



## WESTON FINANCIAL

Susan K. Arnold, CFP®

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**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 Senior 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

Senior Financial Counselor 06/2000 to Present

### \* **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, 529 College Savings Plans, 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 may 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 based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Ms. Arnold or any other employee of the Advisor, 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**; Principal Financial Counselor and Client Service Manager 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**; Principal Financial Counselor and Client Service Manager, can be reached at [mtkelly@westonfinancial.net](mailto:mtkelly@westonfinancial.net) or at 781-235-7055 x 7848.

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.



# WESTON FINANCIAL

Kerry P. Falco, CPA

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Kerry P. Falco 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 Kerry P. Falco is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Kerry P. Falco** (Year of birth: 1960)

**Professional Designation:** CPA \*

### **Educational Background:**

University of Vermont, Burlington, VT, B.S.

Bentley University, Waltham, MA, M.S. Taxation

Kerry has been with Weston Financial (the "Advisor") since 1985 and has been a Principal Financial Counselor since 6/2018 and previously served as a Senior Financial Counselor from 1991 to 6/2018 and a Managing Director from 2009 to 6/2018. He is a voting member of the Advisor's Investment Committee and serves as the Treasurer and Financial Operations Principal ("FinOP") to the Firm's securities business (Weston Securities Corporation). Kerry works primarily with executives and senior managers from Fortune 500 companies, and provides strategic advice on income and estate tax, asset allocation, investments and risk management. He graduated from the University of Vermont with a B.S. degree in Business Administration, and received a Masters in Taxation, with High Distinction, at Bentley University. He is a licensed member of the Massachusetts Society of CPAs.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Principal Financial Counselor 6/2018 to Present

Managing Director 5/2009 to 6/2018

Vice President 8/2005 to 5/2009

Senior Financial Counselor 1991 to 6/2018

### **\* CERTIFIED PUBLIC ACCOUNTANT**

A CPA is a professional licensed to practice public accounting. The State Board of Accountancy determines the laws and rules for practitioners in each state. In Massachusetts, the Massachusetts Board of Public Accountancy has established educational requirements in financial accounting, audit, management accounting and taxes. To become certified, candidates must pass a four (4) part Uniform CPA Examination, and obtain three (3) years work experience in public accounting. Licensed practitioners are required to complete annual Continuing Professional Education (CPE) in subjects that vary with the type of license and area of employment.

## Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Falco. 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

Mr. Falco is a General Securities Principal and FinOP 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, Mr. Falco is an insurance agent with 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, 529 College Savings Plans, 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, Mr. Falco may receive compensation on the commissions and/or service fees (“Trailers”) and insurance commissions for products and services offered by WSC and Park, respectively. In addition, Mr. Falco also receives compensation from the Advisor based on a portion of client-paid financial planning 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 Mr. Falco are based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Mr. Falco or any other employee of the Advisor, 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**

Mr. Falco does not receive compensation from any outside entity other than as disclosed above in “Other Business Activities.”

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

Mr. Falco is supervised by **Kathleen A. Ryan**, President of the Advisor. Ms. Ryan monitors the investment advice provided to clients by Mr. Falco through routine communications with Mr. Falco. In addition, Ms. Ryan meets regularly with Mr. Falco to discuss business goals and objectives. Further, Ms. Ryan 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 Mr. Falco; **Kathleen A. Ryan**, President, can be reached at [karyan@washtrust.com](mailto:karyan@washtrust.com) or 401-348-1265.

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.



