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Michael Welz, CFA, CAIA, CIMA®

President and Chief Investment Officer

95 Glastonbury Boulevard Suite 102, Glastonbury CT 06033

(860) 368-2908

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

May 1st, 2017

This Brochure Supplement provides information about Mr. Michael Welz that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Michael Welz is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Michael Welz (born in 1970)

Education:

- Master's Degree equivalent (Diplom Volkswirt) – Economics – University of Cologne in Germany
- CFA (Chartered Financial Analyst) – Conferred by the CFA Institute, this professional designation requires individuals to meet the following requirements:
  - Complete the CFA Program - Self-study program (250 hours of study for each of the 3 levels)
  - Pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct
  - Have four years of qualified investment work experience
  - Become a regular member of CFA Institute and apply for membership to a local CFA member society.

- CAIA (Chartered Alternative Investment Analyst) – Conferred by the Chartered Alternative Investment Analyst Association, this professional designation requires individuals to meet the following requirements: Bachelor's or equivalent degree and more than one year of business experience in the financial industry, or 4 years of experience in the financial industry, and a self-study certification program which requires the successful completion of both the Level I and Level II examinations.
- CIMA (Certified Investment Management Analyst) – Conferred by Investments & Wealth Institute , this professional designation requires individuals to meet the following requirements: 3 years of financial services experience and an acceptable regulatory history. Candidates must pass an online Qualification Examination, successfully complete an in-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management, and pass an online Certification Examination. CIMA designees are required to adhere to Investments & Wealth Institute's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2014 to present: President and Chief Investment Officer at USI Advisors, Inc.
- 2013 to present: Chief Investment Officer at USI Advisors, Inc.
- 2010 to 2012: Senior Investment Consultant at USI Advisors, Inc.
- 2005 to 2010: Financial Services Associate at Merrill Lynch

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Michael Welz is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mr. Michael Welz holding this role: as he is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Michael Welz does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Michael Welz. The advisory activity of Mr. Michael Welz, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the CCO of USI Advisors, Inc. (Melinda Robidoux at (860) 368-2909).

Additionally, the firm reviews Mr. Welz's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Alba Tedone, CIMA®

Senior Investment Consultant

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(860) 652-1057

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

January 17th, 2020

This Brochure Supplement provides information about Mrs. Alba Tedone that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mrs. Alba Tedone available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mrs. Alba Tedone (born in 1985)

Education:

- BS – Finance - Central Connecticut State University
- Series 65 (Uniform Investment Adviser Law Examination)
- CIMA (Certified Investment Management Analyst) – Conferred by Investments & Wealth Institute , this professional designation requires individuals to meet the following requirements: 3 years of financial services experience and an acceptable regulatory history. Candidates must pass an online Qualification Examination, successfully complete an in-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management, and pass an online Certification Examination. CIMA designees are required to adhere to Investments & Wealth Institute's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of

continuing education credits, including two ethics hours, every two years to maintain the certification.

Business Experience (last five years):

- 2019 – present: Senior Investment Consultant at USI Advisors, Inc.
- 2013 – 2019: Investment Consultant at USI Advisors, Inc.
- 2010 – 2013: Investment Analyst at USI Advisors, Inc.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mrs. Alba Tedone has no other business activities and therefore has no conflicts of interest within her role.

Item 5- Additional Compensation

Mrs. Alba Tedone does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mrs. Alba Tedone. The advisory activity of Mrs. Alba Tedone, including the investment advice that she provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mrs. Tedone's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Joseph DeRosa, CIMA®

Senior Investment Consultant

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USI Advisors, Inc.

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May 1st, 2017

This Brochure Supplement provides information about Mr. Joseph DeRosa that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Joseph DeRosa is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Joseph DeRosa (born in 1975)

Education:

- BS – Economics – College of The Holy Cross
- Passed Level 1 of the Chartered Financial Analyst ("CFA") program.
- CIMA (Certified Investment Management Analyst) – Conferred by Investments & Wealth Institute , this professional designation requires individuals to meet the following requirements: 3 years of financial services experience and an acceptable regulatory history. Candidates must pass an online Qualification Examination, successfully complete an in-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management, and pass an online Certification Examination. CIMA designees are required to adhere to Investments & Wealth Institute's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of

continuing education credits, including two ethics hours, every two years to maintain the certification.
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):
- 2015 to present: Senior Investment Consultant at USI Advisors, Inc.
- 2010 to 2015: Investment Consultant at USI Advisors, Inc.
- 2000 to 2009: Senior Investment Consultant at Kalson & Associates

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Joseph DeRosa has no other business activities and therefore has no conflicts of interest within her role.

Item 5- Additional Compensation

Mr. Joseph DeRosa does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Joseph DeRosa. The advisory activity of Mr. Joseph DeRosa, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. DeRosa's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

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Teodora Grant, MBA, CFP®, CLU®, CIMA®

Senior Investment Consultant

14241 Dallas Parkway, Suite 700, Dallas TX 75204 (214) 443-3113

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

November 12th, 2019

This Brochure Supplement provides information about Mrs. Teodora Grant that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mrs. Teodora Grant is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mrs. Teodora Grant (born in 1979)

Education:

- BS – Finance – San Diego State University
- MBA – Texas A&M University
- Series 66 (Uniform Combined State Law Examination)
- CFP (CERTIFIED FINANCIAL PLANNER® certificant) – Conferred by the CFP Board, this professional designation requires individuals to meet the following requirements: Bachelor's degree (or higher), CFP Certification Examination, Three years of full-time relevant personal financial planning experience is required, and CFP® Certification Application. CFP® certification also requires you to agree to adhere to CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards, and acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures.
- CIMA (Certified Investment Management Analyst) – Conferred by Investments & Wealth Institute , this professional designation requires individuals to meet the

following requirements: 3 years of financial services experience and an acceptable regulatory history. Candidates must pass an online Qualification Examination, successfully complete an in-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management, and pass an online Certification Examination. CIMA designees are required to adhere to Investments & Wealth Institute's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Business Experience (last five years):

- 2017 to present: Investment Consultant at USI Advisors, Inc.
- 2015 to 2017: Director of Financial Planning & Wealth Advisor at MassMutual
- 2010 to 2014: Wealth Management Director at 1st Global

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mrs. Teodora Grant has no other business activities and therefore has no conflicts of interest within her role.

