

Part 2B of Form ADV: *Brochure Supplement*

David A. Sharp, CLU[®] ChFC[®] CAP[®] RICP[®]

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This brochure supplement provides information about David A. Sharp that supplements the G & C Financial Advisors, L.L.C. (“G & C”) brochure. You should have received a copy of that brochure. Please contact Mr. Sharp if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about David A. Sharp is available on the United States Securities and Exchange Commission’s website at www.adviserinfo.sec.gov .

Item 2. Educational Background and Business Experience

David A. Sharp (Born: 1959) is the President and Chief Compliance Officer of G & C Financial Advisors, L.L.C. He graduated from Fairleigh Dickinson University with a Bachelor of Science degree. He earned his Masters in Business Administration from George Washington University in 1984, specializing in finance and investments. Mr. Sharp also has a CPA¹ license issued by the State of Pennsylvania. Neither David Sharp nor G & C Financial Advisors, LLC provides attest services to clients.

Mr. Sharp is an investment adviser representative and registered representative with Royal Alliance Associates, Inc., an SEC registered investment adviser and a FINRA member broker dealer. Mr. Sharp received his Chartered Financial Consultant[®] (ChFC[®])² designation in 2003 and his Chartered Life Underwriter[®] (CLU[®])³ designation in 2008.

¹In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. In Pennsylvania, the requirement Mr. Sharp had to meet at the time was two years of practice experience OR one year of practice experience and a Master's Degree. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting. CPAs are required to take continuing education courses in order to renew their license. The requirement in Pennsylvania is 76 hours of professional development courses plus 4 hours of ethics courses every 2 years.

² A Chartered Financial Consultant[®] (ChFC[®]) is a financial professional who meets the requirements established by The American College. These include completing a specified program of study, and meeting minimum experience requirements and specific ethical standards. In order to obtain the ChFC[®] designation, a number of requirements must be met. An applicant must: (1) take nine college-level courses and pass an exam for each course; (2) have at least three years of qualifying full-time work experience in financial planning or a related field; and (3) pass a professional fitness standards and background check. Once appointed, a ChFC[®] must meet continuing education requirements in order to maintain the certification. The Programs of study required of a ChFC[®] include such topics as: Financial Planning, Insurance Planning, Income Taxation, Planning for Retirement Needs, Investments, Estate Planning, and Executive Compensation. Please refer to the following website for more information: <http://www.theamericancollege.edu/>.

³Chartered Life Underwriter[®] (CLU[®]) is a professional designation for individuals who wish to specialize in life insurance and estate planning. Individuals must complete five core courses and three elective courses, and successfully pass all eight two-hour, 100-question examinations in order to receive the designation. The required courses include the following: (1) Fundamentals of Insurance Planning, (2) Life Insurance Law, (3) Individual Life Insurance, (4) Estate Planning, and (5) Planning for Business Owners. The three elective courses can be chosen from such subjects as the following: (1) Financial Planning, (2) Health Insurance, (3) Income Taxation, (4) Group Benefits, (5) Retirement Planning, and (6) Investment Planning. Please refer to the following website for more information: <http://www.theamericancollege.edu/>

In 2012, Mr. Sharp earned the professional designation Chartered Advisor in Philanthropy® (CAP®)⁴ and the Retirement Income Certified Professional® (RICP®)⁵ designation in 2016. Mr. Sharp also has 25 years of corporate and personal finance experience, including eight years as treasurer and controller of national companies. His corporate experience includes banking, structured corporate finance, due diligence and investment reviews leading to the acquisition of interests in emerging companies and direct participation programs.

Mr. Sharp also serves as a principal executive officer of two other registered investment advisers, Sharp Advisory Services, Corp. ("Sharp Advisory Services") and LFL Wealth Advisory Services, LLC ("LFL Wealth Advisory Services"). Mr. Sharp has been President of Sharp Advisory Services since January of 1997 and Director of LFL Wealth Advisory Services since May of 2010. Both firms offer investment management and personal financial planning services.

Item 3. Disciplinary Information

G & C is required to disclose certain legal or disciplinary events that are material to a client's or prospective client's evaluation of Mr. Sharp. Mr. Sharp does not have any history of such disciplinary events.

Item 4. Other Business Activities

Mr. Sharp is separately licensed as a registered representative, investment adviser representative and an insurance agent of Royal Alliance Associates, Inc.

