



Registered Investment Advisor

Financial Security | Time Freedom | Generational Prosperity

Form ADV Part 2A – Firm Brochure

3300 Mill Cross Ct

Oakton, VA 22124

Phone: (617) 315-8781

Email: Eric@OlsenFamilyFinancial.net

Website: <https://www.OlsenFamilyFinancial.com>

Investment Advisor Representatives (IARs)

Eric S. Olsen, PhD, CFP®

Jay B. Page, MBA

Michael J. Noce, ChFC®

This brochure provides information about the qualifications and business practices of Olsen Family Financial, LLC. If you have any questions about the contents of this brochure, please contact us at (617) 315-8781. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Olsen Family Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov using for firm's identification number 282627.

Olsen Family Financial, LLC is registered (or exempt from registration) as an Investment Advisor in the states in which it has clients. Registration does not imply a certain level of skill or training.

Item 2: Summary of Material Changes

The last update of this brochure was filed on April 28th 2025. The following changes have been made to this version of the Disclosure Brochure:

Item 4: Investment Management Services (IMS) may now be purchased as a stand-alone service, and the G2 Pathfinder Program was added for the children of current clients.

Item 5: Our Ongoing Financial Planning fees were increased by roughly 5% to account for inflation. They were previously raised in 2024, which amounts to a 2.5% annual inflation adjustment. In addition, fee structures for stand-alone IMS and the G2 Pathfinder Program were added to the Disclosure Brochure.

Item 3: Table of Contents

Item 1: Cover Page	1
Item 2: Summary of Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	4-8
Item 5: Fees and Compensation	9-10
Item 6: Performance-Based Fees and Side-By-Side Management	10
Item 7: Types of Clients	10-11
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	11
Item 9: Disciplinary Information	11
Item 10: Other Financial Industry Activities and Affiliations	11
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	12
Item 12: Brokerage Practices	13-15
Item 13: Review of Accounts	15-16
Item 14: Client Referrals and Other Compensation	16
Item 15: Custody	16
Item 16: Investment Discretion	17
Item 17: Voting Client Securities	17
Item 18: Financial Information	17
Item 19: Requirements for State-Registered Advisers	17-18
Item 20: Brochure Supplement – Dr. Eric Olsen	19-22
Item 21: Brochure Supplement – Mr. Jay Page	23-24
Item 22: Brochure Supplement – Mr. Michael Noce	25-27

Item 4: Advisory Business

Olsen Family Financial, LLC (OlsenFF) is a Registered Investment Advisory (RIA) firm established in March of 2016 and owned by Eric S. Olsen, PhD, CFP®. Olsen Family Financial, LLC was organized in Massachusetts in 2016, after which the LLC was dissolved, and the firm was organized under the current LLC in 2018 which is domesticated in Colorado. Dr. Olsen, Mr. Jay B. Page, and Mr. Michael J. Noce, ChFC® operate under the firm as Investment Advisor Representatives (IARs). OlsenFF is founded on the premise that a better service can be provided for a lower cost if the focus remains on what's important, and not on what's popular or conventional. We motivate our clients through education and strive to help them understand every recommendation we propose. We base our investment recommendations on low cost, Index Fund or Exchange Traded Fund (ETF) investing with an emphasis on strategic asset allocation. We make ourselves available to the client in-person, through video conferencing, and over the phone to answer questions, remove doubts and celebrate successes together. We treat the client/advisor relationship as a partnership. We are family focused and understand that our company exists to serve families through the peace afforded by financial security and prosperity.

We offer a comprehensive service that incorporates the three interrelated roles of Financial Planner, Investment Advisor, and Financial Coach. Our work as Financial Planners helps our clients identify and succeed in the key basic tenets of finance such as building personal financial statements, quantifying and investing towards specific goals, insurance/risk management, retirement planning, college savings, work/government benefits (including military benefits), estate planning, etc. The culmination of this work, generated through the initial client meetings, is the Comprehensive Financial Plan, received at the end of the initial three meetings as a One Page Financial Plan, electronic report/software access, and an implementation-oriented Task List to help clients progress towards their financial goals.

As Investment Advisors, we provide specific investment plans and advice according to the clients' goals and risk tolerance. We provide plans with recommended asset allocation and assist our clients in rebalancing towards target allocations as life circumstances and timelines progress. Risk tolerances are assessed through an initial intake form, ongoing discussion, and the collaborative development of the Investment Policy Statement which is reviewed annually. In addition, we manage taxable brokerage, IRA and other accounts through a third-party custodian on a discretionary basis (this means client assets will remain under their control at the custodian we utilize while we will have the ability to monitor the portfolio at all times and to make trades on your behalf. See Item 16 for more information) through our Investment Management Service (IMS).

As Financial Coaches, we provide possibly the most important service to our clients: helping them understand and combat some of the greatest pitfalls of behavioral finance and acting as an accountability partner. In this role, we help them prioritize goals and see the way in which our natural human tendencies are often exactly what prevents us from realizing those goals. In addition, we help them understand and implement the basics of budgeting and cash flow management and provide a personal level of

accountability and support as clients learn to develop or strengthen the financial discipline necessary for continued success.