Other Credentials:

- Chartered Life Underwriter (CLU) ®

Item 5- Additional Compensation

Mrs. Teodora Grant does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mrs. Teodora Grant. The advisory activity of Mrs. Teodora Grant, including the investment advice that she provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908). Additionally, the firm reviews Mrs. Teodora Grant's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Paul Denu

Regional President and Practice Leader of the Retirement Consulting division of USI Consulting Group

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May 1st, 2017

This Brochure Supplement provides information about Mr. Paul Denu that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Paul Denu is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Paul Denu (born in 1965)

Education:

- BA – Mathematics – Western Connecticut State University
- Series 65 (Uniform Investment Adviser Law Examination)
- EA (Enrolled Actuary) – Conferred by the Joint Board of the Department of Treasury & Department of Labor, this professional designation requires individuals to meet the following requirements: 3 examinations
- MAAA - Member of the American Academy of Actuaries – Requires one or more of the following:
    - Associateship in the Casualty Actuarial Society, associateship in the Society of Actuaries, M.S.P.A. or F.S.P.A. in the American Society of Pension Professionals and Actuaries, membership in the Conference of Consulting Actuaries,

enrolled actuary status under Title 3, Section C of the Employee Retirement Income Security Act of 1974, fellowship in the Canadian Institute of Actuaries, fellowship in the Institute & Faculty of Actuaries, membership in the Colegio Nacional de Actuarios in Mexico, fellowship in the Institute of Actuaries of Australia. Any other actuarial educational credentials must be approved by the Membership Committee and the Executive Committee.

- A resident of the United States for at least three years, or a non-resident or new resident must certify their familiarity with U.S. laws and practices in their actuarial practice area which is intended to mean casualty, health, life, and pension.

Business Experience (last five years):

- 2012 to present: President of New York Region for the Retirement Consulting division of USI Consulting Group
- 2010 – 2012: Senior Vice President and Practice Leader for the Retirement Consulting division of USI Consulting Group
- 2007 – 2010: Vice President / Producer with USI Consulting Group
- 2006 – 2007: Director of Client Services with USI Consulting Group

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Paul Denu is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). Mr. Paul Denu is also the President of New York Region for the Retirement Consulting division of USI Consulting Group. There are potential conflicts of interest in Mr. Paul Denu holding this role because a portion of the revenue that is directly related to his recommendations may increase his compensation.

USIA manages this potential conflict by fully disclosing to clients the total expenses of the product and compensation received by its affiliates for the sale of these products. They also limit Mr. Denu's recommendations to an approved list of investments and subject the approved investments to a due diligence process. Mr. Denu's recommendations will also be subject to the supervision and oversight delineated in USIA's Written Supervisory Procedures and will be tested for consistency with the client's financial goals and objectives as outlined in the supporting documentation provided by the client, including at time of acceptance as an advisory client. This documentation frequently includes a detailed

Investment Policy Statement adopted by the client and provided to USIA for purposes of formulating investment advice.

In addition, for certain clients subject to ERISA where USIA assumes a Fiduciary role with respect to its investment advice, total revenue received by affiliates for securities recommendations of Mr. Denu is subject to a reconciliation process that caps USIA's and Mr. Denu's compensation to no more than the advisory fees quoted to the client at the onset of the engagement.

Other Credentials

- Series 63 (Uniform Securities Agent State Law Examination)
- Life/Health Variable Products insurance license in over 20 states

Item 5- Additional Compensation

Mr. Paul Denu does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Paul Denu. The advisory activity of Mr. Paul Denu including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Denu's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Bindu Patel

Director of Research

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USI Advisors, Inc.

95 Glastonbury Blvd., Glastonbury, CT 06033

(860) 633-5283

January 17th, 2020

This Brochure Supplement provides information about Ms. Bindu Patel that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Bindu Patel available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Ms. Bindu Patel (born in 1974)

Education:

- BA Psychology – University of Connecticut
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- September 2019 to present: Director of Research at USI Advisors, Inc.
- February 2014 to September 2019: Senior Investment Research Analyst at USI Advisors, Inc.
- October 2005 to October 2013: Manager Research Analyst, AVP at ING Investment Management.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Ms. Bindu Patel has no other business activities and therefore has no conflicts of interest within her role.

Item 5- Additional Compensation

Ms. Patel does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Ms. Patel. The advisory activity of Ms. Patel, including the investment advice that she provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Ms. Patel's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Christopher Martin

Senior Vice President and Practice Leader of USI Consulting Group's Defined Contribution department

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USI Advisors, Inc.

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(860) 633-5283

May 1st, 2017

This Brochure Supplement provides information about Mr. Christopher Martin that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Christopher Martin is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Christopher Martin (born in 1960)

Education:

- BS – Business Finance – University of Connecticut
- Profit Sharing/401(k) Council of America Member, this professional designation requires individuals to meet the following requirements: a four-module course in which each module includes a test

Business Experience (last five years):

- 2000 to present: Senior Vice President and Practice Leader of USI Consulting Group's Defined Contribution department

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Christopher Martin is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.) and also has his Connecticut Life Insurance License. The firm does not perceive a conflict of interest in Mr. Christopher Martin holding this role: as he is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 6 (Investment Company Products/Variable Contracts Limited Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Christopher Martin does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Christopher Martin. The advisory activity of Mr. Christopher Martin, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Martin's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Bob Cross, ASA, MAAA, FCA

President Central and Southern Regions of USI Consulting Group

900 South Gay Street, Suite 1796, Knoxville, TN 37902 (865) 523-8353

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

January 17th, 2020

This Brochure Supplement provides information about Mr. Bob Cross that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Bob Cross is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Bob Cross (born in 1948)

