

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
February 2021**

**Metro J. Duda, Jr.**



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Bedminster, NJ 07921  
[www.HeritageFinancialCounselors.com](http://www.HeritageFinancialCounselors.com)**

**Firm Contact:  
Charles P. Weidman, CFP®, MBA  
Managing Partner**

This brochure supplement provides information about Mr. Duda that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Weidman if you did not receive Heritage Financial Counselors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Duda is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #1147363.

## Item 2: Educational Background & Business Experience

**Metro Joseph Duda, Jr.**

**Year of Birth:** 1955

### **Educational Background:**

- 1978: William Paterson University; Bachelor of Administration in Accounting

### **Business Background:**

- 07/2017 – Present Heritage Financial Counselors, LLC; Investment Advisor
- 06/2012 – 08/2017 LPL Financial, LLC; Registered Representative
- 06/2010 – 06/2012 Financial Focus, LLC; Financial Advisor
- 01/1990 – 06/2012 McCue Benefits; Financial Advisor
- 01/2006 – 06/2010 Mid Atlantic Insurance Solutions; Financial Advisor
- 06/2002 – 06/2010 Mid Atlantic Benefit Strategies; Financial Advisor
- 08/1987 – 06/2010 Securian Financial Services, Inc; Financial Advisor

### **Exams, Licenses & Other Professional Designations:**

- 1984: Series 6 Exam
- 1989: NJ Insurance Licensed (#8305195)
- 1992: CERTIFIED FINANCIAL PLANNER, CFP®
- 1997: Series 63 Exam
- 2000: Series 7 Exam
- 2000: Chartered Life Underwriter (CLU®)
- 2005: Chartered Financial Consultant® (ChFC®)

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's *Standard of Professional Conduct*. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the *Standards of Professional Conduct*.

The CLU® is offered by The American College. The CLU® designation is obtained by completing 8 core, 3 elective courses and a final exam for each course. As a prerequisite the IAR must have 3 years of full time business experience within the 5 years preceding the awarding of the designation. All candidates must meet ethics standards and agree to comply with The American College Code of Ethics and Procedures. This designation requires 30 hours of continuing education every 2 years.

The ChFC® designation is offered by The American College. Designation holders are required to serve clients with the highest level of professionalism. The authority to use the ChFC® mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. All ChFC® advisors are required to do the same for clients that they would do for themselves in similar circumstances, the standard of ethical

behavior most beneficial for their clients. Each ChFC® has taken 9 or more college-level courses on all aspects of financial planning. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive experience requirements to ensure that you get the professional financial advice you need.

### **Item 3: Disciplinary Information<sup>1</sup>**

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

### **Item 4: Other Business Activities**

Mr. Duda is a licensed insurance agent. He may offer insurance products and receive customary 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 earned. To mitigate this potential conflicts, Mr. Duda, as a fiduciary, will act in the client's best interest.

### **Item 5: Additional Compensation**

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

### **Item 6: Supervision**

Mr. Weidman supervises and monitors Mr. Duda's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Mr. Weidman if you have any questions about Mr. Duda's brochure supplement at 862-579-2899.

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<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.