

Item 1 Cover Page



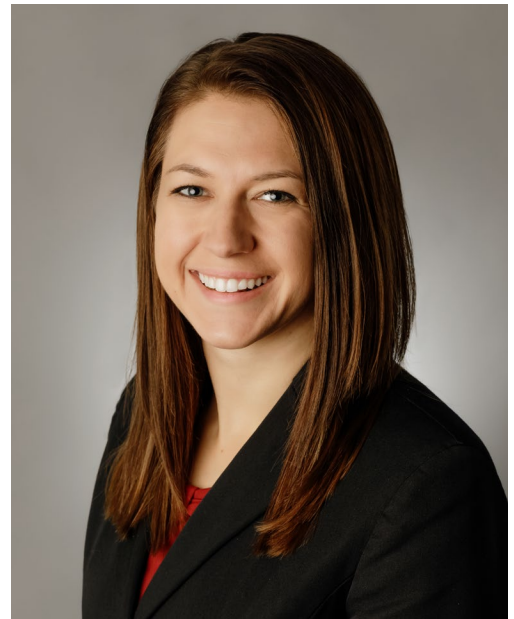
*Research-based Solutions • Personal Attention*

Brittany N. Cox  
Registered Investment Advisor

Home Office:  
110 Regent Court, Suite 202  
PO Box 343  
State College, PA 16804-0343

W: (814) 238-6249  
T: (800) 922-7492  
F: (814) 234-2432

E: [bcox@nestlerode.com](mailto:bcox@nestlerode.com)



## Item 2 Educational Background and Business Experience

### Education

- BS in – Business in 5/2014

### Business Experience

- Started at Nestlerode & Loy, Inc. in 12/2015
- Obtained registration with FINRA, a regulatory agency, in 7/2016
- Passed Series 65 in 9/2017 to be a fee-based Registered Investment Advisor.
- Working as an Associate under Dan Nestlerode and Judy Loy for two years and will gain full portfolio manager status in September 2019

### Item 3 Disciplinary Information

Brittany has a clean disciplinary history with no complaints or regulatory actions against her since her career began.

Item 4 Other Business Activities

Community Involvement:

Leadership Centre County – Class of 2018

Rotary

## Item 5 Additional Compensation

- Distribution, Rollover Services and Transfers

Nestlerode & Loy, Inc. and Brittany, as your advisor, may recommend that you take a distribution from your tax-preferred account or transfer from another institution and move the amount over to an account at Nestlerode, so that the Adviser may provide her services to your Investment Account. Brittany and Nestlerode will, in turn, receive compensation for providing such services. Therefore, Brittany and Nestlerode have an incentive to recommend that you take such distribution, transfer or rollover the proceeds to their advisory services.

- Trading and Compensation

Brittany Cox and Nestlerode & Loy, Inc. are registered with FINRA as broker dealers. In this capacity commissions and 12b-1 payments can be earned by the company and/or individual which can create a conflict of interest. Mutual funds that pay a commission or 12b-1 payment are avoided in managed accounts when possible. If a fund pays a commission or 12b-1 payment in a managed account it is refunded to the client through RBC, allowing us to avoid the conflict.

## Item 6 Supervision

Jody Sharer, as the Chief Compliance Officer (CCO) oversees the advisors and their activities. Judy Loy assists in these duties for Brittany's oversight.

## Item 7 Requirements for State-Registered Advisers

Brittany has taken the required coursework and passed the required Securities Examinations to qualify as a SEC Registered Adviser.