Education:

- BS – Mathematics – University of Tennessee
- Masters – Actuarial Science – Georgia State University
- ASA – Associate of the Society of Actuaries – Conferred by the Society of Actuaries, this professional designation requires individuals to meet the following requirements: 5 examinations, an e-Learning course, validation of educational experiences outside the Society of Actuaries Education system (VEE) in Economics, Corporate Finance, and Applied Statistics, and a professionalism seminar.
- MAAA - Member of the American Academy of Actuaries – Requires one or more of the following:
    - Associateship in the Casualty Actuarial Society, associateship in the Society of Actuaries, M.S.P.A. or F.S.P.A. in the American Society of Pension Professionals and Actuaries, membership in the Conference of Consulting Actuaries,

enrolled actuary status under Title 3, Section C of the Employee Retirement Income Security Act of 1974, fellowship in the Canadian Institute of Actuaries, fellowship in the Institute & Faculty of Actuaries, membership in the Colegio Nacional de Actuarios in Mexico, fellowship in the Institute of Actuaries of Australia. Any other actuarial educational credentials must be approved by the Membership Committee and the Executive Committee.
    - A resident of the United States for at least three years, or a non-resident or new resident must certify their familiarity with U.S. laws and practices in their actuarial practice area which is intended to mean casualty, health, life, and pension.
- FCA – Fellow of the Conference of Actuaries in Public Practice – obtained by working at an insurance company, six years actuarial experience with three years in consulting, and ASA (Associate, Society of Actuaries)
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2019 to present: President of Central Region of USI Consulting Group
- 1997 to 2019: President of the Southeast and Midwest Region of USI Consulting Group

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Bob Cross is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). Mr. Bob Cross is also the President of the Central and Southern Regions of USI Consulting Group. There are potential conflicts of interest in Mr. Bob Cross holding this role because a portion of the revenue that is directly related to his recommendations may increase his compensation.

USIA manages this potential conflict by fully disclosing to clients the total expenses of the product and compensation received by its affiliates for the sale of these products. They also limit Mr. Cross' recommendations to an approved list of investments and subject the approved investments to a due diligence process. Mr. Cross' recommendations will also be subject to the supervision and oversight delineated in USIA's Written Supervisory Procedures and will be tested for consistency with the client's financial goals and objectives as outlined in the supporting documentation provided by the client, including at time of

acceptance as an advisory client. This documentation frequently includes a detailed Investment Policy Statement adopted by the client and provided to USIA for purposes of formulating investment advice.

In addition, for certain clients subject to ERISA where USIA assumes a Fiduciary role with respect to its investment advice, total revenue received by affiliates for securities recommendations of Mr. Cross is subject to a reconciliation process that caps USIA's and Mr. Cross' compensation to no more than the advisory fees quoted to the client at the onset of the engagement.

Other Credentials

- Series 6 (Investment Company Products/Variable Contracts Limited Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Bob Cross does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Bob Cross. The advisory activity of Mr. Bob Cross, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Cross's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Edward Bronkhorst, CIMA®

Regional Senior Investment Consultant

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USI Advisors, Inc.

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(860) 633-5283

January 17th, 2020

This Brochure Supplement provides information about Mr. Edward Bronkhorst that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Edward Bronkhorst is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Edward Bronkhorst (born in 1994)

Education:

- BS – Finance/Economics/Business Analytics/International Business - University of TN, Knoxville
- Series 65 (Uniform Investment Adviser Law Examination)
- CIMA (Certified Investment Management Analyst) – Conferred by Investments & Wealth Institute , this professional designation requires individuals to meet the following requirements: 3 years of financial services experience and an acceptable regulatory history. Candidates must pass an online Qualification Examination, successfully complete an in-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management, and pass an online Certification Examination. CIMA designees are required to adhere to Investments & Wealth Institute's Code of Professional Responsibility, Standards of Practice, and

Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

Business Experience (last five years):

- 2021 – Present: Regional Senior Investment Consultant & Relationship Manager at USI Advisors, Inc.
- 2019 – 2021: Investment Consultant & Relationship Manager at USI Advisors, Inc
- 2018 – 2019: Senior Investment and Data Specialist at USI Advisors, Inc.
- 2017 – 2018: Investment and Data Specialist at USI Advisors, Inc.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Edward Bronkhorst is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mr. Edward Bronkhorst holding this role: as he is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Edward Bronkhorst does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Edward Bronkhorst. The advisory activity of Mr. Edward Bronkhorst, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Bronkhorst's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda

Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Sarah Bruno, CFS®, QKA

Director of Operations

95 Glastonbury Blvd. Suite 102, Glastonbury CT 06033

(860) 368-2909

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

January 31st, 2019

This Brochure Supplement provides information about Mrs. Sarah Bruno that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mrs. Sarah Bruno is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mrs. Sarah Bruno (born in 1983)

Education:

- BA – Mathematics – Central Connecticut State University
- Certified Fund Specialist – (CFS) Conferred by the Institute of Business and Finance, this professional designation requires individuals to meet the following requirements: A bachelor's degree, or 1 year of financial services work experience, the candidate must complete a Self Study Program (6 modules), three exams and a case study
- Series 66 (Uniform Combined State Law Examination)

Business Experience (last five years):

- 2023 to present: Director of Operations at USI Advisors, Inc.
- 2017 to 2023: Director of Operations and Chief Compliance Officer at USI Advisors, Inc.
- 2015 to 2017: Operations Manager & Chief Compliance Officer at USI Advisors, Inc.
- 2010 to 2015: Investment Analyst, Team Leader, and Chief Compliance Officer at USI Advisors, Inc.
- 2007 to 2010: Investment Analyst and Team Leader at USI Advisors, Inc.
- 2006 to 2007: Investment Analyst at USI Advisors, Inc.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mrs. Sarah Bruno is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mrs. Sarah Bruno holding this role: as she is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 7 (General Securities Representative)
- QKA

