to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Harwanko that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Harwanko. Clients are reminded that they may purchase insurance products recommended by Mr. Harwanko through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Douglas A. Wright, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. MARK M HARWANKO receives commissions, bonuses or other compensation on the sale of securities or other investment products.

Commissions. In the event the client chooses to purchase investment products through *TIC*, brokerage commissions will be charged by *TIC* to effect securities transactions, a portion of which commissions shall be paid by *TIC* to Mr. Harwanko. The brokerage commissions charged by *TIC* may be higher or lower than those charged by other broker-dealers. In addition, *TIC*, as well as Mr. Harwanko, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Harwanko is separate and apart from IC Advisory Services Inc.'s investment management services discussed in the Registrant's *Brochure*.

B. Non Investment-Related Activities

MARK M HARWANKO is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

MARK M HARWANKO does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Ralph DeVito

Title: President

Phone Number: 908-707-4422

The supervisor listed above has the overall responsibility to oversee the activities of Mr. Harwanko.

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("Act"). The Registrant's Chief Compliance Officer, Douglas A. Wright, is primarily responsible for the implementation of the Registrant's policies and procedures. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Wright at (908) 707-4422.