The Comprehensive Financial Plan and Financial Checkup/Portfolio Rebalance (FCPR) consist of three parts: an advisor prepared One Page Financial Plan document, a financial planning software generated report with ongoing access, and a Task List. The initial Comprehensive Plan takes place over three 1-2 hour long in-person or virtual meetings and culminates in a plan that addresses client goals, current financial position, debt repayment strategies, cash flow management, current vs. target asset allocation investment recommendations, retirement analysis, insurance evaluation, college planning, and actionable tasks. After the plan is delivered, clients transition to Ongoing Financial Planning clients through an annual fee, billed monthly in arrears, beginning on the first of the month after the initial Comprehensive Financial Plan is delivered.

The Ongoing Financial Planning service includes the FCPR meeting(s), optional Phone Consultations, and optional Phone Check-Ins. The FCPR is an opportunity to review implementation, update to the client's plan to incorporate changes in goals or financial situation, rebalance investment portfolios, and continue optimizing the client's financial situation. The FCPR takes place over one or two in-person or virtual 1-2 hour long meetings. For Ongoing Financial Planning clients, IARs send two notices for the Client to schedule their meeting (one RightCapital Task email and IAR email). If a meeting is not scheduled in its given month, it may be carried into the subsequent month(s) at the client's request. The optional Phone Consultation is a 1-2 hour phone call (virtual meeting by request) to address specific client questions, discuss advisor identified topics, review progress on previously established goals and tasks, and review the latest financial plan as necessary. The optional Phone Check-In is a 15-30 minute call to review progress on previously established goals and tasks or briefly discuss big picture client questions. The Hourly Consultation gives an Ongoing Financial Planning client the opportunity to reach out between meetings with the same intent as the Phone Consultation or for non-clients to work with OlsenFF as a stand-alone service. There are two service level choices for ongoing clients and the details outlining the difference between these two plans as well as general services (as applicable) is presented on the following page:

Service Model for Ongoing Financial Planning

	Platinum Plan \$5,040/year	Silver Plan \$4,200/year
Meeting Calendar		
Financial Checkup / Portfolio Rebalance	October & April	October
Phone Consultation	January & July	April
Phone Check-In	--	January & July
Understanding Your Financial Position		
Balance Sheet & Net Worth Tracking	✓	✓
Net Worth Growth Percentage Calculation	✓	✓
Financial Goals & Accountability	✓	✓
One Page Financial Plan w/ KPI ¹ Tracking	✓	✓
Cash Flow Planning	✓	✓
Credit and Debt Planning	✓	✓
Employer Benefits Analysis	✓	✓
Access to Robust Financial Planning Software	IncomeLab + RC	RightCapital (RC)
Investment Planning		
Investment Policy Statement & Asset Allocation Recommendation	✓	✓
Research Driven Investment Philosophy	✓	✓
Capital Gain / Capital Loss Harvesting	✓	✓
Semi-Annual Rebalances w/ Tolerance Bands	✓	--
Annual Rebalances w/ Tolerance Bands	--	✓
Windfall/Inheritance Investment Planning	✓	✓
Handling of Concentrated Stock Positions	✓	✓
Equity Compensation Analysis and Recommendations	✓	\$400-\$600 ³
Employee Stock Purchase Plan Analysis	✓	\$400-\$600 ³
Retirement Planning		
In-Depth Retirement Projections and Planning	✓	✓
Retirement Income Planning & Safe Withdrawal Rate Analysis	✓	✓
Analysis of Roth vs. Traditional Account Contributions	✓	✓
Social Security Optimization	✓	✓
Roth Conversion Analysis	✓	✓
Sensitivity Analysis and Contingency Planning	✓	✓
Early and Phased Retirement Analysis	✓	\$400-\$600 ³
Risk Planning		
Life Insurance Needs Analysis and Recommendations	✓	✓
Disability Insurance Needs Analysis and Recommendations	✓	✓
Homeowner/Renter, Personal Property & Auto Policy Reviews	✓	✓
Analysis of Existing Cash Value Policies	✓	\$400-\$600 ³

	Platinum Plan \$5,040/year	Silver Plan \$4,200/year
Tax Planning		
Forward Looking Tax Planning	✓	✓
Adjusting Strategies for Changes in Tax Policy	✓	✓
Prior Year Tax Return Analysis / Tax Return Report	✓	✓
Tax Letter (Feb/Mar) / CPA Coordination	✓	✓
Standard vs. Itemized Deduction Analysis	✓	✓
Analysing Options to Maximize QBI ² Deduction	✓	✓
Charitable Planning	✓	✓
Current Year Tax Return Draft Review	✓	\$400-\$600 ³
Estate Planning		
Estate Plan Document Review	✓	✓
Beneficiary Audit	✓	✓
Secure Document Repository and Coordination	✓	✓
Gift and Bequest Planning	✓	✓
Facilitation of Estate Document Completion	✓	\$400-\$600 ³
Psychology of Financial Planning		
Developing Financial Purpose and Values	✓	✓
Support Overcoming Financial Biases	✓	✓
Support Overcoming the Investment Behavior Gap	✓	✓
Education Planning		
529 College Saving Plan Recommendations	✓	✓
Comprehensive College Planning Analysis	✓	✓
Student Loan Analysis and Recommendations	✓	✓
Student Loan Forgiveness Planning	✓	\$400-\$600 ³
Real Estate Planning		
Rent vs. Buy Analysis	✓	✓
Sell vs. Rent Analysis	✓	✓
Investing and Ownership Best Practices	✓	✓
Financial Projections	✓	\$400-\$600 ³
Financial Planning for Small Business Owners		
Cash Flow and Accounting Best Practice Recommendations	✓	✓
Establish Small Business Retirement Accounts	✓	✓
Tax Considerations for Small Businesses	✓	✓
Analysis of S-Corp Election	✓	\$400-\$600 ³
¹ KPI - Key Performance Indicators, ² QBI - Qualified Business Income, ³ Estimated, actual cost may vary depending on scope of work		