Item 5- Additional Compensation

Mrs. Sarah Bruno does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mrs. Sarah Bruno. The advisory activity of Mrs. Bruno, including the investment advice that she provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mrs. Bruno's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

James Frits

Sales Executive, Executive Vice President

601 Union Street, Suite 1000, Seattle, WA 98101

(206) 441-6300

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

March 12, 2019

This Brochure Supplement provides information about Mr. James Frits that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. James Frits is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

James Frits
Year of Birth: 1967

Education: Bachelor of Arts in Economics and Accounting from Claremont McKenna College, MBA in Finance from University of Oregon

Business background:

2017 to Present: Investment Adviser Representative – USI Advisors, Inc.
2003 to 2017: Investment Adviser Representative – Kibble & Prentice Holding Company (dba USI Kibble & Prentice)

Item 3- Disciplinary Information

USI Advisors is required to disclose all material facts regarding any legal or disciplinary events that would be material a client's evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. James Frits is currently additionally registered as an investment advisor representative for Columbia Pacific Wealth Management. This is a legacy advisory role stemming from a prior business line within USI, providing investment advisory services to individual high net worth clients. James Frits is not accepting any new individual investment advisory clients in this role. Given this role is static and intended to help service those existing clients with no connection to USI Advisors, we believe there are no perceived conflicts of interest from this outside business activity.

Item 5- Additional Compensation

Other than the outside business activity listed above, James Frits does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. James Frits. The advisory activity of Mr. James Frits, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Frits's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux (860)368-2929). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Michael van der Velden, AIF®

Senior Vice President

601 Union Street, Suite 1000, Seattle, WA 98101

(206) 441-6300

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

January 31st, 2019

This Brochure Supplement provides information about Mr. Michael van der Velden that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Michael van der Velden is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Michael van der Velden
Year of Birth: 1964

Education: Bachelor of Arts in Finance and Economics from University of Notre Dame.

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

ACCREDITED INVESTMENT FIDUCIARY® and AIF® are federally-registered professional certification marks granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi306) company. An Accredited Investment Fiduciary certificant must demonstrate specialized knowledge of fiduciary standards of care in the investment management process. To attain the right to use the AIF® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

Business background:

2017 to Present: Investment Adviser Representative – USI Advisors, Inc.
2003 to 2017: Investment Adviser Representative – Kibble & Prentice Holding Company (dba USI Kibble & Prentice)

Item 3- Disciplinary Information

USI Advisors is required to disclose all material facts regarding any legal or disciplinary events that would be material a client's evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Michael van der Velden is not actively engaged in any such activities.

Item 5- Additional Compensation

Michael van der Velden does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Michael van der Velden. The advisory activity of Mr. Michael van der Velden, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. van der Velden's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux (860)368-2929). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Truong Tang, AIF®, CFS®

Assistant Vice President

601 Union Street, Suite 1000, Seattle, WA 98101

(206) 441-6300

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

860-633-5283

August 20th, 2019

This Brochure Supplement provides information about Mr. Truong Tang that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Truong Tang is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Truong Tang
Year of Birth: 1977

Education: Bachelor of Arts in Economics from Knox College.

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

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- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

Certified Fund Specialist – (CFS) Conferred by the Institute of Business and Finance, this professional designation requires individuals to meet the following requirements: A bachelor's degree, or 1 year of financial services work experience, the candidate must complete a Self Study Program (6 modules), three exams and a case study

Business background:

- 2017 to Present: Investment Adviser Representative and Asst Vice President – USI Advisors, Inc.
- 2015 to Present: Insurance Agent– Kibble & Prentice Holding Company (dba USI Kibble & Prentice)
- 2001 to 2017: Investment Adviser Representative – Kibble & Prentice Holding Company (dba USI Kibble & Prentice)
- 2006 to 2015: Investment Consultant and Insurance Agent– Kibble & Prentice Holding Company (dba Kibble & Prentice, a USI Company)

Item 3- Disciplinary Information

USI Advisors is required to disclose all material facts regarding any legal or disciplinary events that would be material a client's evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Currently, Truong Tang serves on the Fidelity Advisory Board as a panelist. Although USI Consulting Group my recommend Fidelity as an option for recordkeeping services during a provider search it is not a requirement that any client utilize Fidelity.

Item 5- Additional Compensation

Truong Tang does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Truong Tang. The advisory activity of Mr. Truong Tang, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Truong Tang's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux (860)368-2929). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Alex Cabe, CFA

Senior Investment Consultant

3190 Fairview Park Drive #400, Falls Church, VA 22042

(571) 369-5128

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

August 24th, 2018

This Brochure Supplement provides information about Mr. Alex Cabe that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Alex Cabe is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Alex Cabe (born in 1969)

Education:

- BS – Finance – La Salle University
- MBA – Lubin School of Business, Pace University
- CFA (Chartered Financial Analyst) – Conferred by the CFA Institute, this professional designation requires individuals to meet the following requirements:
  - Complete the CFA Program - Self-study program (250 hours of study for each of the 3 levels)
  - Pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct
  - Have four years of qualified investment work experience
  - Become a regular member of CFA Institute and apply for membership to a local CFA member society.

Business Experience (last five years):

- 2018 to present: Investment Consultant at USI Advisors, Inc.
- 2012 - 2015: Vice President, Group Investment Manager at Argus Group Holdings Ltd
- 1998 - 2011: Senior Investment Manager at McKinsey & Company, MIO Partners Inc.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Alex Cabe has no other business activities and therefore has no conflicts of interest within his role.

