

**SECTOR ANALYSTS, LLC**  
Registered Investment Advisors  
7201 Hamilton Blvd. Allentown, PA 18195

Dear Valued Client,

Thank you for your trust in helping you manage your investments. As our firm continues to grow, we've recognized an opportunity to better serve you.

Currently, LPL is both the custodian of your funds and the Registered Investment Advisor\* (RIA) firm under which we are independent contractors acting as Investment Advisor Representatives. In order to improve our competencies and serve you better, we have decided to become an independent RIA which will improve our capabilities and practices in serving clients.

What you can expect from here:

- A one-page LPL form to move to the new Strategic Wealth Management platform at LPL (Signature required).
- Wrap Fee Program Agreement (Signature required)
- A copy of our Form ADV Part 2A 2B and Form ADV 2A Wrap Brochure (For your records)
- Privacy Policy Notice (Signature required)

Objectives and details for this move:

- Operate with more autonomy and transparency
- Introduce new and multiple custodians when appropriate (For example, TD Ameritrade, Schwab)
- Access to better technology and a higher level of service
- Ability to manage client funds more efficiently
- Reduce nuisance fees to our clients, our firm and our sponsor APCI Federal Credit Union
- No account minimums for advisory accounts

Although this seems like a big change, you may not even notice. What this does is separate your advisory firm (Sector Analysts LLC) and your custodian (LPL Financial). Your money will always be with a custodian not our advisory firm, and we will still be your advisor just not an independent contractor for LPL's RIA.

Thank you,

*Patrick Hutchinson & John Tumolo*

\*From Investopedia: Registered Investment Advisor, *an advisor or firm engaged in the investment advisory business and registered either with the Securities and Exchange Commission (SEC) or state securities authorities. A Registered Investment Advisor is defined by The Investment Advisers Act of 1940 as a "person or firm that, for compensation, is engaged in the act of providing advice, making recommendations, issuing reports or furnishing analyses on securities, either directly or through publications." An investment advisor has a fiduciary duty to his or her clients, which means that he or she has a fundamental obligation to provide suitable investment advice and always act in the clients' best interests.*