

BROCHURE SUPPLEMENT

March 2020

This brochure supplement provides information about I. Richard Junk that supplements The Junk Investment Group brochure. You should have received a copy of that brochure. Please contact Cassandra Junk at (410) 584-8100 or at thejunks@junkinv.com if you did not receive The Junk Investment Group brochure or if you have any questions about the contents of this supplement.

Additional information about I. Richard Junk is available on the SEC's website at www.adviserinfo.sec.gov.

Ivan Richard Junk
d/b/a The Junk Investment Group
307 International Circle, Suite 540
Hunt Valley, Maryland 21030
Phone: (410) 584-8100
thejunks@junkinv.com

Educational Background and Business Experience

Date of Birth: 1946
CRD # 262720

Educational Background:
Dickinson College: BS, Biology, 1968

Professional Designations:
Certified Life Underwriter (CLU), 1979 ¹
Certified Financial Planner (CFP™), 1983 ²

Business Background and Affiliations:
The Junk Investment Group: Sole Proprietor, 7/94-present;
Registered Investment Advisor, 4/89-present
Securities America, Inc.: Registered Principal, 10/04-11/17
SunAmerica Securities, Inc.: Registered Principal, 5/92-10/04

Disciplinary Information

I. Richard Junk has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Junk is a Registered Investment Advisor. He has chosen to utilize the brokerage services of Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab). Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Junk to implement securities transactions, he will use Schwab.

I. Richard Junk is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Junk and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Additional Compensation

Certain product sponsors may provide I. Richard Junk with other economic benefits as a result of his recommending or selling the product sponsors' investments. The economic benefits he receives from product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist him in providing various services to clients.

The Junk Investment Group and I. Richard Junk endeavor at all times to put the interest of its clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Mr. Junk's judgment when recommending investment products and present a conflict of interest that may affect his judgment.

Supervision

Cassandra Junk is the Chief Compliance Officer of The Junk Investment Group. She is responsible for developing, overseeing and enforcing the proprietorship's compliance programs that have been established to monitor and supervise the activities and services provided by the proprietorship and its representatives, including I. Richard Junk. As the sole proprietor and registered investment advisor, I. Richard Junk is also responsible for overseeing the proprietorship's business and that policies and procedures are followed. They can both be contacted at (410) 584-8100.

Professional Designation Disclosure

¹ The Chartered Life Underwriter (CLU) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 5 core and 3 elective courses and pass a proctored exam for each course.

² The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

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This brochure supplement provides information about Cassandra Junk that supplements The Junk Investment Group brochure. You should have received a copy of that brochure. Please contact I. Richard Junk at (410) 584-8100 or at thejunks@junkinv.com if you did not receive The Junk Investment Group brochure or if you have any questions about the contents of this supplement.

Additional information about Cassandra Junk is available on the SEC's website at www.adviserinfo.sec.gov.

Cassandra G. Junk

The Junk Investment Group
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Phone: (410) 584-8100
thejunks@junkinv.com

Educational Background and Business Experience

Date of Birth: 1950
CRD# 2095300

Educational Background:

McDaniel College (formerly known as Western Maryland College): BA, Mathematics 1972

Business Background and Affiliations:

The Junk Investment Group: Investment Advisor Representative, 6/00-present; Chief Compliance Officer, 2/05-present
Securities America, Inc.: Registered Representative, 10/04-11/17
SunAmerica Securities, Inc.: Registered Representative, 5/92-10/04

Disciplinary Information

Cassandra Junk has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Ms. Junk is an Investment Advisor Representative. She has chosen to utilize the brokerage services of Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab). Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Ms. Junk to implement securities transactions, she will use Schwab.

Additional Compensation

Certain product sponsors may provide Cassandra Junk with other economic benefits as a result of her recommending or selling the product sponsors' investments. The economic benefits she receives from

product sponsors can include, but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist her in providing various services to clients.

The Junk Investment Group and Cassandra Junk endeavor at all times to put the interest of its clients ahead of their own interests or those of the advisor's officers, directors, or representatives. However, these arrangements could affect Ms. Junk's judgment when recommending investment products and present a conflict of interest that may affect her judgment.

Supervision

Cassandra Junk is the Chief Compliance Officer of The Junk Investment Group. She is responsible for developing, overseeing and enforcing the proprietorship's compliance programs that have been established to monitor and supervise the activities and services provided by the proprietorship and its representatives, including herself. As the sole proprietor and registered investment advisor, I. Richard Junk is also responsible for overseeing the proprietorship's business and that policies and procedures are followed. They can both be contacted at (410) 584-8100.

