

# FIRM BROCHURE – INDIVIDUAL DISCLOSURE BROCHURE

*for*

## **Leonard Hayduchok**

Personal CRD Number: 2534769

Investment Adviser Representative

### SGL FINANCIAL, LLC - dba Dedicated Financial Services

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This brochure supplement provides information about Len Hayduchok that supplements the SGL Financial, LLC brochures (Form ADV 2A and Form CRS). You should have received a copy of these brochures. Please contact Mr. Hayduchok if you did not receive SGL Financial, LLC's brochures or if you have any questions about the contents of this supplement.

Additional information about Len Hayduchok is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**A. Name:** Leonard P. Hayduchok

**B. Born:** 1961

**C. Education Background and Professional Designations:**

**Education:**

BS in Economics from University of Pennsylvania in 1983

Masters of Brand Management, Marketing and Brand Management from the University of Georgia in 1986

Masters of Divinity from Biblical Theological Seminary in 2015

**Professional Designations:**

**CFP® - Certified Financial Planner**

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

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

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

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

**Business Background:**

01/2012 – Present	<b>Investment Adviser Representative</b> , SGL Financial, LLC
11/2002 – Present	<b>Managing Member</b> , Dedicated Benefits, LLC
04/1997 - Present	<b>Managing Member</b> , Dedicated Financial Services, LLC

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**ITEM 3: DISCIPLINARY INFORMATION**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

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**ITEM 4: OTHER BUSINESS ACTIVITIES**

Leonard Hayduchok is currently the managing member of Dedicated Benefits, LLC and Dedicated Financial Services, LLC and is a licensed insurance agent. From time to time when appropriate, Mr. Hayduchok will offer clients advice, products, or services from these other business activities. Clients should be aware that some of these services may pay a commission or charge other service fees and involve a possible conflict of interest, as commissionable products or service fee products can conflict with the fiduciary duties of a registered investment adviser. SGL Financial, LLC always acts in the best interest of the client; including the sale of commissionable or service fee products to advisory clients. Clients are in no way required to purchase any insurance or other service or commission based products through any representative of SGL Financial, LLC in their capacity as an insurance agent or salesperson of other products.

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**ITEM 5: ADDITIONAL COMPENSATION**

Other than investment advisory fees, salary, and bonuses Len Hayduchok does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through SGL Financial, LLC.

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**ITEM 6: SUPERVISION**

As a representative of SGL Financial, LLC, Leonard Hayduchok works closely with the supervisor, Gabriel Lewit and COO/CCO, Steven Thomas who review all documents provided to clients prior to implementation. Gabriel Lewit can be contacted at (847) 499-3331 and Steven Thomas can be reached at (847) 499-3777. Gabriel Lewit, Steven Thomas, and Mr. Hayduchok adhere to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.