

Part 2B of Form ADV: *Brochure Supplement*

John M. Bean
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03/29/18

This brochure supplement provides information about John M. Bean 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 M. Bean is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: John M. Bean **Born:** 1947

Education

- Bowling Green State University; MA, Education; 1975

Business Experience

- Mid Atlantic Capital Corporation; Registered Representative; from 05-2015 to Present
- Mid Atlantic Financial Management; Investment Advisor Representative; from 05-2015 to Present
- Concord Asset Management, LLC; Investment Advisor Representative; from 05-2011 to 05-2015
- Concord Investment Services, LLC; Registered Representative; from 05-2011 to 05-2015
- MML Investors Services, Inc.; Registered Representative; from 06-2007 to 05-2011

Designations

John M. Bean has earned the following designation(s) and is in good standing with the granting authority:

AIF - (Accredited Investment Fiduciary), Center for Fiduciary Studies, LLC

The AIF designation demonstrates the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics. Those who earn the AIF mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination.

Item 3 Disciplinary Information

John M. Bean has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. John M. Bean is also engaged in the following investment-related activities:

Registered representative of a broker-dealer

Management personnel of Mid Atlantic Financial Management, Inc. are separately licensed as registered representatives of Mid Atlantic Capital Corporation, an affiliated broker-dealer. These individuals, in their separate capacity, can effect securities transactions for which they will receive separate, yet customary compensation.

Mid Atlantic Financial Management, Inc. recommends to clients the use of Mid Atlantic Capital Corporation for services relating to the execution and clearing of trades for client accounts. Comprehensive investment fees are also utilized with respect to client assets in which Mid Atlantic Capital Corporation provides execution and clearing services for the account.

Mid Atlantic Financial Management, Inc. and registered representatives receive commissions for executing securities transactions in client accounts with Mid Atlantic Capital Corporation. While it is Mid Atlantic Capital Corporation's general policy to reduce transaction charges for securities transactions in Mid Atlantic Financial Management, Inc client accounts, clients are advised that Mid Atlantic Capital Corporation's transaction charges may be higher than the commissions the client might pay if the transactions were executed at other broker/dealers.

Mid Atlantic Financial Management, Inc.'s investment management and advisory services invest in mutual funds. A client that invests in mutual funds is subject to the payment of 12b-1 and/or shareholder servicing fees for distribution to the broker as set forth in the prospectuses of those mutual funds. When Mid Atlantic Capital Corporation is used as the broker/dealer to effect the transaction in mutual funds, it may receive the 12b-1 and/or shareholder servicing fees. Mutual funds are sold by prospectus only.

While Mid Atlantic Financial Management, Inc. and these individuals endeavor at all times to put the interest of the clients first as part of our fiduciary duty, 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.

Insurance company or agency

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 M. Bean 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 M. Bean 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.