



## WESTON FINANCIAL

Susan K. Arnold, CFP®

Weston Financial Group, Inc.

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**This Brochure Supplement provides information about Susan K. Arnold that supplements Weston Financial's Brochure. You should have received a copy of that Brochure. Please contact Nicole M. Tremblay at 781-235-7055 or [ntremblay@westonfinancial.net](mailto:ntremblay@westonfinancial.net) if you did not receive Weston Financial's Brochure or if you have any questions about the contents of this Supplement.**

**Additional information about Susan K. Arnold is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Susan K. Arnold** (Year of birth: 1959)

**Professional Designation:** CFP® practitioner \*

### **Educational Background:**

Lake Forest College, Lake Forest, IL, B.A. Biology

Bentley University, Waltham, MA, M.S. Personal Financial Planning

Ms. Arnold is a Vice President and Principal Financial Counselor and has been with Weston Financial (the "Advisor") since 1993. She is a CFP® practitioner and a voting member of the Advisor's Investment Committee. Susan works with high net worth individuals and corporate executives to develop goal oriented financial plans. She also works with her clients on corporate benefit, investment portfolio and tax strategies. She develops long term client relationships through listening and understanding her client needs and financial goals. She received a B.A. in Biology from Lake Forest College and a Masters of Science in Personal Financial Planning from Bentley University.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Vice President 8/2005 to Present

Principal Financial Counselor 6/2019 to Present

Senior Financial Counselor 06/2000 to 6/2019

### **\* CERTIFIED FINANCIAL PLANNER™**

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 and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

## Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Ms. Arnold. Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

## Item 4 - Other Business Activities

Ms. Arnold is a Registered Representative of Weston Securities Corporation ("WSC"), a licensed broker-dealer and sister company to the Advisor and a wholly-owned subsidiary of Washington Trust Bancorp, Inc. In addition, Ms. Arnold is the President of The Park Insurance Agency, Inc. ("Park"), a wholly-owned subsidiary of the Advisor.

WSC acts as an introducing broker-dealer for the placement of securities for certain mutual funds, life and variable annuities, and limited partnerships. In addition, Park is an insurance agency that facilitates the placement of fixed annuities and life insurance policies. The Advisor may recommend or manage client investments in such products and as such, Ms. Arnold is eligible to receive compensation on commissions and/or service fees ("Trailers"), and insurance commissions for products and services offered by WSC and Park, respectively.

Ms. Arnold also receives from the Advisor a fixed annual salary, and an annual bonus based, in part, on the corporate performance of the Advisor and its parent company. In addition, Ms. Arnold receives compensation from the Advisor based on a portion of client-paid financial planning fees, tax preparation fees and investment advisory fees derived from the value of assets held in managed accounts.

The Advisor has policies and procedures in place to ensure that the products and services recommended by Ms. Arnold are in the best interest of the client and based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation creates a conflict of interest, the client is not under any obligation to engage Ms. Arnold or any other employee of the Advisor, or its Related Companies, and the client has sole discretion to accept or reject the recommendations made.

Employees of the Advisor may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Advisor has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions reasonably necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Advisor has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is located in the Advisor's Brochure and the full Code of Ethics will be provided upon request.

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

Ms. Arnold does not receive compensation from any outside entity other than as disclosed above in "Other Business Activities."

#### **Item 6 - Supervision**

Ms. Arnold's investment advisory activities are supervised by **Mark T. Kelly**; Senior Vice President, Managing Director and Principal Financial Counselor of the Advisor. Mr. Kelly monitors the investment advice provided to clients by Ms. Arnold through routine communications with Ms. Arnold. In addition, Mr. Kelly meets regularly with Ms. Arnold to discuss business goals and objectives. Further, Mr. Kelly may periodically participate in client meetings and may also sample various communications provided to clients.

If you should have any questions regarding the supervision or the activities performed by Ms. Arnold; **Mark T. Kelly**; Senior Vice President, Managing Director and Principal Financial Counselor, can be reached at [mtkelly@westonfinancial.net](mailto:mtkelly@westonfinancial.net) or at 781-328-6737.

Every employee has a responsibility for knowing and following the Advisor's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. Nicole M. Tremblay, Esq.; Senior Vice President and Chief Compliance Officer (the "CCO"), has the overall responsibility for monitoring and testing compliance with the Firm's policies and procedures. Possible violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Advisor's Board of Directors.