

**Steven Aberman  
Brochure Supplement**



**CAPITAL MANAGEMENT**

**585 Stewart Avenue, Suite 620**

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**516-746-9000**

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**Firm Contact:  
Richard Zito  
Chief Compliance Officer**

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This brochure supplement provides information about Steven Aberman that supplements our Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Mr. Zito, Managing Member and Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement. Additional information about Steven Aberman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Educational Background and Business Experience

**Steven Aberman**

**Year of Birth:** 1971

### **Educational Background:**

- 1993 – Hofstra University; Bachelor of Arts in Communications Arts
- 1994 – Series 7 & 63 Exams
- 1996 – Series 3 Exam
- 1999 – Series 25 Exam
- 2000 – Series 21 Exam
- 2008 – Series 4 & 55 Exams
- 2011 – Life, Accident & Health Insurance Licensed
- 2014 – Series 66 Exam
- 2020 – Chartered Financial Consultant (ChFC®)

### **Business Background:**

- 2014 – Present Flynn Zito Capital Management, LLC; Investment Adviser
- 2014 – Present LPL Financial Corporation; Registered Representative
- 2011 – 2014 Fidelity Investments, Account Executive
- 2010 – 2011 Fidelity Investments, Investor Center Investments Representative
- 2000 – 2010 Goldman Sachs Execution & Clearing, LP, Designated Market Maker
- 1996 – 2010 Speer Leeds & Kellogg LP, Specialist Member

### **Chartered Financial Consultant (ChFC®)**

Mr. Aberman also has a professional designation of Chartered Financial Consultant. The ChFC® is offered by The American College. To receive the ChFC® designation, you must successfully complete all courses in your selected program, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures. Three years of full-time business experience is required for all Huebner School designations. The three-year period must be within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience. Upon completion of the program, individual should be able to:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Demonstrate mastery of the core financial planning knowledge required of a Certified Financial Planner®
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies throughout one's career in financial services
- Apply financial planning theory and techniques through the development of case studies and solutions
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or nonqualified deferred compensation.

All ChFC®s who matriculated after June 30, 1989 are subject to the PACE Recertification Program. If you are a ChFC® who falls into any of the following specified categories, you are required to earn 30 hours of CE credit every two years:

- Licensed insurance agent/broker/consultant
- Licensed security representative/registered investment advisor

- Financial consultant, attorney, accountant, employee benefits specialist, and any other individual who provides insurance, employee benefits, financial planning, or estate planning advice and counsel to the public

If you have earned all 30 CE credits through The American College, you do not have to sign and file a statement of compliance. The College will record CE credits you earned at The College and notify you when you have met the requirements. If you are a ChFC® subject to PACE but do not fall into one of the above categories, you are exempt from the CE requirements. You will be required to notify The College of your exempt status every reporting period, as long as the exemption applies.

The following topics were covered under the program:

- Financial Planning: Process and Environment
- Fundamentals of Insurance Planning
- Income Taxation
- Planning for Retirement Needs
- Investments
- Fundamentals of Estate Planning
- Financial Planning Applications
- The Financial System in the Economy
- Estate Planning Applications
- Executive Compensation
- Financial Decisions for Retirement

### Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Aberman.

### Item 4: Other Business Activities

Mr. Aberman is a registered representative of LPL Financial Corporation, member FINRA/SIPC and a licensed insurance agent. In such capacity, he may sell securities through LPL Financial and receive normal and customary commissions as a result of such purchases and sales. The client is under no obligation to purchase or sell securities on a commissionable basis. In addition, he may receive other compensation such as mutual fund or money market 12b-1 fees and variable annuity trails. The potential for receipt of commissions and other compensation gives an incentive to recommend investment products based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time a brokerage account is opened through LPL Financial, identifying the nature of the transaction or relationship, the role to be played by LPL Financial and Mr. Aberman, and any compensation (e.g., commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative.

### Item 5: Additional Compensation

Mr. Aberman does not receive any other economic benefit for providing advisory services in addition to advisory fees.

### Item 6: Supervision

Mr. Zito supervises and monitors Mr. Aberman's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Zito if you have any questions about Mr. Aberman's brochure supplement at 516-746-9000.