



Swisher Financial Concepts, Inc.

612 Office Parkway, Suite B
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Form ADV Part 2A – Firm Brochure

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Dated March 6, 2017

This brochure provides information about the qualifications and business practices of Swisher Financial Concepts, Inc. If you have any questions about the contents of this brochure, please contact us at 614-890-1930. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Swisher Financial Concepts, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Swisher Financial Concepts, Inc. is 121384.

Swisher Financial Concepts, Inc. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2: Material Changes

Since our last annual filing of this Form ADV Part 2A, dated March 1, 2016, the following material changes have occurred:

- Items 4 & 5– We have added Pension Consulting Services

Item 3: Table of Contents

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Item 4: Advisory Business

Description of Advisory Firm

The state of Ohio granted Swisher Financial Concepts, Inc.'s registration on January 1, 2000. Daniel Edward Wolford (CRD Number 2886642) is President, Chief Compliance Officer and owns one hundred (100%) percent of the equity of the firm. Kimberly Wolford is Treasurer/Secretary of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries who have any ownership interest in the firm. The firm manages each client's case on an individualized basis. Clients may impose restrictions. The firm does not act as a sponsor of any wrap program. As of December 31, 2016, we manage \$30,300,000 on a discretionary basis and \$0.00 on a non-discretionary basis.

Types of Advisory Services

Financial Planning

The firm provides fee-based financial planning on a component basis, which includes Investment Allocation Planning, Retirement Planning, Net Worth, Income/Expenditures, Insurance, Investment, and Cash Flow Analysis for Individuals. For small business, we provide a fee-based Management & Financial Consulting service. We also provide a service known as "Fee Based Portfolio Monitoring Service" which monitors client portfolios on a non-discretionary basis. The Fee-Based Portfolio Monitoring Service provides a client with a comprehensive, semi-annual performance review and printed report of the total fee-based portfolio. The review includes, but is not limited to, a security-by-security analysis of the periodic past performance and anticipated future prospects for all holdings. In addition, the monitoring service provides a general review of the economic conditions that pertain to the client's aggregate situation and any recommendations of reallocation within the portfolio.

The principals of the firm will first meet with the client for the purpose of an interview. During such interview, financial information about the client such as financial needs, goals, objectives, risk tolerance and time horizons, will be elicited. Then once such financial information has been received and reviewed, it will be used by the firm to produce a financial plan. Such financial plan will then be presented to the client.

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based

on a client's particular circumstances are established, we develop a client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation target. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. We may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Pension Consulting Services

We provide pension consulting services to employer plan sponsors. Generally, such pension consulting services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure and participant education.

All pension consulting services shall be in compliance with the applicable State law(s) regulating the services provided by this Agreement. This section applies to an Account that is a pension or other employee benefit plan (a "Plan") governed by the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). If the client accounts are part of a Plan, and we accept appointments to provide our services to such accounts, we acknowledge that we are a fiduciary within the meaning of Section 3(21) of ERISA (but only with respect to the provision of services described in section 1 of the Pension Consulting Agreement).

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon a client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a client has received the firm's disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees and without penalty. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

Financial Planning

The firm has adopted the following fee schedule:

Investment Allocation Planning –

Hourly rate of \$200.00 with a minimum fee of \$500.00, not to exceed maximum fee of 0.25% of investable assets. The fee is due upon completion and delivery of the plan. Client may pay the fee by check.

Retirement Projection Planning –

Hourly rate of \$200.00 with a minimum fee of \$750.00, not to exceed maximum fee of 0.75% of annual income. The fee is due upon completion and delivery of the plan. Client may pay the fee by check.

All other Financial Planning topics, we charge \$200.00 per hour. The fee is due upon completion and delivery of the plan. Client may pay the fee by check.

In the event of early termination, the client will be billed for the hours worked at a rate of \$200.00 per hour.