OlsenFF will also work with the clients in advising assets held in company retirement accounts such as 401(k)s, 403(b)s, and the Thrift Savings Plan. Each financial plan will be specifically tailored to the client utilizing ETFs or index funds (when possible) based on the client's goals, time horizon, risk tolerance/capacity, and financial situation. Clients may request restrictions on investment products. If the client currently holds individual stocks or other financial products that they do not wish to liquidate, the advisor can build those holdings into their current portfolio. IARs can also recommend individual stocks or other investment opportunities on a non-commission basis at their discretion. OlsenFF does not take physical custody of client's funds; instead, we manage funds on a discretionary basis through the third-party custodian. The IMS services can be purchased as a stand-alone service at the IAR's discretion. OlsenFF manages roughly \$14,000,000 of assets on a discretionary basis and \$0 on a non-discretionary basis as of March 30th, 2026. OlsenFF does not participate in wrap fee programs.

For those clients who are rental real estate investors, or are considering becoming investors, we will provide a review of the risks involved in rental real estate investing in the context of your total financial picture, as well as make recommendations for an asset allocation strategy which accounts for your real estate investments. Our services include incorporating your existing or potential rental properties into your overall cash flow and budget, risk management, retirement and estate plan recommendations, which may include making projections and modeling different scenarios. We may also offer general guidelines and best practices for rental property financial management, including cash reserves, insurance planning and property management. Note: OlsenFF does not execute real estate property assessments, appraisals, nor any other evaluation as to the current ownership status, lending, liens, or the condition of any real estate property. OlsenFF does not purchase, sell, or facilitate the purchase or sale of real estate property and is not responsible for the performance of real estate investments relative to discussed projections and strategies.

Children of Ongoing Financial Planning clients may participate in our G2 Pathfinder Program. This program is a financial education focused program to help get them started with the basics of budgeting/cash flow management and investing. To qualify for this program, the children must be between 18-24 years old and may remain in the program until they hit two years of service or age 24. The program consists of an initial Kick Off meeting, a group annual Financial Coaching meeting, and an annual Plan update meeting. Each participant will be provided an account to our financial planning software and be part of the IMS. The participants will also receive quarterly emails with educational resources including book, podcast, and video recommendations. Participants in the program will sign their own Advisory Services Agreement.

We may provide seminars or other public speaking engagements on an "as announced" basis for groups seeking general education on investments and other areas of personal finance. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does OlsenFF provide individualized investment advice to attendees during these seminars.

Item 5: Fees and Compensation

It is important to OlsenFF that we offer a simple and straightforward fee structure without binding clients to long term contracts. We strive to competitively price our offering with relation to the general marketplace for financial services, and we encourage all clients to shop the market and compare our fees and services to other financial advisory firms.

The fee schedule is outlined below:

- ❑ Comprehensive Financial Plan – \$2,500
- ❑ Ongoing Financial Planning, Platinum Plan – \$5,040/year (\$420/month)
with Investment Management Service – 0.40% of Assets Under Management
- ❑ Ongoing Financial Planning, Silver Plan – \$4,200/year (\$350/month)
with Investment Management Service – 0.40% of Assets Under Management
- ❑ Investment Management Service alone – 0.40% of Assets Under Management
- ❑ Hourly Consultation - \$200 per hour
- ❑ G2 Pathfinder Program – \$200/yr
with Investment Management Service – 0.40% of Assets Under Management

As part of our IMS, OlsenFF manages client assets (Assets Under Management or AUM) at a third-party custodian on a discretionary basis for 0.40% of the managed account values as calculated on the last day of the quarter. Fees for the Comprehensive Financial Plan, Ongoing Financial Planning, and hourly consultations are billed to clients, and may be paid by electronic funds transfer, check. For Clients utilizing the IMS, Ongoing Financial Planning fees may also be deducted from Client accounts at the third-party custodian, per the Client's discretion. Fees for Ongoing Financial Planning are billed monthly in arrears. Fees for the IMS are, paid in arrears on a quarterly basis. The advisory fee is an Assets Under Management (AUM) fee that is calculated by multiplying the above rate of 0.40% by the client's total assets as calculated on the last day of the previous quarter and divided by four. For example, if a client had \$100,000 of managed assets on March 31st, their quarterly fee would be $(\$100,000 \times 0.40\%) / 4 = \100 . Investment Management fees are deducted from the client account at the third-party custodian. For more information regarding the deduction of our management fees from the client's account, please see Item 15 below.