## WESTON FINANCIAL

Ronald D. Halterman, CFP<sup>®</sup>, CLU<sup>®</sup>

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Ronald D. Halterman 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 Ronald D. Halterman is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Ronald D. Halterman** (Year of birth: 1982)

**Professional Designations:** CFP® practitioner \* and CLU®\*\*

### **Educational Background:**

Assumption College, Worcester, MA, B.A. Marketing

Ronald is a Vice President and Financial Counselor and has been with Weston Financial (the "Advisor") since 2008. He is a CFP® practitioner, has achieved the CLU® designation, and is a voting member of the Advisor's Investment Committee. Ronald works directly with high-net-worth individuals and corporate executives to provide customized financial plans, investment strategies, estate planning, and tax planning advice. Ronald holds a B.A. degree in Marketing, with a minor in Theology, from Assumption College.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Vice President 3/2018 to Present

Financial Counselor 9/2017 to Present

Assistant Vice President 9/2016 to 3/2018

Associate Counselor 2/2013 to 9/2017

Assistant Portfolio Manager, New Century Portfolios 8/2011 to 9/2017

Senior Financial Associate 4/2008 to 2/2013

John Hancock Financial Network, Westborough, MA

Investment Advisor Representative 12/2005 to 3/2008

### **\* 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.

### **\*\* CHARTERED LIFE UNDERWRITER®**

CLU® is a designation granted by the American College to individuals who have completed training in life insurance and personal insurance planning. To obtain the designation, individuals have to complete advanced courses and exams in several topics including insurance, investments, taxation, employee benefits, estate planning, accounting, management and economics.

## Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Halterman. 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

Mr. Halterman 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, Mr. Halterman is an insurance agent with 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, 529 College Savings Plans, 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, Mr. Halterman may receive compensation on the commissions and/or service fees (“Trailers”) and insurance commissions for products and services offered by WSC and Park respectively. Mr. Halterman 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, Mr. Halterman receives compensation from the Advisor based on a portion of client-paid financial planning 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 Mr. Halterman are based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Mr. Halterman or any other employee of the Advisor, 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

Mr. Halterman does not receive compensation from any outside entity other than as disclosed above in “Other Business Activities.”

#### Item 6 - Supervision

Mr. Halterman is supervised by **Mark T. Kelly**, Principal Financial Counselor and Client Service Manager of the Advisor. Mr. Kelly monitors the investment advice provided to clients by Mr. Halterman through routine communications with Mr. Halterman. In addition, Mr. Kelly meets regularly with Mr. Halterman 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 Mr. Halterman; **Mark T. Kelly**, Principal Financial Counselor and Chief Investment Officer, can be reached at [mtkelly@westonfinancial.net](mailto:mtkelly@westonfinancial.net) or at 781-235-7055 x 7848.

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.



# WESTON FINANCIAL

Mark T. Kelly, CFP<sup>®</sup>, CFA<sup>®</sup>

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Mark T. Kelly 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 Mark T. Kelly is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Mark T. Kelly** (Year of birth: 1966)

**Professional Designations:** CFP® practitioner, Chartered Financial Analyst® \*

### **Educational Background:**

Boston College Carroll School of Management; Master of Science Degree in Finance  
Bryant College; Bachelor of Science in Business Administration with a Concentration in Finance and Accounting

Mr. Kelly joined Weston Financial (the “Advisor”) as a Principal Financial Counselor and Client Service Manager in December 2018. He is a CFP® practitioner and holds the Chartered Financial Analyst (CFA) designation and is a voting member of the Advisor’s Investment Committee. Mr. Kelly works primarily with high net-worth individuals, business owners, executives, professionals, and their families to develop goal oriented financial plans. He also works with his clients on corporate benefits, investment portfolios and tax strategies. He develops long-term client relationships through listening and understanding his client needs and financial goals. Mr. Kelly has vast experience in the financial services industry and more specifically the wealth and asset management business. In his work with high net-worth individuals and families, he integrates investment management, financial planning, estate and trust planning, as well as cash flow management and customized lending solutions to deliver comprehensive wealth management to his clients. Mr. Kelly is a Member of the CFA Institute and the Boston Security Analysts Society. He is also a Member of the Financial Planning Association. He is a graduate of the ABA National Trust School at Northwestern University. Mr. Kelly earned a Bachelor of Science in Business Administration with a Concentration in Finance and Accounting from Bryant College, and a Master of Science Degree in Finance from Boston College Carroll School of Management.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Principal Financial Counselor, Client Service Manager 12/2018 to Present

Bainco International Investors, LLC

Managing Director 12/2015 to 12/2018

Citizens Financial Group

Senior Vice President 10/2014 to 12/2015

Plimoth Investment Advisers/ Plimoth Trust Company

Executive vice President 01/2005 to 08/2014

### **\* 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.

### **\* CHARTERED FINANCIAL ANALYST**

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charter holders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. Please refer to the following website for more information: <https://www.cfainstitute.org>.

### Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Kelly. 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

Mr. Kelly does not receive compensation from any outside entity for "Other Business Activities".

### Item 5 - Additional Compensation

Mr. Kelly 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. Further, he is eligible to receive compensation pursuant to the Wealth Management Referral Incentive Plan which relates to business development activities on new clients.

The Advisor has policies and procedures in place to ensure that the products and services recommended by Mr. Kelly are based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Mr. Kelly or any other employee of the Advisor, 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 6 - Supervision

Mr. Kelly's investment advisory activities are supervised by **Kathleen A. Ryan**; President of the Advisor. Ms. Ryan monitors the investment advice provided to clients by Mr. Kelly through routine communications with Mr. Kelly. In addition, Ms. Ryan meets regularly with Mr. Kelly to discuss business goals and objectives. Further, Ms. Ryan 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 Mr. Kelly; **Kathleen Ryan**, President, can be reached at [karyan@washtrust.com](mailto:karyan@washtrust.com) or 401-348-1265.

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.



# WESTON FINANCIAL

Brett C. Lonergan, CFA®

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Brett C. Lonergan 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 Brett C. Lonergan is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Brett C. Lonergan** (Year of birth: 1991)

**Professional Designations:** Chartered Financial Analyst® (CFA), granted by the CFA Institute (Charlottesville, VA), 9/2017\*

### **Educational Background:**

Mr. Lonergan is an Assistant Vice President and Associate Financial Counselor and has been with Weston Financial (the "Advisor") since October 2015. He is a voting member of the Advisor's Investment Committee. Mr. Lonergan works directly with high net worth individuals and corporate executives to provide customized financial plans, investment strategies, estate planning, and tax planning advice; while also providing support to Senior Financial Counselors in creating complex planning solutions for clients. Mr. Lonergan holds a B.S. degree in Finance from the University of Rhode Island.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Assistant Vice President 1/2019 to Present

Associate Financial Counselor 1/2019 to Present

Senior Financial Associate, Officer 6/2018 to 1/2019

Financial Associate 10/2015 to 6/2018

\* The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. Please refer to the following website for more information: <https://www.cfainstitute.org>.

## Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Lonergan. 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

Mr. Lonergan does not receive compensation from any outside entity for "Other Business Activities".

## Item 5 - Additional Compensation

Mr. Lonergan does not receive compensation from any outside entity, however, he 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. Further, he is eligible to receive compensation pursuant to the Wealth Management Referral Incentive Plan which relates to business development activities on new clients.

The Advisor has policies and procedures in place to ensure that the products and services recommended by Mr. Lonergan are based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Mr. Lonergan or any other employee of the Advisor, 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 6 - Supervision**

Mr. Lonergan is supervised by **Mark T. Kelly**; Principal Financial Counselor and Client Service Manager of the Advisor. Mr. Kelly monitors the investment advice provided to clients by Mr. Lonergan through routine communications with him. In addition, Mr. Kelly meets regularly with Mr. Lonergan 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 Brett Lonergan; **Mark T. Kelly**; Principal Financial Counselor and Client Service Manager, can be reached at [mtkelly@westonfinancial.net](mailto:mtkelly@westonfinancial.net) or at 781-235-7055 x 7848.

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.