Item 5- Additional Compensation

Mr. Alex Cabe does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Alex Cabe. The advisory activity of Mr. Alex Cabe, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Cabe's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Douglas LaMendola

Practice Leader, Defined Contribution Consulting Group

725 RXR Plaza - East Tower, Uniondale, NY 11556

(516) 534-3562

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

April 30th, 2019

This Brochure Supplement provides information about Mr. Douglas LaMendola that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Douglas LaMendola is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Douglas LaMendola (born in 1977)

Education:

- BA – Politics – Fairfield University
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2019 to present: Executive Vice President of Retirement Plan Services at USI Consulting Group
- 2019 to present: Investment Advisor Representative of USI Advisors, Inc.
- 2019: Executive Vice President of Retirement Plan Services at Chernoff Diamond & Co., LLC
- 2018 - 2019: Senior Vice President & Senior Retirement Plan Consultant at Chernoff Diamond & Co., LLC

- 2015 - 2017: Vice President & Senior Retirement Plan Consultant at Chernoff Diamond & Co., LLC
- 2009 - 2019: Investment Advisor Representative of M Holdings Securities, Inc.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients.

Douglas LaMendola also engages in the following outside business activities:

1. Cherry Bekaert Benefits Consulting; not investment-related; 725 RXR Plaza - East Tower, Uniondale, NY11556; 11/1/2013; 0 hrs. per month, 0 hrs. during trading; no compensation.

2. Cohn Reznick Benefits Consultants; not investment-related; 725 RXR Plaza - East Tower, Uniondale, NY11556; insurance/pension-related services; 2006; 0 hrs. per month, 0 hrs. during trading; no compensation.

Item 5- Additional Compensation

Mr. Douglas LaMendola does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Douglas LaMendola. The advisory activity of Mr. LaMendola, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. LaMendola's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Derek Bailey, AIF®, CRPS®

Senior Investment Consultant

9394 West Dodge Rd., Suite 250, Omaha, NE 68114

(402) 408-5352

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

May 1st, 2020

This Brochure Supplement provides information about Mr. Derek Bailey that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Derek Bailey is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Derek Bailey (born in 1980)

Education:

- BS – Telecommunication Management– University of Nebraska Kearney
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2020 to present: Senior Investment Consultant at USI Advisors
- 2007 - 2020: Retirement Plan Consultant at Marcotte

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

ACCREDITED INVESTMENT FIDUCIARY® and AIF® are federally-registered professional certification marks granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi306)

company. An Accredited Investment Fiduciary certificant must demonstrate specialized knowledge of fiduciary standards of care in the investment management process. To attain the right to use the AIF® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients.

Mr. Derek Bailey does has no other business activities and therefore has no conflicts of interest within his role.

Other Credentials:

- Series 6 (Investment Company Products/Variable Contracts Limited Representative)
- Series 63 (Uniform Securities Agent State Law Examination)
- SIE - Securities Industry Essentials Examination
- CRPS® - Chartered Retirement Plans Specialist

Item 5- Additional Compensation

Mr. Derek Bailey does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Derek Bailey. The advisory activity of Mr. Bailey, including the investment advice that he

provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Derek Bailey's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Austin Robinson

Investment & Data Specialist

900 South Gay Street, Suite 1796, Knoxville, Tennessee 37902

(865) 450-1915

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

August 18th, 2020

This Brochure Supplement provides information about Mr. Austin Robinson that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Austin Robinson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Austin Robinson (born in 1993)

Education:

- BA – Economics– The University of Tennessee, Knoxville.
- Series 65 (Uniform Investment Adviser Law Examination)
- CFA (Chartered Financial Analyst) – Conferred by the CFA Institute, this professional designation requires individuals to meet the following requirements:
  - Complete the CFA Program - Self-study program (250 hours of study for each of the 3 levels)
  - Pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct
  - Have four years of qualified investment work experience
  - Become a regular member of CFA Institute and apply for membership to a local CFA member society.

Business Experience (last five years):

- 2019 to present: Investment & Data Specialist at USI Advisors
- 2018 – 2019: Portfolio Manager at Leading Edge Asset Management
- 2014-2018: Student at The University of Tennessee

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients.

Mr. Austin Robinson does has no other business activities and therefore has no conflicts of interest within her role.

Item 5- Additional Compensation

Mr. Austin Robinson does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Austin Robinson. The advisory activity of Mr. Robinson, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Austin Robinson's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Michael Habermann, AIF®, ChFC®

Investment Consultant

8000 Norman Center Dr, Suite 400 | Bloomington, MN 55437

(952) 322-9073

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

September 18th, 2020

This Brochure Supplement provides information about Mr. Michael Habermann that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Michael Habermann is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Michael Habermann (born in 1976)

Education:

- BA – Sociology - University of Minnesota - Twin Cities
- AA - Normandale Community College

Business Experience (last five years):

- 2020 to Present: Investment Consultant at USI Advisors, Inc.
- 2004 – 2020: Retirement Plan Consultant, Vice President Client Service Manager at Associated Financial Group, LLC

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

ACCREDITED INVESTMENT FIDUCIARY® and AIF® are federally-registered professional certification marks granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi306) company. An Accredited Investment Fiduciary certificant must demonstrate specialized knowledge of fiduciary standards of care in the investment management process. To attain the right to use the AIF® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

Chartered Financial Consultant® (ChFC)

Conferred by The American College, this professional designation requires individuals to meet the following requirements:

- Three years of full-time business experience within the five years preceding the awarding of the designation
- Seven core and two elective courses, equivalent of 27 semester credit hours
- Final closed-book, proctored exam for each course
- 30 CE credits every two years

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Michael Habermann is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mr. Michael Habermann holding this role: as he is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)
- Series 24 (General Securities Principal Exam)
- Chartered Life Underwriter (CLU)

Item 5- Additional Compensation

Mr. Michael Habermann does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Michael Habermann. The advisory activity of Mr. Habermann, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Michael Habermann's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Ryan Boutwell, AIF®, CEBS®

Investment Consultant

8000 Norman Center Dr, Suite 610 | Bloomington, MN 55437

(952) 945-0200

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

August 26th, 2020

This Brochure Supplement provides information about Mr. Ryan Boutwell that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Ryan Boutwell is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Ryan Boutwell (born in 1977)

Education:

- BS – Information Management - Gustavus Adolphus College
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2020 to Present: Investment Consultant at USI Advisors, Inc.
- 2015 – 2020: Retirement Plan Consultant at Associated Financial Group, LLC

