

Form ADV Part 2B

DISCLOSURE BROCHURE SUPPLEMENT

for

HERMAN J. NAINKIN

United Planners Financial Services of America

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

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

Item 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

HERMAN J. NAINKIN

Born: 02/03/69

EDUCATION:

1987 - 1990	University of Cape Town	Bachelor of Business Science, Economics & Marketing.
1990 - 1991	University of Cape Town	Bachelor of Business Science (Honors).
1997 - 1998	University of Orange Free State	CERTIFIED FINANCIAL PLANNER® (South Africa)
2000 - 2000	University of Orange Free State	Fellow of the Financial Planning Institute of South Africa

BUSINESS BACKGROUND:

2016 - Present	Herman Nainkin – Rental property management.
2011 - Present	Jake Jordan Music Production – Composer, arranger, performer.
2006 - Present	United Planners– Registered Representative & Investment Advisor Representative.
2006 - Present	Fortress Financial Services LLC – Owner, Financial advisor
2002 - 2006	MONY/AXA Financial – Financial advisor
1998 - 2002	The Portfolio Bureau Pty Ltd - Co-founder & Financial advisor
1991 – 1998	Sage Life – Financial advisor

Item 3: DISCIPLINARY INFORMATION

HERMAN J. NAINKIN has not been involved in any legal or disciplinary events that are material to a client's evaluation of his integrity.

Additional information regarding HERMAN J. NAINKIN can also be found by visiting FINRA's website at <http://www.finra.org/Investors/ToolsCalculators/BrokerCheck/>

Item 4: OTHER BUSINESS ACTIVITIES

HERMAN J. NAINKIN is also associated with United Planners Financial Services (United Planners) as a registered representative. United Planners is a registered broker-dealer and a member of the Financial Industry Regulatory Authority (FINRA). As a United Planners registered representative, HERMAN J. NAINKIN may offer clients the option to purchase securities and investment products distributed by that firm including, but not limited to, mutual funds, variable annuities, variable life insurance, stocks, bonds, and limited partnerships. If a client purchases or sells securities products from HERMAN J. NAINKIN in this capacity, then he will receive commissions and related compensation, such as mutual fund service fees (12b-1 fees).

In relation to United Planners' portfolio management services where accounts are custodied at Pershing, United Planners will receive any 12b-1 fees paid by mutual funds held in client portfolio management accounts held at Pershing (unless the account is a qualified account under ERISA). In turn, United Planners pays these 12b-1 fees it receives to HERMAN J. NAINKIN as the United Planners registered representative on the account. Clients should compare the benefits of such investments with those investments that may not pay additional compensation to HERMAN J. NAINKIN. Each United Planners IAR, including HERMAN J. NAINKIN, is required to inform clients whenever recommended mutual funds pay 12b-1 fees that the United Planners IAR will receive. Further, clients may determine the amount and type of all fund expenses, including 12b-1 fees, by reviewing the fund's prospectus.

HERMAN J. NAINKIN is also a licensed insurance agent appointed with various insurance companies. As a licensed insurance agent, HERMAN J. NAINKIN may offer investment advisory clients the option to purchase

insurance products. If a client purchases insurance products through HERMAN J. NAINKIN, he will receive commission and related compensation, such as insurance trail fees as a result of the sale.

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

Item 5: ADDITIONAL COMPENSATION

Other than commissions and other compensation from their affiliation with United Planners and insurance activities, as disclosed above in Item 4 above, HERMAN J. NAINKIN does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through United Planners.

Item 6: SUPERVISION

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

CARLA REID

First Line Supervisor
Phone: 480-991-0225