

**Part 2B of Form ADV: *Brochure Supplement***

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This brochure supplement provides information about Melissa Jane Levine that supplements the Voya Financial Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Voya FA Licensing Department 800-356-2906 if you did not receive Voya Financial Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Melissa Jane Levine is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Full Legal Name:** Melissa Jane Levine      **Born:** 1960

### Education

- Hofstra University; BBA, International Marketing; 1982

### Business Experience

- Voya Financial Advisors, Inc.; REGISTERED REP/Investment Adviser Representative; from 09/2014 to PRESENT
- ING FINANCIAL PARTNERS; REGISTERED REP; from 1/2004 to 09/2014
- WASHINGTON SQUARE SECURITIES, INC.; NOT PROVIDED; from 7/1993 to 12/2003

### Designations

Melissa Jane Levine has earned the following designation(s) and is in good standing with the granting authority:

- Certified Financial Planner™; Certified Financial Planner Board of Standards, Inc.

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience, agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards and complete 30 hours of continuing education every two years.

## Item 3 Disciplinary Information

Melissa Jane Levine has no reportable disciplinary history.

## Item 4 Other Business Activities

### A. Investment-Related Activities

#### Registered representative of a broker-dealer

In addition to acting as an IAR, Melissa Jane Levine is separately registered with VFA as a Registered Representative. As such, Melissa

Jane Levine may receive separate, yet customary, commission compensation resulting from implementing brokerage transactions on behalf of clients, including clients who may have an investment advisory relationship.

#### **Insurance company or agency**

Melissa Jane Levine is also an independent insurance agent appointed with various insurance companies. As such, Melissa Jane Levine may receive separate, yet customary, commission compensation resulting from implementing insurance product transactions on behalf of clients, including clients who may have an investment advisory relationship.

#### **Disclosure related to all investment-related activities:**

Clients are not under any obligation to engage Melissa Jane Levine to provide other services. The implementation of any and all recommendations is solely at the discretion and direction of the client.

Melissa Jane Levine must place the interests of his/her clients first as part of Melissa Jane Levine's fiduciary obligation. Clients should be aware that the receipt of additional compensation for other activities, such as brokerage or insurance, creates a conflict of interest for Melissa Jane Levine. Melissa Jane Levine and VFA take certain steps to address this conflict of interest. Please refer to Item 10 of the VFA Part 2A to the Form ADV for additional information.

#### **B. Non Investment-Related Activities**

Melissa Jane Levine is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

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

Melissa Jane Levine is eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that IARs recommend. Melissa Jane Levine may recommend the services of a third party money manager to his/her clients.

In exchange for this recommendation, the selected third party money manager pays a fee ("Fee") to VFA. VFA does not pay Melissa Jane Levine direct compensation based on this Fee. The Fee paid by the third party money manager is typically a percentage of the fee charged by that third party money manager to the referred client. VFA and its IARs only recommend investment advisers that pay the Fee.

#### **Billing Schedule**

Melissa Jane Levine charges Advisory Fees to accounts of his / her clients on a quarterly basis.

## **Item 6 Supervision**

Each IAR is assigned to a Designated Supervisor responsible for supervising the investment advisory activities of the IAR.

**Supervisor:** Daniel Naumann

**Title:** OSJ Supervisor

**Phone Number:** 781-854-8137

The Designated Advisory Supervisor will periodically review the IAR's investment advisory client files for documentation that account reviews and annual contacts have been conducted and completed. In addition, the Designated Advisory Supervisor will periodically review investment advisory accounts. The Designated Advisory Supervisor will contact the IAR to discuss any identified issue and monitor the progress by the IAR to address the issue. VFA supervises the personal securities transactions of each IAR to ensure that these transactions do not pose a conflict of interest with the IARs' ability to make investment recommendations to their clients. Please refer to Item 11 of the VFA Part 2A Disclosure Brochure for additional information.