Fee-Based Investment Portfolio Advisory and Monitoring Services

Annual fee not to exceed 1.0% of assets. All fees are negotiable. Fees are billed either semi-annually or quarterly, depending on client preference, in arrears and upon completion of the agreed upon services. The fee is based on the ending portfolio balance of the preceding period and is prorated for any intra-period investments or withdrawals. Fees are deducted from clients' assets in most cases involving management. Some clients prefer to pay by invoice and are permitted to choose this approach.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and has a maximum rate of 1.00%. The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

In most cases, advisory fees are directly debited from client accounts. Some clients prefer to pay by invoice and are permitted to choose this approach. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any earned fees will be prorated and collected from the client.

Retirement Plan Consulting Fees

Swisher Financial Concepts is compensated based on an annual percentage of plan assets for services. Typically, the annual fee ranges from 0.25% to 1.00% of plan assets depending on the services requested and the size of the plan. The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. Fees will be based upon the value of the plan at the end of the preceding quarter. Plan sponsors are invoiced in advance at the beginning of each calendar quarter.

Other Types of Fees and Expenses

When implementing an investment recommendation, the client may incur additional fees such as brokerage commissions, transaction fees, and other related costs and expenses. Clients may incur certain charges imposed by broker-dealers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee.

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees.

Item 7: Types of Clients

Individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our primary methods of investment analysis are fundamental and technical analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength in an effort to pick sectors that may outperform market indices. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernible trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable, or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow

received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which client's invest.

Item 9: Disciplinary Information

None.

Item 10: Other Financial Industry Activities and Affiliations

Messrs. Wolford, Henn, and Faubel are series 7 registered representatives of The O.N. Equity Sales Co., Cincinnati, Ohio. Mr. Wolford, Series 24 license 8/2002. Mr. Bosler is a series 6 and series 62 registered representative of The O.N. Equity Sales Co., Cincinnati, Ohio. All clients are always advised that they shall have total freedom to effect securities transactions with any broker/dealer of their choosing. These individuals also may sell insurance products.

Commission income would be earned and this is a potential conflict of interest. The principals of the firm are continuously cognizant of the conflict of interest, fully disclose it and always take the necessary steps to mitigate or ideally to even entirely eliminate the negative impact of such a conflict of interest. Securities laws obligate us to merely disclose the conflict and the client then makes the decision as to whether or not such conflict will be fatal to a continued professional relationship.

Swisher Financial Concepts Inc. also operates as an insurance agency. Persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Messrs. Wolford, Henn, Bosler and Faubel may earn both a commission and an investment advisory fee for the services provided.

SFC will only sell insurance and insurance products only in the states where we are licensed.

Swisher Financial Concepts Inc. also provides tax preparation services separate from advisory services. Tax services will be offered to advisory clients for an additional fee. Clients have the option to purchase these services through another tax professional of their choosing.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Firm has a fiduciary duty to Clients to act in the best interest of the Client and always place the Client's interests first and foremost. Firm takes seriously its compliance and regulatory obligations and requires all staff to comply with such rules and regulations as well as Firm's policies and procedures. Further, Firm strives to handle Clients' non-public information in such a way to protect information from falling into hands that have no business reason to know such information and provides Clients with Firm's Privacy Policy. As such, Firm maintains a code of ethics for its Advisory Representatives, supervised persons and staff. The Code of Ethics contains provisions for standards of business conduct in order to comply with federal securities laws, personal securities reporting requirements, pre-approval procedures for certain transactions, code violations reporting requirements, and safeguarding of material non-public information about Client transactions. Further, Firm's Code of Ethics establishes Firm's expectation for business conduct. A copy of our Code of Ethics will be provided to any Client or prospective Client upon request.