BROCHURE SUPPLEMENT

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This brochure supplement provides information about Eli J. Adams that supplements the Ivan Richard Junk d/b/a The Junk Investment Group disclosure brochure. You should have received a copy of that brochure. Please contact Cassandra Junk at (410) 584-8100 or at thejunks@junkinv.com if you did not receive The Junk Investment Group's brochure or if you have any questions about the contents of this supplement.

Additional information about Eli J. Adams is available on the SEC's website at www.adviserinfo.sec.gov.

Eli J. Adams

The Junk Investment Group
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Hunt Valley, Maryland 21030
Phone: (410) 584-8100
eadams@junkinv.com

Educational Background and Business Experience

Eli J. Adams

Date of Birth: 1979

CRD # 6656631

Post-Secondary Educational Background:

Indiana University of Pennsylvania, BS degree in Hotel Restaurant and Institutional Management:
2002

Professional Designations:

Certified Financial Planner (CFP™), 2019¹

Business Background:

The Junk Investment Group, Investment Advisory Representative, 10/2016 to Present
Securities America, Inc., Registered Representative, 08/2016 to 11/17
Securities America, Inc., Registered Office Assistant, 05/2016 to 08/2016
MCR Development, Area Director of Operations, 12/2012 to 05/2016
Skye Hospitality, General Manager, 05/2006 to 12/2012.

Disciplinary Information

Eli J. Adams has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Adams is an Investment Advisor Representative. He has chosen to utilize the brokerage services of Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab). Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services from other sources at lower cost. However, if clients select Mr. Adams to implement securities transactions, he will use Schwab.

Eli J. Adams is also independently licensed as an insurance agent and may sell insurance products to clients and receive commissions when doing so. This is a potential conflict of interest, since commissions earned could be in addition to advisory fees earned in his capacity as an investment advisor representative. Clients are never obligated or required to purchase insurance products from or through Mr. Adams and may select any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Additional Compensation

Certain product sponsors may provide Eli J. Adams with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Eli J. Adams from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Eli J. Adams in providing various services to clients.

Although The Junk Investment Group and Eli J. Adams endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Eli J. Adams when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Eli J. Adams.

Supervision

Cassandra Junk is the Chief Compliance Officer of The Junk Investment Group. She is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Eli J. Adams. Cassandra Junk can be contacted at (410) 584-8100.

¹ The Certified Financial Planner™ (CFP®) designation is issued by the Certified Financial Planner Board of Standards, Inc. It is a voluntary certification recognized by the United States and other countries for its (1) high standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a Bachelor's Degree from an accredited college or university with courses that included financial planning subject areas (e.g. insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real world circumstances. Candidates must also agree to be bound by the Certified Financial Planner Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

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This brochure supplement provides information about Nicholas P. Mangione that supplements the Ivan Richard Junk d/b/a The Junk Investment Group disclosure brochure. You should have received a copy of that brochure. Please contact Cassandra Junk at (410) 584-8100 or at thejunks@junkinv.com if you did not receive The Junk Investment Group's brochure or if you have any questions about the contents of this supplement.

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

Nicholas P. Mangione
The Junk Investment Group
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Hunt Valley, Maryland 21030
Phone: (410) 584-8100
nmangione@junkinv.com

Educational Background and Business Experience

Nicholas P. Mangione

Date of Birth: 1985
CRD # 7234438

Post-Secondary Educational Background:

Community College Baltimore County - Essex, dates attended 09/2003 to 06/2004
Towson University, Bachelors in Business Administration: 2007

Business Background:

The Junk Investment Group, Investment Advisory Representative, 03/2020 to Present
The Junk Investment Group, Associate Financial Advisor, 01/2020 to 03/2020
Hayfields Country Club, General Manager, 01/2016 to 12/2019
Doubletree Pikesville, Accounting Assistant, 11/2014 to 01/2016

Disciplinary Information

Nicholas P. Mangione has no disciplinary history that is required to be disclosed by the U.S. Securities and Exchange Commission or state regulatory authorities.

Other Business Activities

Mr. Mangione is an Investment Advisor Representative. He has chosen to utilize the brokerage services of Schwab Advisor Services division of Charles Schwab & Co., Inc. (Schwab). Clients are free to select any broker/dealer they wish to implement securities transactions and could receive comparable services

from other sources at lower cost. However, if clients select Mr. Mangione to implement securities transactions, he will use Schwab.

Additional Compensation

Certain product sponsors may provide Nicholas P. Mangione with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Nicholas P. Mangione from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Nicholas P. Mangione in providing various services to clients.

Although The Junk Investment Group and Nicholas P. Mangione endeavor at all times to put the interest of its clients ahead of its own or those of its officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Nicholas P. Mangione when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Nicholas P. Mangione.

Supervision

Cassandra Junk is the Chief Compliance Officer of The Junk Investment Group. She is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Nicholas P. Mangione. Cassandra Junk can be contacted at (410) 584-8100.