Part 2B of Form ADV: *Brochure Supplement*

John P Williams
6641 N. High Street, Suite 203
Worthington, OH 43085
(614) 505-3025

Mid Atlantic Financial Management, Inc.
1251 Waterfront Place
Suite 510
Pittsburgh, PA 15222

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This brochure supplement provides information about John P Williams that supplements the Mid Atlantic Financial Management, Inc. brochure. You should have received a copy of that brochure. Please contact Kyle Smith 412-391-7077 if you did not receive Mid Atlantic Financial Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about John P Williams is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: John P Williams **Born:** 1978

Education

• Miami University; BS, Business; 2001

Business Experience

• Mid Atlantic Financial Management; Investment Advisor Representative; from 01/2018 to Present
• First Financial Bank; Vice President, Wealth Advisor; from 06/2015 to 01/2018
• Fidelity Brokerage Services LLC; Financial Consultant; from 10/2004 to 06/2015

Designations

John P Williams has earned the following designation(s) and is in good standing with the granting authority:

• Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.; 2014
The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

Item 3 Disciplinary Information

John P Williams has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. John P Williams is also engaged ot engaged in the following investment-related activities.

Insurance Agent

Some management personnel of Mid Atlantic Financial Management, Inc. also act as insurance agents with insurance company affiliations, from which they receive commissions for the sale of fixed income products, like life insurance and fixed income annuities. Clients are under no obligation to execute recommendations related to insurance products through these agents. Clients should be aware that the receipt of additional compensation itself creates a conflict of interest and may affect the judgment of these individuals when making recommendations.

B. Non Investment-Related Activities

John P Williams is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

Item 5 Additional Compensation

John P Williams does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Jeanine Devine

Title: Compliance Officer

Phone Number: (412) 391-7077 ext. 354

Investment Advisor Representatives report to Mr. Kyle Smith, Senior Vice President, Product Management of Mid Atlantic Financial Management, Inc. Mr. Smith can be reached at (412) 391-7077. Their activities are also monitored by Mid Atlantic Financial Management, Inc's compliance personnel and supervisory structure.