# WESTON FINANCIAL

Walter H. Riester, Jr., CFP®

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Walter H. Riester 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 Walter H. Riester is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Walter H. Riester, Jr.** (Year of birth: 1961)

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

### **Educational Background:**

Colgate University, Hamilton, NY, B.A. Economics

New York University Stern School of Business, New York, NY, MBA, Finance

Completed the CFP® Professional Education Program at Boston University

Walter is an Assistant Vice President and Financial Counselor and has been with Weston Financial (the "Advisor") since 1997. He is a CFP® practitioner and a voting member of the Advisor's Investment Committee. Walter is a member of the Boston Chapter of the Society of Financial Service Professionals. Walter's specialty is retirement planning and income tax management strategies. He takes a goal-oriented approach to designing a financial plan based not only on listening and understanding his client's needs and financial goals but also educating his clients and making client service a priority in the financial planning process. Walter is a graduate of Colgate University with a B.A. in Economics. He is also a graduate of the New York University Stern School of Business where he received an MBA in Finance.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Financial Counselor 9/2017 to Present

Assistant Vice President 5/2016 to Present

Associate Financial Counselor 1/2011 to 9/2017

Senior Financial Associate 7/2005 to 1/2011

Financial Associate 6/2000 to 7/2005

### **\* 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 Mr. Riester. 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

Mr. Riester 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, Mr. Riester is an insurance agent with 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, 529 College Savings Plans, 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 Mr. Riester may receive compensation on commissions, and/or service fees (“Trailers”) and insurance commissions for placing business through WSC or Park respectively. Mr. Riester also receives from the Adviser a fixed annual salary, and an annual bonus based, in part, on the corporate performance of the Adviser and its parent company. In addition, Mr. Riester receives compensation from the Adviser 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 Adviser has policies and procedures in place to ensure that the products and services recommended by Mr. Riester are based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Mr. Riester or any other employee of the Adviser, and the client has sole discretion to accept or reject the recommendations made.

Employees of the Adviser 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 Adviser 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 Adviser 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 Adviser’s Brochure and the full Code of Ethics will be provided upon request.

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

Mr. Riester does not receive compensation from any outside entity other than as disclosed above in “Other Business Activities.”

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

Mr. Riester’s investment advisory activities are supervised by **Mark T. Kelly**, Principal Financial Counselor and Client Service Manager of the Adviser. Mr. Kelly monitors the investment advice provided to clients by Mr. Riester through routine communications with Mr. Riester. In addition, Mr. Kelly meets regularly with Mr. Riester 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 Mr. Riester; **Mark T. Kelly**; Principal Financial Counselor and Client Service Manager, can be reached at [mtkelly@westonfinancial.net](mailto:mtkelly@westonfinancial.net) or at 781-235-7055 x 7848.

Every employee has a responsibility for knowing and following the Adviser’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 Adviser’s Board of Directors.



# WESTON FINANCIAL

Nicholas T. Rossi, APMA<sup>®</sup>, CRPC<sup>®</sup>

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Nicholas T. Rossi 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 Nicholas T. Rossi is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Nicholas T. Rossi** (Year of birth: 1988)

**Professional Designations:** APMA®\* and CRPC®\*\*

### **Educational Background:**

St. Anselm College, Manchester, RI, B.A. Business, Minor in Accounting

Nicholas is an Assistant Vice President and Associate Financial Counselor and has been with Weston Financial (the "Advisor") since June 2018. He has achieved the APMA® and CRPC® designations. Nicholas works directly with high-net-worth individuals and corporate executives to provide customized financial plans, investment strategies, estate planning, and tax planning advice; while also providing support to Senior Financial Counselors in creating complex planning solutions for clients. Nicholas holds a B.A. degree in Business, with a minor in Accounting, from St. Anselm College.