Our fees are exclusive of brokerage commissions, transaction fees, and other related expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and ETFs charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and cost; however, investment advice is provided with the goal of minimizing these fees and helping clients to invest as cost effectively as possible. OlsenFF is a "Fee-Only" financial advisor, which means we will never receive commissions on products recommended to clients. More information may be found under Item 12. Fees may be negotiated on a client-by-client

basis and OlsenFF will never disclose to a third party how a client is billed for services. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or by agreement from the client in writing. The ongoing relationship may be terminated by the IAR or client at any time via written notification and the client will only be billed for the final month's fees (or quarter in the case of managed assets) on a pro-rata basis from the day the termination notice. For example, if a client provided notice of termination on the 15th day of the month, they would only be billed for days 1-15 of that month as their final bill. Since fees are paid in arrears, no refund of unearned fees will be needed upon termination. For all services provided, if the client elects for early termination, any fees for the hours already worked will be due at the Hourly Consultation rate. For the Comprehensive Financial Plan, 25% of the fee will be due within 10 calendar days of signing the Advisory Services Agreement with the remainder due within 10 calendar days of the final plan delivery. Please do not hesitate to ask on any information contained pertaining to fees and compensation.

Seminars and speaking engagements are offered to organizations and the public on a variety of financial topics. Fees range from \$0 to \$1,000 per seminar or \$0 to \$50 per participant, as negotiated between OlsenFF and the organization. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. OlsenFF collects 25% of the fee in advance with the remainder due at the conclusion of the engagement. OlsenFF offers its services in a virtual or in-person setting. Should the event require travel arrangements, both parties must agree to the terms of travel (i.e. cost, distance, hotel arrangements) at the start of the engagement. Fees are paid by electronic funds transfer (EFT) or check.

Clients may cancel the event with 30 days' advance written notice. Should the Client cancel the event within 30 days of the event (with the exception of weather or similar unforeseen causes), the Client will be responsible for reimbursement of any nonrefundable travel expenses already incurred and a prorated fee for any work conducted in preparation of the event, based on the percentage of work done and the flat fee agreed upon by both parties. Should any fees collected in advance exceed the amount of work conducted, Advisor will provide a prorated refund within 30 days. Invoicing and payment for speaking engagements will be conducted through the AdvicePay platform via Automated Clearing House (ACH) transfers. If a refund is required, it will be initiated via AdvicePay and with the organization receiving an ACH back to their account.

Item 6: Performance-Based Fees and Side-By-Side Management

OlsenFF does not charge performance-based fees and therefore does not engage in side-by-side management.

Item 7: Types of Clients

OlsenFF specializes in working with families, small business owners, real estate investors, military service members, pilots, and medical professionals. We do not impose minimum Assets Under Management requirements or other requirements for opening or maintaining accounts. We currently work with individuals, families, and

their trusts but do not work with investment companies, pensions plans, or other entities for ongoing financial planning.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

OlsenFF provides analysis based on each client's individual goals, time horizon, risk tolerance/capacity, and financial situation. OlsenFF's overarching investment strategy focuses on strategic asset allocation according to a client's risk tolerance and situation (obtained through a risk assessment, client conversations, and summarized in a client specific Investment Policy Statement) utilizing broad based, passively managed ETFs or mutual funds. In specific client situations, OlsenFF may utilize individual publicly traded securities (stocks or bonds) to complement this strategy. As part of this strategy, OlsenFF focuses on diversification, and regular rebalancing. When ETFs or mutual funds are utilized and recommended to a client, they are evaluated on the basis of providing the most value to the client by attempting to select among the lowest cost options. This is predominantly analyzed by examining the funds expense ratio; portfolios are then built off the client's determined asset allocation. Tax implications are also considered when recommending investments and priority may be given to investments that will reduce a client's overall tax burden, even if fees may be higher. The selection of mutual funds and ETFs has more to do with the client's risk tolerance and situation than it does with the securities themselves, as asset allocation is of the utmost importance. It is crucial for the client to recognize that investing in securities involves the risk of loss of invested capital and clients must be prepared to bear that risk. As all publicly traded securities and even money market funds, or other cash and cash equivalent holdings, carry inherent risk, there is the possibility of loss up to and including the entirety of the invested amount. Losses can be from market fluctuations, interest rate risk, bankruptcy or financial failure of the companies in which we invest, or anything else that would reduce the value of the ETF, mutual fund, or individual security. Mutual funds and ETFs that mirror major market indices (including large company, small company, international equity, domestic bonds, etc.) are typically recommended and therefore, the client bears risk similar to the risk of that segment of the market. Other investments may be recommended on a case-by-case basis and depending on the Client's personal situation. This includes significant loss of principal for a sustained duration and no guarantee that the asset will ever recover to its original value. For this reason, risk tolerance and the client's individual needs will be discussed extensively when recommendations are provided, to the end the client is empowered to make educated and informed decisions. As part of the initial Comprehensive Plan, we develop an Investment Policy Statement that is then reviewed and updated (as necessary) at subsequent FCPR meetings.

Item 9: Disciplinary Information

There is no disciplinary information to report for the firm or its IARs.

Item 10: Other Financial Industry Activities and Affiliations

No other financial industry activities or affiliations.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Dr. Olsen, Mr. Page, and Mr. Noce operate under OlsenFF as IARs and use the same strategies investing in their own portfolio as with their clients. Because this includes ETFs (which trade like a stock, may be purchased above or below the Net Asset Value (NAV) of the ETF's holdings, and move in price according to the volume traded), this creates a conflict of interest in which Dr. Olsen, Mr. Page, and Mr. Noce may buy the same securities they recommend to clients. This conflict is mitigated by following the strict Code of Ethics manual of OlsenFF which states that it is the duty of the IARs at all times to scrupulously avoid serving their own personal interest ahead of the interests of the client, that they must work diligently to ensure that no client is preferred over any other client, and that personal transactions in securities must be accomplished so as to avoid even the appearance of a conflict of interest on the part of the IARs with the interest of the clients. OlsenFF's Code of Ethics may be obtained by emailing a request to admin@olsenfamilyfinancial.net. In addition, the IARs must avoid actions or activities that allow (or appear to allow) a person to profit or benefit from his or her position with OlsenFF at the expense of clients, or that otherwise bring into question the person's independence or judgment and is naturally prohibited from engaging in any practice that defrauds or misleads any client, or engaging in any manipulative or deceitful practice with respect to clients or securities.

