Brochure Supplement

JULY 7, 2015

ERIK P. GARCIA

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(504) 218-5479

This Brochure Supplement provides information about Erik P. Garcia that supplements the Disclosure Brochure of New Century Financial Group, LLC (hereinafter "New Century"), a copy of which you should have received. Please contact New Century's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Erik P. Garcia is available on the SEC's website at www.adviserinfo.sec.gov.

New Century Financial Group, LLC, a Registered Investment Adviser

One Airport Place, Suite 3, Princeton, New Jersey 08540 | (609) 924-2049
www.ncfg.com

Item 2. Educational Background and Business Experience

Born 1979

Post-Secondary Education

Tulane University – A.B. Freeman School of Business │ B.A., Management │ 2001

Recent Business Background

New Century Financial Group, LLC │ Investment Adviser Representative │ July 2015– Present

Royal Alliance Associates, Inc. │ Registered Representative │June 2015 – Present

Garcia Insurance Services │ Owner and Agent │ January 2010 – Present

Garcia Financial Group │ Owner │ August 2008 - Present

The Leaders Group │ Registered Representative │ August 2008 – June 2015

Item 3. Disciplinary Information

New Century is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Erik P. Garcia. New Century has no information to disclose in relation to this Item.

Item 4. Other Business Activities

New Century is required to disclose information regarding any investment-related business or occupation in which Erik P. Garcia is actively engaged.

Registered Representative of a Broker-Dealer

Erik P. Garcia is a registered representative of Royal Alliance Associates, Inc. ("*Royal*"), an SEC registered broker-dealer and member of FINRA. In addition to fee based advisory services, Erik P. Garcia, in his individual capacity as a registered representative, may provide securities brokerage services and implement securities transactions under a separate commission based arrangement. Erik P. Garcia may be entitled to a portion of the brokerage commissions paid to *Royal.* He may also be entitled to a portion of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A potential conflict of interest exists in that a registered representative may recommend the purchase of securities and receive commissions or other additional compensation as a result. In these situations, there may be an incentive to recommend investment products based on compensation received rather than on the client's needs. New Century has procedures in place to ensure that all recommendations are made in the best interest of clients regardless of any additional compensation earned. For accounts

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covered by ERISA (and such others that New Century, in its sole discretion, deems appropriate), New Century provides investment advisory services on a fee-offset basis. In this scenario, New Century may offset its fees by an amount equal to the aggregate commissions and 12b-1 fees earned by Erik P. Garcia in his individual capacity as a registered representative of *Royal.*

Licensed Insurance Agent

Erik P. Garcia is a licensed insurance agent with various insurance companies, and in such capacity, may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that New Century recommends the purchase of insurance products where Erik P. Garcia receives insurance commissions or other additional compensation. New Century has procedures in place to ensure that any recommendations made by Erik P. Garcia are in the best interest of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

New Century is required to disclose information regarding any arrangement under which Erik P. Garcia receives an economic benefit from someone other than a client for providing investment advisory services. New Century has no information to disclose in relation to this Item.

Item 6. Supervision

Richard Oring, the firm's Managing Executive, is generally responsible for supervising Erik P. Garcia's advisory activities on behalf of New Century. The telephone number to reach Richard Oring is (609) 924-2049.

New Century supervises its personnel and the investments made in client accounts. New Century monitors the investments recommended by Erik P. Garcia to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. New Century periodically reviews the advisory activities of Erik P. Garcia, which may include reviewing individual client accounts and correspondence (including e-mails) sent to and received by Erik P. Garcia.

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