

***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

October 30, 2019

**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](http://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 – October 2018  
Summit Brokerage Services, Inc., Registered Representative, November 2013 – March 2019  
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 has a financial industry affiliated business as an independent insurance agent. Not more than 25% of his time is spent on this activity. From time to time, he offers clients advice or products from this activity. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

This practice represents a conflict of interest because it gives Mr. DiFrancesco an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. DiFrancesco has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Matthew J. DiFrancesco also provides Business and Life Coaching.

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.

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***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.