Department of Labor's (DOL) Prohibited Transaction Exemption 2020-02 ("PTE 2020-02")

When we provide investment advice to you regarding your retirement plan account or Individual Retirement Account (IRA), we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

1. Meet a professional standard of care when making investment recommendations (give prudent advice);
2. Never put our financial interests ahead of yours when making recommendations (give loyal advice);
3. Avoid misleading statements about conflicts of interest, fees, and investments;
4. Follow policies and procedures designed to ensure that we give advice that is in your best interest;
5. Charge no more than is reasonable for our services; and
6. Give you basic information about conflicts of interest.

We benefit financially from the rollover of your assets from a retirement account to an account that we manage or provide investment advice, because the assets increase our assets under management and, in turn, our advisory fees. As a fiduciary, we only recommend a rollover when we believe it is in your best interest.

Item 12: Brokerage Practices

Factors Used to Select Custodians

OlsenFF does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian’s services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian’s:

1. Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
2. Capability to execute, clear, and settle trades (buy and sell securities for your account);
3. Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
4. Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
5. Availability of investment research and tools that assist us in making investment decisions
6. Quality of services;
7. Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
8. Reputation, financial strength, security and stability;
9. Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co., Inc., a registered broker-dealer, member FINRA and SIPC (“Schwab”) and Altruist Financial LLC (with its current clearing firm, Apex Clearing Corporation, each unaffiliated SEC-registered broker dealers and FINRA/SIPC members, “Altruist”). Although Clients may request us to use a custodian of their choosing, we generally recommend that Clients open brokerage accounts with Schwab or Altruist. We are not affiliated with either firm. The Client will ultimately make the final decision of the custodian to be used to hold the Client’s investments by signing the selected custodian’s account opening documentation.

Charles Schwab & Co., Inc.

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like OlsenFF. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help OlsenFF manage or administer Clients’ accounts, while others help manage and grow our business.

Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by OlsenFF or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, OlsenFF at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by OlsenFF or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the OlsenFF's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as OlsenFF regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. Services that benefit you: Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. Services that may not directly benefit you: Schwab also makes available to OlsenFF other products and services that benefit OlsenFF but may not directly benefit Clients or their account. These products and services assist in managing and administering Client accounts. They include investment research, both Schwab's own and that of third parties. OlsenFF may use this research to service all or a substantial number of Client accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
3. Provide access to Client account data (such as duplicate trade confirmations and account statements);
4. Facilitate trade execution and allocate aggregated trade orders for multiple Client accounts;
5. Provide pricing and other market data;
6. Facilitate payment of our fees from our Clients' accounts;
7. Assist with back-office functions, recordkeeping, and Client reporting;
8. Services that generally benefit only OlsenFF: Schwab also offers other services intended to help manage and further develop our business enterprise. These services include:
 - a. Educational conferences and events
 - b. Consulting on technology, compliance, legal, and business needs
 - c. Publications and conferences on practice management and business succession
9. Clients' brokerage and custody costs: for Client accounts that Schwab maintains, Schwab generally does not charge separately for custody services but is compensated by charging commissions or other fees on trades that it executes or that settle into Client Schwab accounts. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Altruist Financial LLC

OlsenFF also offers investment advisory services through the custodial platform offered by Altruist Financial LLC and its current clearing firm, Apex Clearing Corporation (each unaffiliated SEC-registered broker dealers and FINRA /SIPC members), including by virtue of no commissions on orders executed through them, fully digital account opening process, the variety of available investments, and integration with software tools that can benefit OlsenFF and its Clients.

Research and Other Soft-Dollar Benefits

OlsenFF does not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab, and Altruist may provide us with certain services and products that may benefit us. All such soft dollar benefits are consistent with the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

Brokerage for Client Referrals

OlsenFF receives no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

OlsenFF does recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific custodian to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions, and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

OlsenFF combines multiple orders for shares of the same securities purchased for advisory accounts we manage whenever purchased in the same trading session (this practice is commonly referred to as “block trading”). OlsenFF will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by OlsenFF or access persons may participate in block trading with your accounts; however, they will not be given preferential treatment. There are instances that may require OlsenFF to conduct multiple trading sessions in the same day, in which case we would not block trade orders. This may lead clients to pay different prices for the same security in the same day due to the constant fluctuations of the market.

Item 13: Review of Accounts

OlsenFF reviews client accounts during both the initial Comprehensive Financial Plan and subsequent FCPR meetings. For Ongoing clients, accounts are reviewed either semi-annually or annually (depending on if the Platinum or Silver plan is selected) at

the FCPR meeting or when requested by the client due to significant life events through an Hourly Consultation service. Events that would constitute a significant life event include marriage, divorce, death or birth in the family, changes in employment, relocation, etc. and would be billed at the hourly rate presented in Item 5. These reviews take place by the firm's IARs, Dr. Olsen, Mr. Page, and Mr. Noce. Personalized financial plans are provided to the client as a part of the initial meetings as well as after the FCPR meeting. In addition to these reports, the custodian will provide client statements following their practices and procedures.

