

Frank Oscar Curcio

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Herbert J. Sims Capital Management, Inc.

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This Brochure Supplement provides information about Frank Curcio that supplements the Herbert J. Sims Capital Management, Inc. Firm Brochure. You should have received a copy of that Brochure. Please contact our Chief Compliance officer at (800) 527-6425 if you did not receive Herbert J. Sims Capital Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Frank Curcio is available on the SEC's website at www.adviserinfo.sec.gov.

Frank Curcio

Item 2- Educational Background and Business Experience

Year of birth: 1965

Formal education after high school: Attended New York Institute of Finance and New York University

Business background: Financial Advisor and formerly CEO of Global Futures International

Item 3- Disciplinary Information

No information or events have occurred that are applicable to this Item. Registered investment advisors 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.

Item 4- Other Business Activities

Frank Curcio is a registered representative and employee with Herbert J. Sims & Co., Inc (HJS), which is a securities broker dealer registered with Financial Industry Regulatory Authority (FINRA) and an introducing broker registered with the National Futures Association (NFA). In his capacity as a registered representative Frank Curcio may recommend securities products and advisory services for compensation. This could present a conflict of interest to the extent Frank Curcio could receive fees and/or commissions and other forms of compensation that may vary from product to product (including 12b-1 trails from mutual fund products) if the client chooses to implement recommendations made while acting in his capacity as a registered representative of HJS.

The details of HJSCMs' advisory accounts and services are fully disclosed in HJSCM's Form ADV. Frank Curcio spends approximately 85% of his time on such duties. The client is under no obligation to purchase products or services Frank Curcio recommends, nor is s/he obligated to purchase them through him.

Frank Curcio as a registered representative may have incentive to recommend certain products rather than others, based on compensation received. This potential conflict of interest is addressed by HJS through communications of disclosure to clients and supervision and training of advisory representatives.

Frank Curcio is a licensed insurance agent authorized to sell insurance products of various insurance companies. This could present a potential conflict of interest as he could receive commissions for selling these products. The client is under no obligation to purchase products Frank Curcio may recommend, nor are you obligated to purchase those products through him. Approximately less than 5% of his time is spent on insurance products.

Item 5- Additional Compensation

Frank Curcio is subject to policies that prohibit the acceptance of gifts and entertainment that may influence the nature of the investment advice provided to clients. Consistent with these policies, Frank Curcio is permitted to receive gifts of up to \$100.

Additionally, Frank Curcio is subject to disclosing if he receives bonuses based on the number or amount of sales, client referrals or new accounts. Currently no such bonuses occur based on such activities or events.

Item 6 - Supervision

Frank Curcio conduct and activities with the public are supervised by a designated supervisory manager of HJS at or through the local branch office location, regional office and/or the Home Office. This supervision takes place through personal observation, electronic monitoring and the review of written materials and/or other appropriate practices. Additionally, ongoing advisory account reviews occur with each client, monthly, quarterly, or at least annually.

Supervisor's Name and Title: Jonathan Jarow, Private Wealth Management Group
Co-Head, Managing Director

Supervisor's Telephone Number: 561-620-2153

Item 7- Requirements for State-Registered Advisers

In addition to the information and events listed above, additional disclosure is required by state securities authorities.

Frank Curcio has not been found liable or involved in an arbitration claim or a civil, self-regulatory, or administrative proceeding involving any of the following: investments or investment advisory related; fraud, false statement or omission; theft, embezzlement or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Frank Curcio has not been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following: an investment or an investment-related business or activity; fraud, false statement(s), or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices. Additionally, Frank Curcio has not been the subject of a bankruptcy petition.