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

ACCREDITED INVESTMENT FIDUCIARY® and AIF® are federally-registered professional certification marks granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi306) company. An Accredited Investment Fiduciary certificant must demonstrate specialized knowledge of fiduciary standards of care in the investment management process. To attain the right to use the AIF® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

The Certified Employee Benefit Specialist (CEBS)

Conferred by International Foundation of Employee Benefit Plans and Wharton School of the University of Pennsylvania, this professional designation requires individuals to meet the following requirements:

- Six required courses and two electives from CEBS curriculum
- Computer-based test for each course
- 30 CE credits every two years

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Ryan Boutwell is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mr. Ryan Boutwell holding this role: as he is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Ryan Boutwell does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Ryan Boutwell. The advisory activity of Mr. Boutwell, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Ryan Boutwell's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Troy Larsen, AIF®, CEBS®

Investment Consultant

8000 Norman Center Dr, Suite 400 | Bloomington, MN 55437

(952) 945-9292

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

September 16th, 2020

This Brochure Supplement provides information about Mr. Troy Larsen that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Troy Larsen is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Troy Larsen (born in 1975)

Education:

- BA – Business Administration - University of North Dakota

Business Experience (last five years):

- 2020 to Present: Investment Consultant at USI Advisors, Inc.
- 2011 – 2020: Retirement Plan Consultant at Associated Financial Group, LLC

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

ACCREDITED INVESTMENT FIDUCIARY® and AIF® are federally-registered professional certification marks granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi306) company. An Accredited Investment Fiduciary certificant must demonstrate specialized

knowledge of fiduciary standards of care in the investment management process. To attain the right to use the AIF® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

The Certified Employee Benefit Specialist (CEBS)

Conferred by International Foundation of Employee Benefit Plans and Wharton School of the University of Pennsylvania, this professional designation requires individuals to meet the following requirements:

- Six required courses and two electives from CEBS curriculum
- Computer-based test for each course
- 30 CE credits every two years

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Troy Larsen is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mr. Troy Larsen holding this role: as he is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Troy Larsen does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Troy Larsen. The advisory activity of Mr. Larsen, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Troy Larsen's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Scott Waskiewicz, AIF®

Investment Consultant

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(860) 652-1030

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

September 18th, 2020

This Brochure Supplement provides information about Mr. Scott Waskiewicz that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Scott Waskiewicz is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Scott Waskiewicz (born in 1989)

Education:

- BS – Providence College
- MBA – Providence College School of Business
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2021 to Present: Investment Consultant at USI Advisors, Inc.
- 2016 – 2021: Regional Sales Representative, Amundi (Amundi/Pioneer)

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

ACCREDITED INVESTMENT FIDUCIARY® and AIF® are federally-registered professional certification marks granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi306) company. An Accredited Investment Fiduciary certificant must demonstrate specialized knowledge of fiduciary standards of care in the investment management process. To attain the right to use the AIF® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients.

Mr. Scott Waskiewicz has no other business activities and therefore has no conflicts of interest within his role.

Other Credentials:

- Series 6 (Investment Company Products/Variable Contracts Limited Representative)
- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Scott Waskiewicz does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Scott Waskiewicz. The advisory activity of Mr. Waskiewicz, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Scott Waskiewicz's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Nikolas Venuto

Investment Consultant

4370 La Jolla Village Drive, Suite 310 | San Diego, CA 92122

(858) 477-9213

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

February 3rd, 2022

This Brochure Supplement provides information about Mr. Nikolas Venuto that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Nikolas Venuto is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Nikolas Venuto (born in 1994)

Education:

- BS – Business Administration – Bucknell University, PA

Business Experience (last five years):

- 2021 to Present: Investment Consultant at USI Advisors, Inc.
- 2019 – 2021: Senior Financial Analyst MyCIO Wealth Partners
- 2017 – 2018: Audit Senior Assistant, Deloitte and Touche

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Nikolas Venuto is not actively engaged in any such activities.

Item 5- Additional Compensation

Mr. Nikolas Venuto does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Nikolas Venuto. The advisory activity of Mr. Venuto, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Nikolas Venuto's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Brandon Fox

Investment Consultant

95 Glastonbury Boulevard Suite 102, Glastonbury CT 06033

(860) 652-1017

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

February 27th, 2023

This Brochure Supplement provides information about Mr. Brandon Fox that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Brandon Fox is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Brandon Fox (born in 1997)

Education:

- MBA – Finance/Accounting – Central CT State University
- Series 65 (Uniform Investment Adviser Law Examination)
- CFS (CERTIFIED FUND SPECIALIST) Conferred by the Institute of Business and Finance, this professional designation requires individuals to meet the following requirements: A bachelor's degree, or 1 year of financial services work experience, the candidate must complete a Self Study Program (6 modules), three exams and a case study.

Business Experience (last five years):

- 2023 to Present: Investment Consultant at USI Advisors, Inc.

- 2021 – 2022: Wealth Management Advisor/Financial Analyst, Joyce Financial
- 2019 – 2022: Financial Advisor, Northwestern mutual Investment Services

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Brandon Fox is not actively engaged in any such activities.

Item 5- Additional Compensation

Mr. Brandon Fox does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Brandon Fox. The advisory activity of Mr. Fox, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Brandon Fox's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Brandon Quanci

Investment Consultant

95 Glastonbury Boulevard Suite 102, Glastonbury CT 06033

(860) 652-1016

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

June 26th, 2023

This Brochure Supplement provides information about Mr. Brandon Quanci that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Brandon Quanci is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Brandon Quanci (born in 1998)

Education:

- BS – University of Deleware
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2023 to Present: Investment Consultant at USI Advisors, Inc.
- 2021 – 2023: Financial Analyst, MyCIO Wealth Partners, LLC
- 2020 – 2021: Lead Mentor, Lerner College of Business Finance Department

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Brandon Quanci is not actively engaged in any such activities.