Client accounts under the IMS will be reviewed regularly and at the least on a quarterly basis by the IARs. The account is reviewed with regards to the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per client's needs. Clients will receive trade confirmations from the broker(s) for each transaction in their accounts, monthly or quarterly statements, and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. OlsenFF will not provide written reports to clients apart from what is received as part of the initial plan and after the FCPR meeting.

Item 14: Client Referrals and Other Compensation

Although OlsenFF accepts and is continually grateful for referrals to other potential clients, in an effort to mitigate conflicts of interest, we do not provide referrals for compensation or provide compensation for referrals. OlsenFF receives no other compensation apart from the soft dollar benefits discussed in Item 12.

Item 15: Custody

OlsenFF does not accept custody of client funds except in the instance of withdrawing client fees for the IMS or Ongoing Financial Planning services. In some states (including Virginia), this is considered to have limited (or "constructive") custody. For client accounts in which OlsenFF directly debits their advisory fee:

1. OlsenFF will send a copy of its invoice to the custodian at the same time that it sends the client a copy.
2. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
3. The client will provide written authorization to OlsenFF, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the custodian that holds and maintains client's investment assets. We urge clients to carefully review such statements and compare such official custodial statements to the reports that we may provide to them. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

Under the IMS, we maintain discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and initialed by the client.

Item 17: Voting Client Securities

OlsenFF does not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, Clients will receive proxy materials directly from the account custodian. However, in the event OlsenFF were to receive any written or electronic proxy materials, OlsenFF would forward them directly to the Client by mail, unless they have authorized our firm to contact you by electronic mail, in which case, OlsenFF would forward the Client any electronic solicitation to vote proxies.

Item 18: Financial Information

OlsenFF has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to Clients, and has not been the subject of a bankruptcy proceeding. OlsenFF do not have custody of client funds or securities (apart from constructive custody to bill under the IMS) or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Eric S. Olsen, PhD, CFP®, born June 26th, 1986, is the Owner and Principal of Olsen Family Financial, LLC. Dr. Olsen graduated in the top 10% of his class with a Bachelor of Science in Management and a minor in Foreign Languages (Spanish) from the United States Air Force Academy in 2010, with the Dean's List Academic Achievement Award with a Master of Liberal Arts, Finance from the Harvard Extension School in 2017, a Financial Planning Certificate from Boston University in 2018, and a Doctor of Philosophy (PhD), Consumer Sciences (Family Resource Management) from The Ohio State University in 2024. In his military career, he has served as an Acquisitions Officer in the United States Air Force, taking on a program management role in stealth radar testing, flight testing, Information Technology network engineering, and cloud computing with a focus on cost, schedule, and performance. Dr. Olsen has earned his Program Management Level II certification from the Air Force, which requires over 200 hours of formal education courses as well as a minimum of two years in program management with cost, schedule, and performance responsibilities. Dr. Olsen also worked as a Senior Instructor of Management at the United States Air Force Academy

teaching accounting and finance courses. In addition, he worked as a consultant to the CFP Board Registered undergraduate financial planning education program at The Ohio State University. He serves as an active-duty Lieutenant Colonel (Select) officer in the United States Air Force, working normal business hours in said career, and is an active real estate investor.

Jay B. Page, born October 26th, 1985, is an Investment Adviser Representative with Olsen Family Financial, LLC. Mr. Page graduated from the United States Air Force Academy with a Bachelor of Science in Foreign Area Studies and a minor in Foreign Languages (Spanish) in 2008. In addition, he graduated with a Master of Business Administration (MBA) degree from Oklahoma State University in 2014. In his Air Force career, Mr. Page served as a pilot in 3 different aircraft, including the B-1 Bomber, MQ-9 Reaper, and MQ-1 Predator (drones). His experience includes flying combat missions in the Middle East, flying strategic deterrence missions in the Pacific theater, acting as principal advisor and action officer for high-level executive leaders, and extensive experience leading and managing in small team office settings. He is currently a commercial airline pilot, as well as a Lieutenant Colonel in the Air Force Reserves as an Air Force Academy Admissions Liaison Officer.

Michael J. Noce, ChFC®, born November 4, 1986, is an Investment Adviser Representative with Olsen Family Financial, LLC. Mr. Noce graduated Magna Cum Laude from Tulane University in 2009 with a Bachelor of Science in Management, Majoring in Finance. He was commissioned through the Navy ROTC program at Tulane and was named the Chief of Naval Operations 2009 Distinguished Graduate. Mr. Noce was also a member of the Sigma Phi Epsilon Fraternity and the Beta Gamma Sigma Business Honor Society. He graduated with a Master of Liberal Arts, Finance degree from the Harvard Extension School in 2020 with the Dean's List Academic Achievement Award and Graduate certificates in Real Estate Investing and Corporate Finance. In 2023, he completed the Chartered Financial Consultant program from The American College of Financial Services. In his military career, Mr. Noce served as a Surface Warfare Officer in the United States Navy, deploying on numerous ships throughout the Middle East and Pacific theaters. He held various leadership roles in Engineering, Combat Systems, and Operations departments, and was recognized by Accenture as part of their "Top 40 Under 40 Military" for 2012. He transitioned to the Navy Reserve component in 2015 and became the Senior Manager for US Factory Service at Whirlpool Corporation. Mr. Noce returned to active duty in 2018, supporting cultural initiatives for the Secretary of the Navy and the Chief of Naval Operations. During this time in Washington DC, he was selected as a White House Social Aide, serving for both the Trump and Biden administrations. He recently completed two-year Mobilization orders working as a Strategic Operations Planner for US Central Command in Tampa, Florida and Saudi Arabia. He continues to serve as a Commander (Select) in the Navy Reserve.

