

**ITEM 1: COVER PAGE FOR PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT**

JANUARY 2020



MICHAEL JOSEPH DEO

**Brandywine Financial Group, Inc.
1777 Sentry Parkway West
Suite 205, Building 12
Blue Bell, PA 19422**

**Firm Contact:
Raymond Noah Carota
Chief Compliance Officer**

**Firm Website Address:
www.brandywinefinancialgroup.com**

This brochure supplement provides information about Michael Joseph Deo that supplements our brochure. You should have received a copy of that brochure. Please contact Raymond Noah Carota, Chief Compliance Officer if you did not receive Brandywine Financial Group, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Joseph Deo is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 4446853.

ITEM 2. EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

Michael Joseph Deo

Date of Birth: 1964

Education:

- 1986; Wilkes College; Accounting

Business Background:

- 01/2013 – Present Brandywine Financial Group, Inc.
Investment Adviser Representative
- 03/2004 – Present American Portfolios Financial Services
Registered Representative
- 08/1993 – Present Deo, La Manna, Deo & Co.
Owner

Exams, Licenses & Other Professional Designations:

- 06/2013 – Series 65 Uniform Investment Adviser Law Exam
- 03/2003 – Life/Health Insurance
- 11/2001 – Series 6 Investment Company Products/Variable Contracts Representative Exam
- 04/1992 – Certified Public Accountant

Michael Joseph Deo has a professional designation, Certified Public Accountant. CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

ITEM 3. DISCIPLINARY INFORMATION

We have nothing to disclose in this regard.

ITEM 4. OTHER BUSINESS ACTIVITIES

Michael Joseph Deo is a licensed insurance agent. He may offer insurance products and receive fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he and/or our supervised persons may earn and may not necessarily be in the best interests of the client. To mitigate this potential conflict, Mr. Deo will act in the client's best interest.

Michael Joseph Deo is a registered representative of American Portfolios Financial Services, Inc., ("APFS) member FINRA/SIPC. He may offer securities and receive commissions as a result of

securities transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation Michael Joseph Deo may earn. To mitigate this potential conflict, Mr. Deo will act in the client's best interest.

Michael Joseph Deo is a Certified Public Accountant & Owner of Deo, Lamanna, Deo & Co. Deo, Lamanna & Deo is an accounting firm and is not securities related. Their office hours are 9AM-5PM Monday through Friday. This firm completes tax returns, preparation of income tax statements, balance sheets, cash flow analysis & tax planning services.

ITEM 5. ADDITIONAL COMPENSATION

We have nothing to disclose in this regard.

ITEM 6. SUPERVISION

Raymond Carota, President and Chief Compliance Officer of Brandywine Financial Group, Inc., supervises and monitors Michael Joseph Deo's activities on a regular basis. Mr. Carota reviews all outgoing correspondence for written financial advice that Michael Joseph Deo provides to his clients. Please contact Mr. Carota if you have any questions about Michael Joseph Deo's brochure supplement at (610) 828-1155.

ITEM 7. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

In addition to Item 3 of this ADV Part 2B Brochure, Mr. Deo has not been involved in any arbitration claim, civil, self-regulatory organization, or administrative proceeding, or filed bankruptcy.