

Part 2B of Form ADV: *Brochure Supplement*

Stuart Laurence Rosenthal
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This brochure supplement provides information about Stuart Laurence Rosenthal 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 Stuart Laurence Rosenthal is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Full Legal Name: Stuart Laurence Rosenthal

Born: 1963

Education

- Edinboro University of PA; BS, Business Admn; 1987
- Ferrum Junior College; AS, Business; 1985

Business Experience

- Voya Financial Advisors, Inc.; Registered Representative / Investment Advisor Representative; from 09/2014 to Present
- Rosenthal Wealth Management Group; Owner; from 02/2012 to Present
- Making Money Sense; Radio Host; from 4/2003 to Present
- Rental Property; Landlord; from 7/2001 to Present
- S.L. Rosenthal, Inc.; Independent Insurance Agent; from 1/1995 to Present
- ING Financial Partners, Inc.; Registered Representative / Investment Advisor Representative; from 1/2004 to 08/2014
- Financial Planning Services of Virginia; President / Vice-President / Secretary / Treasurer; from 3/1995 to 01/2012

Designations

Stuart Laurence Rosenthal has earned the following designation(s) and is in good standing with the granting authority:

- Life Underwriting Training Council Fellow; The American College
The Life Underwriter Training Council Fellow (LUTCF®) education program is administered by the American College. The designation includes required ethical training and five elective courses chosen from such topics as meeting client needs, serving personal markets, essentials of business insurance, annuities, long-term care, life insurance products, and retirement, investment, and estate planning. An LUTCF® has studied the fundamental skills required for an insurance agent and must adhere to an ongoing ethical standard when serving clients.

- Registered Financial Consultant; The International Association of Registered Financial Consultants
The Registered Financial Consultant (RFC®) professional designation is awarded by the International Association of Registered Financial Consultants to financial advisors who have acquired an undergraduate or graduate degree in financial planning or have earned one of 16 other professional designations. Continuing Education for this designation requires 40 credit hours per year.

- Chartered Financial Consultant®; American College

The ChFC® program is administered by the American College. This designation has the same core curriculum as the CFP® designation, plus two or three additional elective courses that focus on various areas of personal financial planning. In addition to successful completion of an exam on areas of financial planning, including income tax, insurance, investment and estate planning, candidates are required to have a minimum of three (3) years experience in a financial industry position.

- 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

Stuart Laurence Rosenthal 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, Stuart Laurence Rosenthal is separately registered with VFA as a Registered Representative. As such, Stuart Laurence Rosenthal 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

Stuart Laurence Rosenthal is also an independent insurance agent appointed with various insurance companies. As such, Stuart Laurence Rosenthal 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 Stuart Laurence Rosenthal to provide other services. The implementation of any and all recommendations is solely at the discretion and direction of the client.

Stuart Laurence Rosenthal must place the interests of his/her clients first as part of Stuart Laurence Rosenthal'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 Stuart Laurence Rosenthal. Stuart Laurence Rosenthal 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

Stuart Laurence Rosenthal 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

Stuart Laurence Rosenthal 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. Stuart Laurence Rosenthal 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 Stuart Laurence Rosenthal 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

Stuart Laurence Rosenthal 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: Richard Youssef

Title: OSJ Supervisor

Phone Number: 800-624-9845

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.