At OlsenFF we are never compensated on performance-based fees and neither OlsenFF or its IARs have ever been involved in an arbitration or civil self-regulatory or administrative proceeding. In addition, OlsenFF or its IARs have no relationships with any issuer of securities as disclosed under Item 10.



Form ADV Part 2B - Brochure Supplement

The Investment Advisor Representative for Olsen Family Financial, LLC (OlsenFF) is:

Eric S. Olsen, PhD, CFP® (CRD #6604883)
Owner, Principal, Chief Compliance Officer, and Lead Financial Planner

3300 Mill Cross Ct
Oakton, VA 22124
Phone: (617) 315-8781
Email: Eric@OlsenFamilyFinancial.net
Website: <http://www.OlsenFamilyFinancial.com>

This brochure supplement provides information about Dr. Olsen that supplements the OlsenFF brochure. You should have received a copy of that brochure. Please contact our service center if you did not receive OlsenFF's brochure or if you have any questions about the contents of this supplement.

Additional information about Olsen Family Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov using for firm's identification number 282627.

Item 2: Educational Background and Business Experience

Eric S. Olsen, PhD, CFP®, born June 26th, 1986, is the Owner and Principal of Olsen Family Financial, LLC. Dr. Olsen graduated in the top 10% of his class with a Bachelor of Science in Management and a minor in Foreign Languages (Spanish) from the United States Air Force Academy in 2010, with the Dean's List Academic Achievement Award with a Master of Liberal Arts, Finance from the Harvard Extension School in 2017, a Financial Planning Certificate from Boston University in 2018, and a Doctor of Philosophy (PhD), Consumer Sciences (Family Resource Management) from The Ohio State University in 2024. In his military career, he has served as an Acquisitions Officer in the United States Air Force, taking on a program management role in stealth radar testing, flight testing, Information Technology network engineering, and cloud computing with a focus on cost, schedule, and performance. Dr. Olsen has earned his Program Management Level II certification from the Air Force, which requires over 200 hours of formal education courses as well as a minimum of two years in program management with cost, schedule, and performance responsibilities. Dr. Olsen also worked as a Senior Instructor of Management at the United States Air Force Academy teaching accounting and finance courses. In addition, he worked as a consultant to the CFP Board Registered undergraduate financial planning education program at The Ohio State University. He serves as an active-duty Lieutenant Colonel in the United States Air Force, working normal business hours in said career, and is an active real estate investor.

CERTIFIED FINANCIAL PLANNER™ professional

Dr. Olsen is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a Certified Financial Planner® professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Item: 3 Disciplinary Information

There is no disciplinary information to report for Dr. Olsen.

Item 4: Other Business Activities

As stated above, Dr. Olsen is currently serving in active-duty status as an officer in the United States Air Force. He works normal business hours for this job with additional training or mission related travel that is required on a semi-regular basis.

Item 5: Additional Compensation

Dr. Olsen does not receive any compensation from any third party (other than the soft dollar benefits discussed in Part A, Item 12) for advisory services provides to clients.

Item 6: Supervision

Dr. Olsen does not have a supervisor as he is the Principal, Chief Compliance Officer (CCO), and Lead Financial Planner of Olsen Family Financial, LLC. All decisions pertaining to the business and well as recommendations to his clients are made

exclusively by him. Dr. Olsen will adhere to the firm's Code of Ethics and Policies and Procedures.

Item 7: Requirements for State-Registered Advisers

Dr. Olsen has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Form ADV Part 2B - Brochure Supplement

The Investment Advisor Representative for Olsen Family Financial, LLC (OlsenFF) is:

Jay B. Page, MBA (CRD #7285795)
Financial Planner

108 Amblerwood Ct
Peachtree City, GA 30269
Phone: (706) 810-6880
Email: Jay@OlsenFamilyFinancial.net
Website: <http://www.OlsenFamilyFinancial.com>

Firm's Primary Office Location:
3300 Mill Cross Ct
Oakton, OH 22124
Firm's Primary Office Phone:
617-315-8781

This brochure supplement provides information about Mr. Page that supplements the OlsenFF brochure. You should have received a copy of that brochure. Please contact our service center if you did not receive OlsenFF's brochure or if you have any questions about the contents of this supplement.

Additional information about Olsen Family Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov using for firm's identification number 282627.