⁴ The Chartered Advisor in Philanthropy® (CAP®) designation is awarded by The American College. To receive the CAP® designation, candidates must successfully complete three graduate-level courses, have professional experience for 3 of the past 5 years in wealth and estate planning, financial planning, charitable planning, planned giving, nonprofit or foundation management, investment management of charitable assets or accounting, or employed in the nonprofit sector in a capacity related to nonprofit management, development, planned giving or fundraising. Designation holders must agree to comply with The American College of Financial Services Code of Ethics and Procedures and meet 15 hours of continuing education requirements every two years.

⁵ The Retirement Income Certified Professional® (RICP®) designation is awarded by The American College of Financial Services to financial services professionals who have met the College's three-year business experience requirement, completed the program's three courses and agree to comply with The American College Code of Ethics and Procedures. Holders of the RICP® designation are required to complete ongoing continuing education and participate in the Professional Recertification Program.

("Royal Alliance"), an unaffiliated FINRA-member broker dealer, SEC-registered investment adviser and licensed insurance agency. Mr. Sharp, as a registered representative, investment adviser representative and/or insurance agent, will be able to effect securities transactions, provide advisory services, and/or purchase insurance for advisory clients of G & C, for which he will receive separate and customary compensation.

Clients should be aware that the receipt of additional compensation by Mr. Sharp creates a conflict of interest that may impair his objectivity when making advisory recommendations. Mr. Sharp endeavors at all times to put the interest of G & C's clients first as part of its fiduciary duty as a registered investment adviser and takes the following steps to address this conflict:

- G & C discloses to clients the existence of all material conflicts of interest, including the potential for G & C and/or Mr. Sharp to earn compensation from advisory clients in addition to G & C's advisory fees;
- G & C discloses to clients that they are not obligated to purchase recommended investment products through G & C and/or Mr. Sharp;
- G & C collects, maintains and documents accurate, complete and relevant client background information, including the client's financial goals, objectives and risk tolerance; and
- G & C conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client's needs and circumstances.

David A. Sharp is also a management person at two other registered investment advisers. Mr. Sharp is (i) President, Chief Compliance Officer and Sole Shareholder of Sharp Advisory Services and (ii) Director and Chief Compliance Officer of LFL Wealth Advisory Services. There are no referral arrangements between our firm and Sharp Advisory Services or LFL Wealth Advisory Services. The services of Sharp Advisory Services and LFL Wealth Advisory Services are not typically recommended to the clients of G & C.

G & C and Mr. Sharp may occasionally trade the same or similar securities in client portfolios that are traded by Sharp Advisory Services and LFL Wealth Advisory Services in their client portfolios. When this occurs, our clients may receive a better or worse price or execution than the clients of Sharp Advisory Services and LFL Wealth Advisory Services, depending on the order of trade execution, the type of security traded and the broker-dealer used. In order to minimize the potential for any systematic disadvantage to clients when trades

are placed in the same security on the same day for both our clients and Sharp Advisory Services' or LFL Wealth Advisory Services' clients (whose portfolios are within Mr. Sharp's control), Mr. Sharp will seek to rotate the order of execution.

As this relationship with Sharp Advisory Services and LFL Wealth Advisory Services may present potential conflicts of interest, we have established policies and procedures for insider trading that prohibit Mr. Sharp, and any other member, officer or employee of our firm, from buying, selling or recommending the securities of companies bought, sold or recommended by Sharp Advisory Services and LFL Wealth Advisory Services where the decision is substantially derived, in whole or in part, by reason of access to the recommendations of Sharp Advisory Services and LFL Wealth Advisory Services to their clients.

Item 5. Additional Compensation

As a result of his status as an agent for various insurance agencies and companies, Mr. Sharp is eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest, and may affect the judgment of Mr. Sharp when making recommendations. Please see the disclosure at Item 4 of this Brochure Supplement for additional information about how we manage this and related conflicts of interest.

Item 6. Supervision

Mr. Sharp, President and Chief Compliance Officer of G & C, is responsible for the supervision, formulation and monitoring of investment advice offered to our clients. He can be contacted at (201) 461-1500.

Item 7. Requirements for State-Registered Advisers

In addition to the events addressed above in Item 3, G & C, as a state-registered adviser, is required to disclose certain other legal or disciplinary events that are

material to a client's or prospective client's evaluation of Mr. Sharp. Mr. Sharp does not have any history of such legal or disciplinary events.