Item 5- Additional Compensation

Mr. Brandon Quanci does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Brandon Quanci. The advisory activity of Mr. Quanci, including the investment advice that he provides, is reviewed on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Brandon Quanci's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer. The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Carter Spencer

Investment Consultant

6501 S. Fiddlers Green Circle #100, Greenwood Village, CO 80111

(860) 652-1017

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

July 27th, 2023

This Brochure Supplement provides information about Ms. Carter Spencer that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Carter Spencer is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Ms. Carter Spencer (born in 1994)

Education:

- BS, Finance - University of South Carolina
- Series 66 (Uniform Investment Advisor Combined State Law Examination)

Business Experience (last five years):

- 2023 to Present: Investment Consultant at USI Advisors, Inc.
- 2019 – 2023: Client Services, UBS Financial Services
- 2018 – 2019: Associate, Dimensional Fund Advisors

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Carter Spencer is not actively engaged in any such activities.

Item 5- Additional Compensation

Ms. Carter Spencer does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Ms. Carter Spencer. The advisory activity of Ms. Spencer, including the investment advice that she provides, is reviewed on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Ms. Carter Spencer's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer. The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Stuart Herskowitz, AIF®

Vice President Retirement Plan Sales

95 Glastonbury Boulevard Suite 102, Glastonbury CT 06033

(860) 878-1199

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

November 3, 2023

This Brochure Supplement provides information about Mr. Stuart Herskowitz that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Stuart Herskowitz is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Stuart Herskowitz (born in 1963)

Education:

- BS – Chemistry - William Paterson University
- Series 65 (Uniform Investment Advisor Law Examination)

Business Experience (last five years):

- 2023 to Present: Vice President at USI Advisors, Inc.
- 1996 – 2023: Sr. Vice President, Hooker and Holcombe Inc.

Certifications:

ACCREDITED INVESTMENT FIDUCIARY®

ACCREDITED INVESTMENT FIDUCIARY® and AIF® are federally-registered professional certification marks granted by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi306)

company. An Accredited Investment Fiduciary certificant must demonstrate specialized knowledge of fiduciary standards of care in the investment management process. To attain the right to use the AIF® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a course of study addressing prudent practices for investment fiduciaries
- Examination – Pass the comprehensive, closed-book examination, which includes practical knowledge questions over a variety of topics related to fiduciary rules
- Ethics – Agree to comply with the AIF® Code of Ethics, which is annually renewed
- Continuing Education – Complete 6 hours of continuing education annually

To learn more about the AIF® designation, visit www.fi360.com.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Stuart Herskowitz is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mr. Stuart Herskowitz holding this role: as he is a salaried employee, does not have product or revenue related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 6 (Investment Company and Variable Contracts Products Representative)
- Series 63 (Uniform Securities Agent State Law Examination)
- Series 26 (Investment Company and Variable Contracts Principal Qualification)

Item 5- Additional Compensation

Mr. Stuart Herskowitz does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Stuart Herskowitz. The advisory activity of Mr. Herskowitz, including the investment

advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Herskowitz's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Pamela Minish, CFA, CAIA

Senior Investment Consultant

95 Glastonbury Boulevard Suite 102, Glastonbury CT 06033

(860) 856-2084

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

November 3, 2023

This Brochure Supplement provides information about Ms. Pamela Minish that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Pamela Minish is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Ms. Pamela Minish (born in 1962)

Education:

- BS – Vanderbilt University
- MIM – Thunderbird School of International Management
- CFA (Chartered Financial Analyst) – Conferred by the CFA Institute, this professional designation requires individuals to meet the following requirements:
  - Complete the CFA Program - Self-study program (250 hours of study for each of the 3 levels)
  - Pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct
  - Have four years of qualified investment work experience
  - Become a regular member of CFA Institute and apply for membership to a local CFA member society.

- CAIA (Chartered Alternative Investment Analyst) – Conferred by the Chartered Alternative Investment Analyst Association, this professional designation requires individuals to meet the following requirements: Bachelor's or equivalent degree and more than one year of business experience in the financial industry, or 4 years of experience in the financial industry, and a self-study certification program which requires the successful completion of both the Level I and Level II examinations.
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2023 to present: Senior Investment Consultant at USI Advisors, Inc.
- 2018 to 2023: Managing Director, Hooker and Holcombe Investment Advisors, Inc.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Pamela Minish is not actively engaged in any such activities.

Other Credentials:

- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Ms. Pamela Minish does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Pamela Minish. The advisory activity of Ms. Minish, including the investment advice that she provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Ms. Minish's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Michael Baron

Director of Investment Advisory Services

95 Glastonbury Boulevard Suite 102, Glastonbury CT 06033

(860) 856-2084

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

December 2, 2024

This Brochure Supplement provides information about Mr. Michael Baron that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Michael Baron is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Michael Baron (born in 1974)

Education:

- BA, Mathematics – Manhattan University
- MBA – University of Hartford
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2024 to present: Director, Investment Advisory Services at USI Advisors, Inc.
- 2022 to 2024: Vice President, AUM at Empower
- 2019 to 2022: Vice President, Investment Strategy at Prudential Retirement

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Michael Baron is not actively engaged in any such activities.

Other Credentials:

- Series 6 (Investment Company and Variable Contracts Products Representative)
- Series 63 (Uniform Securities Agent State Law Examination)
- Series 26 (Investment Company and Variable Contracts Principal Qualification)

Item 5- Additional Compensation

Mr. Michael Baron does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Michael Baron. The advisory activity of Mr. Baron, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Baron's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Joseph Cotoia, CFA

Investment Consultant

95 Glastonbury Boulevard Suite 102, Glastonbury CT 06033

(860) 368-2968

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 633-5283

October 1, 2026

This Brochure Supplement provides information about Mr. Joseph Cotoia that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Joseph Cotoia is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Joseph Cotoia (born in 1976)

Education:

- BA, Actuarial Science– University of Hartford
- CFA (Chartered Financial Analyst) – Conferred by the CFA Institute, this professional designation requires individuals to meet the following requirements:
  - Complete the CFA Program - Self-study program (250 hours of study for each of the 3 levels)
  - Pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct
  - Have four years of qualified investment work experience
  - Become a regular member of CFA Institute and apply for membership to a local CFA member society.