It is further noted that Firm is in and shall continue to be in total compliance with The Insider Trading and Securities Fraud Enforcement Act of 1988. Specifically, Firm has adopted a firm wide policy statement outlining insider trading compliance by Firm and its associated persons and other employees. This statement has been distributed to all associated persons and other employees of Firm and has been signed and dated by each such person. A copy of such firm wide policy is left with such person and the original is maintained in a master file. Further, Firm has adopted a written supervisory procedures statement highlighting the steps which shall be

taken to implement the firm wide policy. These materials are also distributed to all associated persons and other employees of Firm, are signed, dated and filed with the insider trading compliance materials. There are provisions adopted for (1) restricting access to files, (2) providing continuing education, (3) restricting and/or monitoring trading on those securities of which Firm's employees may have non-public information, (4) requiring all of Firm's employees to conduct their trading through a specified broker or reporting all transactions promptly to Firm, and (5) monitoring the securities trading of the firm and its employees and associated persons.

Neither our firm, its associates or any related person is authorized to recommend to a client, or effect a transaction for a client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Firm or individuals associated with Firm may buy or sell securities identical to those recommended to customers for their personal account. It is the expressed policy of Firm that no person employed by Firm may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.

As these situations may represent a conflict of interest, Firm has established the following restrictions in order to ensure its fiduciary responsibilities:

(1) A director, officer or employee of Firm shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of Firm shall prefer his or her own interest to that of the advisory client. (2) Firm maintains a list of all securities holdings for itself, and anyone associated with this advisory practice. Daniel Wolford reviews these holdings on a regular basis. (3) Firm requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices. (4) Any individual not in observance of the above may be subject to termination.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Messrs. Wolford, Henn, Bosler, and/or Faubel are registered representatives of The O.N. Equity Sales Co. (ONESCO). In the event that a client freely chooses to implement the advice through such registered representative, the broker/dealer would be ONESCO.

- (1) Clients are under no obligation to have Firm implement any suggestions made in a written financial plan.
- (2) If asked to implement the suggestions of the financial plan, Messrs. Wolford, Henn, Bosler, and/or Faubel intend to implement such financial planning, in whole or in part through products offered by ONESCO.
- (3) To the extent Messrs. Wolford, Henn, Bosler and/or Faubel do implement, they will be acting as agents for the broker/dealer and/or the insurance company.
- (4) Although Messrs. Wolford, Henn, Bosler and/or Faubel are registered representatives of ONESCO, these advisory services provided herein are basically beyond the scope of employment with the broker/dealer and these services are independent from such employment with the broker/dealer.
- (5) If insurance or securities products are sold, commissions would be received by Messrs. Wolford, Henn, Bosler and/or Faubel.
- (6) Clients shall have total freedom to execute securities and/or insurance transactions with any company of their choice.
- (7) It is likely that Messrs. Wolford, Henn, Bosler and Faubel if asked to implement a financial plan will recommend or use only the financial products offered by the broker/dealer listed above, and that such products could limit the financial plan.

The factors considered when recommending brokers to clients are reputation in the industry, financial condition, reasonableness of commission schedule, track record, longevity, service and accessibility.

There is no soft dollar agreement or arrangement between the firm and brokers.

Due to the fact that the firm allows for directed brokerage, it is hereby disclosed that we may be unable to achieve most favorable execution of client transactions. Directing brokerage may end up costing clients more money, such as higher brokerage commissions in a directed brokerage account. Moreover, we may be unable to aggregate orders to reduce transaction costs. The client may receive less favorable prices.