Item 2: Educational Background and Business Experience

Jay B. Page, born October 26th, 1985, is an Investment Adviser Representative with Olsen Family Financial, LLC. Mr. Page graduated from the United States Air Force Academy with a Bachelor of Science in Foreign Area Studies and a minor in Foreign Languages (Spanish) in 2008. In addition, he graduated with a Master of Business Administration (MBA) degree from Oklahoma State University in 2014. In his Air Force career, Mr. Page served as a pilot in 3 different aircraft, including the B-1 Bomber, MQ-9 Reaper, and MQ-1 Predator (drones). His experience includes flying combat missions in the Middle East, flying strategic deterrence missions in the Pacific theater, acting as principal advisor and action officer for high-level executive leaders, and extensive experience leading and managing in small team office settings. He is currently a commercial airline pilot, as well as a Lieutenant Colonel in the Air Force Reserves as an Air Force Academy Admissions Liaison Officer.

Item: 3 Disciplinary Information

There is no disciplinary information to report for Mr. Page.

Item 4: Other Business Activities

Mr. Page is also a First Officer (pilot) for Delta Airlines. He works variable business hours depending on his flight schedule and his duties include ongoing training.

Item 5: Additional Compensation

Mr. Page does not receive any compensation from any third party (other than the soft dollar benefits discussed in Part A, Item 12) for advisory services he provides to clients.

Item 6: Supervision

Mr. Page is supervised by the firm principal, Dr. Eric Olsen (who may be reached at 617-315-8781), in his financial planning/investment management duties. Dr. Olsen will discuss client situations and planning topics with Mr. Page, answering questions and giving direction as needed. In addition, Dr. Olsen will review plans prepared and investments recommended by Mr. Page on a random basis, reviewing no less than five plans per year. Dr. Olsen will brief Mr. Page on his requirements to the firm's Code of Ethics and Policies and Procedures on an annual basis.

Item 7: Requirements for State-Registered Advisers

Mr. Page has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.



Form ADV Part 2B - Brochure Supplement

The Investment Advisor Representative for Olsen Family Financial, LLC (OlsenFF) is:

Michael J. Noce, ChFC® (CRD #7889105)
Associate Advisor

109 5th Ave N
St. Petersburg, FL 33701
Phone: (727) 217-5750
Email: Mike@OlsenFamilyFinancial.net
Website: <http://www.OlsenFamilyFinancial.com>

Firm's Primary Office Location:
3300 Mill Cross Ct
Oakton, OH 22124
Firm's Primary Office Phone:
617-315-8781

This brochure supplement provides information about Mr. Noce that supplements the OlsenFF brochure. You should have received a copy of that brochure. Please contact our service center if you did not receive OlsenFF's brochure or if you have any questions about the contents of this supplement.

Additional information about Olsen Family Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov using for firm's identification number 282627.

Item 2: Educational Background and Business Experience

Michael J. Noce, ChFC®, born November 4, 1986, is an Investment Adviser Representative with Olsen Family Financial, LLC. Mr. Noce graduated Magna Cum Laude from Tulane University in 2009 with a Bachelor of Science in Management, Majoring in Finance. He was commissioned through the Navy ROTC program at Tulane and was named the Chief of Naval Operations 2009 Distinguished Graduate. Mr. Noce was also a member of the Sigma Phi Epsilon Fraternity and the Beta Gamma Sigma Business Honor Society. He graduated with a Master of Liberal Arts, Finance degree from the Harvard Extension School in 2020 with the Dean's List Academic Achievement Award and Graduate certificates in Real Estate Investing and Corporate Finance. In 2023, he completed the Chartered Financial Consultant program from The American College of Financial Services. In his military career, Mr. Noce served as a Surface Warfare Officer in the United States Navy, deploying on numerous ships throughout the Middle East and Pacific theaters. He held various leadership roles in Engineering, Combat Systems, and Operations departments, and was recognized by Accenture as part of their "Top 40 Under 40 Military" for 2012. He transitioned to the Navy Reserve component in 2015 and became the Senior Manager for US Factory Service at Whirlpool Corporation. Mr. Noce returned to active duty in 2018, supporting cultural initiatives for the Secretary of the Navy and the Chief of Naval Operations. During this time in Washington DC, he was selected as a White House Social Aide, serving for both the Trump and Biden administrations. He recently completed two-year Mobilization orders working as a Strategic Operations Planner for US Central Command in Tampa, Florida and Saudi Arabia. He continues to serve as a Commander in the Navy Reserve.

Chartered Financial Consultant ("ChFC®")

The Chartered Financial Consultant (ChFC®) program prepares advisors to meet the advanced financial planning needs of individuals, professionals, and small business owners. They gain a sustainable advantage in a competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments, and estate planning. The ChFC® requires three years of full-time, relevant business experience, nine two-hour course-specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC® designation must adhere to The American College's Code of Ethics.

Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning.
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines, namely, estate planning, retirement planning, or non-qualified deferred compensation.

Item: 3 Disciplinary Information

There is no disciplinary information to report for Mr. Noce.

Item 4: Other Business Activities

There are no additional business activities to report for Mr. Noce.

Item 5: Additional Compensation

Mr. Noce does not receive any compensation from any third party (other than the soft dollar benefits discussed in Part A, Item 12) for advisory services he provides to clients.

Item 6: Supervision

Mr. Noce is supervised by the firm principal, Dr. Eric Olsen (who may be reached at 617-315-8781), in his financial planning/investment management duties. Dr. Olsen will review plans prepared and investments recommended by Mr. Noce prior to them being presented to clients of the firm. Dr. Olsen will brief Dr. Noce on his requirements to the firm's Code of Ethics and Policies and Procedures on an annual basis.

Item 7: Requirements for State-Registered Advisers

Mr. Noce has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.