

Cover Page

DIFRANCESCO FINANCIAL CONCIERGE, LLC
d/b/a
**DIFRANCESCO VIRTUAL FAMILY OFFICE
MATTHEW J. DIFRANCESCO**

**2150 Hillholm Street
Johnstown, PA 15905**

Phone: (814) 201-5855

May 15, 2018

**FORM ADV PART 2
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Matthew J. DiFrancesco that supplements the DiFrancesco Virtual Family Office brochure. You should have received a copy of that brochure. Please contact Matthew J. DiFrancesco if you did not receive a DiFrancesco Virtual Family Office's brochure or if you have questions about this supplement. Mr. DiFrancesco's CRD number is 4991734.

Additional information about Matthew J. DiFrancesco is also available on the SEC's website at www.adviserinfo.sec.gov.

Form ADV, Part 2B, Item 2

Educational Background and Business Experience

Matthew J. DiFrancesco
Managing Principal and CCO
Year of Birth: 1965

Business Background:

DiFrancesco Virtual Family Office, Managing Principal and CCO, November 2017 - Present

Summit Financial Group, Inc., Investment Advisor Representative, November 2013 – Present

Summit Brokerage Services, Inc., Registered Representative, November 2013 - Present

Stifel Nicholas & Co., Inc., Financial Advisor, September 2009 – November 2013

UBS Financial Services, Financial Advisor, June 2005 – September 2009

Educational Background:

University of Michigan, Bachelor of Art in English Literature, Graduated: 1987

Form ADV, Part 2B, Item 3

Disciplinary Information

Mr. DiFrancesco does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

Matthew J. DiFrancesco, owner and sole IAR of DFC, is currently registered as a Registered Representative with Summit Brokerage Services, Inc. From time to time, he may offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. DFC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of DFC in their capacity as a Registered Representative.

Form ADV, Part 2B, Item 5

Additional Compensation

Matthew J. DiFrancesco does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

Supervision

DiFrancesco Virtual Family Office has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the Pennsylvania Securities Act. Mr. DiFrancesco is DiFrancesco Virtual Family Office's Chief Compliance Officer and the sole Investment Advisory Representative ("IAR"), therefore he is responsible for all of the activities that occur on behalf of DiFrancesco Virtual Family Office and its clients.

Form ADV, Part 2B, Item 7

Requirements for State-Registered Advisers

Matthew J. DiFrancesco does not have any reportable disciplinary events required to be disclosed in this section.