Business Experience (last five years):

- 2026 to present: Investment Consultant at USI Advisors, Inc.
- 2025 to 2026: Fixed Income & Insurance Asset Management at Victory Capital Services, Inc.
- 2016 to 2025: Investment Product Strategy & Distribution Relationship Management at Amundi Distributor US

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

USI Advisors is required to disclose any outside business activities or occupation for compensation that could potentially create a conflict of interest with clients. Joseph Cotoia is not actively engaged in any such activities.

Other Credentials:

- Series 7 (General Securities Representative)

Item 5- Additional Compensation

Mr. Joseph Cotoia does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Joseph Cotoia. The advisory activity of Mr. Cotoia, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Cotoia's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Christina Yakaboski

Investment Consultant

180 Park Ave., 1st Floor, Florham Park, NJ 07932

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 368-2971

August 22, 2025

This Brochure Supplement provides information about Ms. Christina Yakaboski that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Christina Yakaboski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Ms. Christina Yakaboski (born in 2002)

Education:

- BS, Economics – Lehigh University
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2025 – present: Investment Consultant at USI Advisors, Inc.
- 2023 – 2025: Public Finance Analyst at Stifel, Nicolaus & Company, Inc.
- 2020 – 2024: Student at Lehigh University

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Ms. Christina Yakaboski has no other business activities and therefore has no conflicts of interest within her role.

Item 5- Additional Compensation

Ms. Christina Yakaboski does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Ms. Christina Yakaboski. The advisory activity of Ms. Yakaboski, including the investment advice that she provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Ms. Yakaboski's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Jeffrey Mitchell, CFA, CFP®

Sr. Investment Consultant

12 Gill St. Suite 5500, Woburn, MA 01801

(860) 368-2908

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 368-2971

September 24, 2025

This Brochure Supplement provides information about Mr. Jeffrey Mitchell that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Jeffrey Mitchell is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Jeffrey Mitchell (born in 1973)

Education:

- BA - University of Virginia
- MBA - Darden Graduate School of Business, University of Virginia
- CFA (Chartered Financial Analyst) – Conferred by the CFA Institute, this professional designation requires individuals to meet the following requirements:
  - Complete the CFA Program - Self-study program (250 hours of study for each of the 3 levels)
  - Pledge to adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct
  - Have four years of qualified investment work experience
  - Become a regular member of CFA Institute and apply for membership to a local CFA member society.

- CFP® (Certified Financial Planner) – Conferred by the CFP Board, this professional designation requires individuals to meet the following requirements: bachelor's degree (or higher), CFP certification examination, three years of full-time relevant personal financial planning experience is required, and CFP certification application. CFP® certification also requires you to agree to adhere to CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards, and acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures.

Business Experience (last five years):

- 2025 to present: Sr. Investment Consultant at USI Advisors, Inc.
- 2023 to 2024: Sr. Investment Consultant at Fiducient Advisors, LLC
- 2022 to 2023: Sales Director at Moody's Analytics
- 2020 to 2022: Sr. Retirement Consultant at Empower Financial Services, Inc.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Jeffrey Mitchell has no other business activities and therefore has no conflicts of interest within his role.

Item 5- Additional Compensation

Mr. Jeffrey Mitchell does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Jeffrey Mitchell. The advisory activity of Mr. Mitchell, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Mitchell's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies,

procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.

Item 1- Cover Page

Ryan Wimbush

Investment Consultant

4600 Toucton Road, Suite 230, Jacksonville, FL 32246

(561) 523-1539

USI Advisors, Inc.

95 Glastonbury Blvd. Suite 102, Glastonbury, CT 06033

(860) 368-2971

January 12, 2026

This Brochure Supplement provides information about Mr. Ryan Wimbush that supplements the USI Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Melinda Robidoux at (860) 368-2909 if you did not receive USI Advisors, Inc.'s ("USI Advisors") Brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Ryan Wimbush is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mr. Ryan Wimbush (born in 2000)

Education:

- BA, Business Administration – Warner University
- Series 65 (Uniform Investment Adviser Law Examination)

Business Experience (last five years):

- 2025 – present: Investment Consultant at USI Advisors, Inc.
- 2022 – 2025: Workplace Planning Associate/Consultant, Fidelity Brokerage Services
- 2021 – 2022: Student at Warner University

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

Item 4- Other Business Activities

Mr. Ryan Wimbush is a registered representative of USI Securities, Inc. (a securities broker-dealer Member FINRA/SIPC affiliated with USI Advisors, Inc.). The firm does not perceive a conflict of interest in Mr. Wimbush holding this role: as he is a salaried employee, he does not have product or revenue-related sales goals, and is not compensated based upon commissions or revenue generated through the implementation of the investment advice that he provides.

Other Credentials:

- Series 7 (General Securities Representative)
- Series 63 (Uniform Securities Agent State Law Examination)

Item 5- Additional Compensation

Mr. Ryan Wimbush does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

USI Advisors, Inc. is responsible for the oversight of all of its supervised persons, including Mr. Ryan Wimbush. The advisory activity of Mr. Wimbush, including the investment advice that he provides, is reviewed, on an ongoing basis and (when possible) prior to dissemination, by the President of USI Advisors, Inc. (Mr. Michael Welz, 860-368-2908).

Additionally, the firm reviews Mr. Wimbush's activities as part of an annual firm internal examination. This examination is conducted by the firm's Chief Compliance Officer (Melinda Robidoux at (860) 368-2909). The CCO assesses the adequacy of the firm's policies, procedures and protocols and, on an ongoing basis, evaluates whether each supervised person is in compliance with both the firm's Written Supervisory Procedures and its Code of Ethics.