### **Business Experience:**

*Weston Financial Group, Inc., Wellesley, MA*

Assistant Vice President 6/2018 to Present

Associate Financial Counselor 6/2018 to Present

*Ameriprise Financial Services Inc., Melville, NY*

Financial Planning Specialist 4/2016 to 6/2018

Financial Advisor 4/2014 to 4/2016

*Janney Montgomery Scott LLC, Melville, NY*

Financial Advisor 1/2014 to 4/2014

*MetLife Securities Inc. Roslyn, NY*

Investment Advisor Representative 6/2012 to 1/2014

### **\* APMA®**

Nicholas holds an Accredited Portfolio Management Advisor<sup>SM</sup> or APMA® designation. Individuals who hold the APMA® designation have completed a course of study encompassing client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. The program is designed for 80-100 hours of self-study. The program is self-paced and must be completed within one year from enrollment. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

### **\*\* CRPC®**

Nicholas holds the Chartered Retirement Planning Counselor or CRPC® designation. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

## Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Rossi. 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

Mr. Rossi 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, Mr. Rossi is an insurance agent with 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, 529 College Savings Plans, 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. Mr. Rossi 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. Further, he is eligible to receive compensation pursuant to the Wealth Management Referral Incentive Plan which relates to business development activities on new clients.

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

The Advisor has policies and procedures in place to ensure that the products recommended by Mr. Rossi are based on the individual needs and objectives of the client rather than on any compensation that may be received. 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

Mr. Rossi does not receive compensation from any outside entity other than as disclosed above in “Other Business Activities.”

#### Item 6 - Supervision

Mr. Rossi’s investment advisory activities are supervised by **Mark T. Kelly**; Principal Financial Counselor and Client Service Manager of the Advisor. Mr. Kelly monitors the investment advice provided to clients by Mr. Rossi through routine communications with him. In addition, Mr. Kelly meets regularly with Mr. Rossi 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 Mr. Rossi; **Mark T. Kelly**; Principal Financial Counselor and Client Service Manager, can be reached at [mtkelly@westonfinancial.net](mailto:mtkelly@westonfinancial.net) or at 781-235-7055 x 7848.

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.



## WESTON FINANCIAL

Maria A. Staffiere, RLP®

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Maria A. Staffiere 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 Maria A. Staffiere is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Maria A. Staffiere** (Year of birth: 1960)

**Professional Designation:** RLP® \*

### **Educational Background:**

Mount Ida College, Newton, MA, A.S. Business

Suffolk University, Boston, MA, B.S. Business Administration

Maria has been with Weston Financial (the "Advisor") since 1985 and has been a Principal Financial Counselor since 6/2018 and previously served as a Senior Financial Counselor from 1991 to 6/2018 and a Managing Director from 2009 to 6/2018. She is a voting member of the Advisor's Investment Committee. Maria specializes in aligning clients' life goals with their financial goals while designing long-term strategic tax, asset allocation, and investment solutions. In addition, Maria works extensively with senior executives of publicly traded companies, as well as founders of pre-IPO companies to design tax efficient exit strategies that allow for the orderly sale and diversification of the proceeds to achieve their financial goals. She graduated from Suffolk University, Cum Laude, with a B.S. in Business Administration. Maria volunteers her time with Junior Achievement.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Principal Financial Counselor 6/2018 to Present

Managing Director 5/2009 to 6/2018

Senior Financial Counselor 1991 to 6/2018

Vice President 8/2005 - 5/2009

The Park Insurance Agency, Inc.

Vice President 6/2010 to Present

### **\* REGISTERED LIFE PLANNER®**

This designation is administered by the Kinder Institute of Life Planning that denotes an adviser with advanced training in client relationship skills and holistic financial advice. This program focuses on financial life planning, a method which rests on the idea that advisers must first discover a client's most essential goals in life before formulating a financial plan. RLPs® must complete a three-step curriculum for initial certification followed by biannual CEU requirements to maintain certification. Planners must also adhere to Kinder Institute's code of ethics standards.

## Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Ms. Staffiere. 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. Staffiere 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. Staffiere is a Vice President and an insurance agent with 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, 529 College Savings Plans, 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. Staffiere may receive compensation on commissions and/or service fees (“Trailers”) and insurance commissions for products and services offered by WSC and Park. Ms. Staffiere also receives compensation from the Advisor based on a portion of client-paid financial planning 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. Staffiere are based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Ms. Staffiere or any other employee of the Advisor, 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. Staffiere does not receive compensation from any outside entity other than as disclosed above in “Other Business Activities.”