Aggregating (Block) Trading for Multiple Client Accounts

For clients in which we exercise investment discretion, we generally combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as “block trading”). We will then distribute a portion of the shares to

participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Firm at minimum shall hold an annual review. However, some clients sign up for more frequent reviews of investment performance. Reviews are conducted by Mr. Wolford, President and Chief Compliance Officer, and Mr. Henn, Mr. Bosler, and Mr. Faubel investment adviser representatives. Frequency of review reports will either be quarterly, semi-annual or annual. Content will address changes in client situation, changes in tax laws, changes in investment environment, need to rebalance and the like. Reports may be written or oral.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly from any third party for advice rendered to our clients. Nor do we directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

Swisher Financial Concepts Inc. has custody but only to the extent that it deducts advisory fees directly from client accounts.. Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

For client account in which Swisher Financial Concepts Inc. directly debits their advisory fee:

- i. Swisher Financial Concepts Inc. will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
- ii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The client will provide written authorization to Swisher Financial Concepts Inc. permitting them to be paid directly for their accounts held by the custodian.

Item 16: Investment Discretion

For those client accounts where we provide investment management services, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Daniel E. Wolford

Born: 1968

Educational Background

- Graduated Ohio State University, Columbus, OH, 1993, MBA Finance
- Graduated Otterbein College, Westerville, Ohio, 1990
- BA in Accounting/Finance

Business Experience

- 01/2012 – Present, Swisher Financial Concepts, Inc., President-Involved in financial planning and practice
- 05/1997 – 12/2011, Swisher Financial Concepts, Inc., President
- 05/1997 – Present, The O.N. Equity Sales Company, Registered Representative
- 07/1991 – 04/1997, Ron Foth Retail, Inc., Controller

Professional Designations, Licensing & Exams

- Obtained CERTIFIED FINANCIAL PLANNER™ certification 06/1998
- Holds Series 7, 24, 63, and 65 securities licenses

Other Business Activities

Mr. Wolford is a registered representatives of The O.N. Equity Sales Co. (ONESCO). Mr. Wolford is a Licensed Life and Health Insurance Agent.

Michael A. Henn

Born: 1972

Educational Background

- Graduated Ohio University, Athens, OH, 2011, M.F.E. Master of Financial Economics

- Graduated The Ohio State University, Columbus, OH, 2002, B.S. Human Ecology in Family Financial Management.

Business Experience

- 01/08 - Present, Swisher Financial Concepts, Inc., Financial Advisor
- 01/08 - Present The O.N. Equity Sales Company, Registered Representative
- 06/2002 - 12/31/2007, Northwestern Mutual Financial Network, Financial Advisor
- 09/99 to 06/2002: G. C. Services, Manager, Programs Department
- 06/98 to 09/1999, G.C. Services, Account Representative

Professional Designations, Licensing & Exams

- Obtained CERTIFIED FINANCIAL PLANNER™ certification 05/2007
- Holds Series 6, 7, 63, and 65 securities licenses

Other Business Activities

Mr. Henn is a registered representatives of The O.N. Equity Sales Co. (ONESCO). Mr. Henn is a Licensed Life and Health Insurance Agent.

Ryan C. Bosler

Born: 1979

Educational Background

- Graduated U.S. Military Academy, West Point, NY, 2002, B.S. Management

Business Experience

- 3/15/2010 - Present, Swisher Financial Concepts, Inc., Financial Advisor
- 3/15/2010 – Present, The O.N. Equity Sales Company, Registered Representative
- 11/1/2008 - 3/14/2010, AXA Advisors, LLC, Registered Representative
- 6/1/2007 - 10/31/2008, First Command Financial Planning, Financial Advisor
- 6/1/2002 - 5/31/2007, U.S. Army Captain

Professional Designations, Licensing & Exams

- Obtained CERTIFIED FINANCIAL PLANNER™ certification 10/2011
- Holds Series 6, 62, 63 and 65 securities licenses

Other Business Activities

Mr. Bosler is a registered representatives of The O.N. Equity Sales Co. (ONESCO). Mr. Bosler is a Licensed Life and Health Insurance Agent.