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

Ms. Staffiere’s investment advisory activities are supervised by **Kathleen A. Ryan**; President of the Advisor. Ms. Ryan monitors the investment advice provided to clients by Ms. Staffiere through routine communications with Ms. Staffiere. In addition, Ms. Ryan meets regularly with Ms. Staffiere to discuss business goals and objectives. Further, Ms. Ryan 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. Staffiere; **Kathleen A. Ryan**, President, can be reached at [karyan@washtrust.com](mailto:karyan@washtrust.com) or at 401-348-1265.

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.



# WESTON FINANCIAL

Ronald A. Sugameli, Esq.

Weston Financial Group, Inc.

100 William Street, Suite 200

Wellesley, MA 02481

781-235-7055

[www.westonfinancial.net](http://www.westonfinancial.net)

February 26, 2019

**This Brochure Supplement provides information about Ronald A. Sugameli 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 Ronald A. Sugameli is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 - Educational Background and Business Experience

**Ronald A. Sugameli** (Year of birth: 1952)

### **Educational Background:**

Tufts University, Medford, MA, B.S. Psychology and Political Science

Georgetown University Law Center, Washington, DC, J.D.

Mr. Sugameli has been with Weston Financial (the "Advisor") since 1984 and a Principal Financial Counselor since 6/2018. He previously served as a Managing Director from 08/2005 to 06/2018; Chief Investment Officer from 05/2009 to 12/2018; and Senior Vice President of New Century Portfolios and Portfolio Manager of the New Century Alternative Strategies Portfolio since its inception in 2002 through 09/2017. Mr. Sugameli is a voting member of the Advisor's Investment Committee and previously served as the Chairperson of the Investment Committee until 12/2018. Mr. Sugameli works with many of the Firm's high net worth clients and specializes legacy planning and the creation of custom portfolios designed to help client's meet their objectives with managed volatility. Mr. Sugameli is a member of the Massachusetts Bar and a retired member of the New York Bar. Mr. Sugameli graduated from Tufts University, Magna Cum Laude, with a B.S. and a double major in Psychology and Political Science; and Georgetown University Law Center from which he received a Juris Doctorate degree.

### **Business Experience:**

Weston Financial Group, Inc., Wellesley, MA

Principal Financial Counselor 6/2018 to Present

Chief Investment Officer 5/2009 to 12/2018

Managing Director 8/2005 to 6/2018

Senior Financial Counselor 1984 to 6/2018

Vice President 1984 to 6/2018

## Item 3 - Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Sugameli. 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

Mr. Sugameli is a General Securities Principal 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, Mr. Sugameli is an insurance agent with 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, 529 College Savings Plans 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, Mr. Sugameli may receive compensation based on commissions and/or service fees ("Trailers") and insurance commissions for products and services offered by WSC and Park respectively. Mr. Sugameli also receives compensation from the Advisor based on a portion of client-paid financial planning 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 Mr. Sugameli are based on the individual needs and objectives of the client rather than any compensation that may be received. Although, the payment of compensation could present a conflict of interest, the client is not under any obligation to engage Mr. Sugameli or any other employee of the Advisor, 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**

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

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

Mr. Sugameli is supervised by **Mark T. Kelly**; Principal Financial Counselor and Client Service Manager of the Advisor. Mr. Kelly monitors the investment advice provided to clients by Mr. Sugameli through routine communications with Mr. Sugameli. In addition, Mr. Kelly meets regularly with Mr. Sugameli 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 Mr. Sugameli; **Mark T. Kelly**; Principal Financial Counselor and Client Service Manager, can be reached at [mtkelly@westonfinancial.net](mailto:mtkelly@westonfinancial.net) or at 781-235-7055 x 7848.

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.