Mark C. Faubel

Born: 1972

Educational Background

- Graduated Devry University, Columbus OH, 2003, B.S. Computer Information Systems

Business Experience

- 6/29/2011 – Present, The O.N. Equity Sales Company, Registered Representative
- 06/01/2012 – Present, Swisher Financial Concepts, Inc., Financial Advisor
- 12/2006 - 04/2011, Heartland Bank, Branch Manager
- 10/2003 - 10/2006, US Bank, Lead Branch Manager

Professional Designations, Licensing & Exams

- Holds Series 7 and 66 securities licenses

Other Business Activities

Mr. Faubel is a registered representatives of The O.N. Equity Sales Co. (ONESCO). Mr. Faubel is a Licensed Life and Health Insurance Agent.

Performance Based Fees

Swisher Financial Concepts, Inc. is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Swisher Financial Concepts, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have with Issuers of Securities

Swisher Financial Concepts, Inc., nor Messrs. Wolford, Henn, Bosler and Faubel. have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Professional Designations Description

The **CERTIFIED FINANCIAL PLANNER™**, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
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- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning

services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Your **Chartered Life Underwriter®** has earned the premier credential in the insurance profession, representing eight or more comprehensive college-level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance, and risk management. For more than 80 years' consumers have trusted this mark, which is conferred by The American College, a non-profit educator with the highest level of accreditation.

The average study time for the program is over 400 hours and can take years to earn. Each CLU® must also complete a minimum of 30 hours of continuing education every two years and meet extensive experience requirements, ensuring the knowledge you're counting on is both comprehensive and current.

Your Chartered Financial Consultant® has completed the most extensive educational program required for any financial services credential. Each ChFC® has taken eight or more college-level courses on all aspects of financial planning from The American College, a non-profit educator with the highest level of academic accreditation.

The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.



Swisher Financial Concepts, Inc.

612B Office Parkway
Westerville, Ohio 43082

Phone: 614-890-1930
Fax: 614-890-1981

Dated March 6, 2017

Form ADV Part 2B – Brochure Supplement

For

Daniel E. Wolford

Michael A. Henn

Ryan C. Bosler

Mark Faubel

Zachary A. Kountz

Brett S. VanDervort

This brochure supplement provides information about Daniel E. Wolford, Michael A. Henn, Ryan C. Bosler, Mark C. Faubel, Zachary A. Kountz and Brett S. VanDervort that supplements the Swisher Financial Concepts, Inc. brochure. You should have received a copy of that brochure. Please contact Daniel E. Wolford, President/Chief Compliance Officer if you did not receive Swisher Financial Concepts, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about the above listed individuals is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Daniel E. Wolford

Born: 1968

Educational Background

- Graduated Ohio State University, Columbus, OH, 1993, MBA Finance
- Graduated Otterbein College, Westerville, Ohio, 1990
- BA in Accounting/Finance

Business Experience

- 01/2012 – Present, Swisher Financial Concepts, Inc., President-Involved in financial planning and practice
- 05/1997 – 12/2011, Swisher Financial Concepts, Inc., President
- 05/1997 – Present, The O.N. Equity Sales Company, Registered Representative
- 07/1991 – 04/1997, Ron Foth Retail, Inc., Controller

Professional Designations, Licensing & Exams

- Obtained CERTIFIED FINANCIAL PLANNER™ certification 06/1998
- Holds Series 7, 24, 63, and 65 securities licenses

Other Business Activities

Licensed Life and Health Insurance Agent.

Michael A. Henn

Born: 1972

Educational Background

- Graduated Ohio University, Athens, OH, 2011, M.F.E. Master of Financial Economics
- Graduated The Ohio State University, Columbus, OH, 2002, B.S. Human Ecology in Family Financial Management.

Business Experience

- 01/08 - Present, Swisher Financial Concepts, Inc., Financial Advisor

- 01/08 - Present The O.N. Equity Sales Company, Registered Representative
- 06/2002 - 12/31/2007, Northwestern Mutual Financial Network, Financial Advisor
- 09/99 to 06/2002: G. C. Services, Manager, Programs Department
- 06/98 to 09/1999, G.C. Services, Account Representative

Professional Designations, Licensing & Exams

- Obtained CERTIFIED FINANCIAL PLANNER™ certification 05/2007
- Holds Series 6, 7, 63, and 65 securities licenses

Other Business Activities

Licensed Life and Health Insurance Agent.

Ryan C. Bosler

Born: 1979

Educational Background

- Graduated U.S. Military Academy, West Point, NY, 2002, B.S. Management

Business Experience

- 3/15/2010 - Present, Swisher Financial Concepts, Inc., Financial Advisor
- 3/15/2010 – Present, The O.N. Equity Sales Company, Registered Representative
- 11/1/2008 - 3/14/2010, AXA Advisors, LLC, Registered Representative
- 6/1/2007 - 10/31/2008, First Command Financial Planning, Financial Advisor
- 6/1/2002 - 5/31/2007, U.S. Army Captain

Professional Designations, Licensing & Exams

- Obtained CERTIFIED FINANCIAL PLANNER™ certification 10/2011
- Holds Series 6, 62, 63 and 65 securities licenses

Other Business Activities

Licensed Life and Health Insurance Agent.

Mark C. Faubel

Born: 1972

Educational Background

- Graduated Devry University, Columbus OH, 2003, B.S. Computer Information Systems

Business Experience

- 6/29/2011 – Present, The O.N. Equity Sales Company, Registered Representative
- 06/01/2012 – Present, Swisher Financial Concepts, Inc., Financial Advisor
- 12/2006 - 04/2011, Heartland Bank, Branch Manager
- 10/2003 - 10/2006, US Bank, Lead Branch Manager

Professional Designations, Licensing & Exams

- Holds Series 7 and 66 securities licenses

Other Business Activities

Licensed Life and Health Insurance Agent

Zachary A. Kountz

Born: 1990

Educational Background

- 2016 – Bachelor of Science in Financial Planning, Franklin University
- 2014 – Associate of Science, Columbus State Community College

Business Experience

- 06/2016 – Present, Swisher Financial Concepts, Inc., Financial Advisor
- 09/2016 – Present, The O.N. Equity Sales Company, Registered Representative
- 03/2012 – 06/2016, California Pizza Kitchen, Shift Leader

Professional Designations, Licensing & Exams

- Holds Series 7 and 66 securities licenses

Other Business Activities

Licensed Life and Health Insurance Agent

Brett S. VanDervort

Born: 1990

Educational Background

- 2013 – Bachelors of Business and Administration, Kent State University
-

Business Experience

- 04/2014 – Present, Swisher Financial Concepts, Inc., Financial Advisor
- 01/2016 – Present, The O.N. Equity Sales Company, Registered Representative
- 10/2013 – 02/2014, Freedonia Group, Inc., Intern
- 05/2008 – 08/2013, Kyber Run Golf Course, Grounds Crew

Professional Designations, Licensing & Exams

- Holds Series 7 and 66 securities licenses

Other Business Activities

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Item 3: Disciplinary Information

None.

Item 4: Other Business Activities

Messrs. Wolford, Henn, and Faubel are series 7 registered representatives of The O.N. Equity Sales Co., Cincinnati, Ohio. Mr. Bosler is a series 6 registered representative of The O.N. Equity Sales Co., Cincinnati, Ohio. Mr. Wolford, Series 24 license 8/2002. Mr. Kountz and Mr. VanDervort are series 66 representatives of The O.N. Equity Sales Co., Cincinnati, Ohio. All clients are always advised that they shall have total freedom to effect securities transactions with any broker/dealer of their choosing. These individuals also may sell insurance products. Commission income would be earned and this is a potential conflict of interest.

Item 5: Additional Compensation

See Item 4, above.

Item 6: Supervision

Daniel E. Wolford supervises all persons. Mr. Wolford may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Messrs Wolford, Henn, Bosler, Faubel, Kountz and VanDervort have **NOT** been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.