

*This brochure supplement provides information about James J. Williams that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact James J. Williams, President if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about James J. Williams is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



FINANCIAL SOLUTIONS FOR A PURPOSEFUL LIFE

## **Williams Financial, LLC**

**Form ADV Part 2B – Individual Disclosure Brochure**

for

**James J. Williams**

Personal CRD Number: 4806982

Investment Adviser Representative

Williams Financial, LLC  
204 Union Street  
Bennington, Vermont 05201  
(802) 447-9769  
[james@williamsfinancial.net](mailto:james@williamsfinancial.net)  
[www.williamsfinancial.net](http://www.williamsfinancial.net)

UPDATED: 02/10/2016

## Item 2: Educational Background and Business Experience

**Name:** James J. Williams                      **Born:** 1977

### Education Background and Professional Designations:

#### Education:

BS Administration, Southern Vermont College - 2000  
MBA Business Administration, University of Massachusetts - 2004

#### Business Background:

09/2005 - Present	CEO & Chief Investment Officer Williams Financial, LLC
01/2011 - 01/2015	Department Chairperson - Entrepreneurship Hudson Valley Community College
01/2007 - 01/2015	Instructor - Business and Economics Community College of Vermont

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

James J. Williams is an accountant. From time to time, he will offer clients advice or products from those activities. WFM always acts in the best interest of the client. Clients are in no way required to implement the plan through any representative of WFM in their capacity as an accountant.

## Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, James J. Williams does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Williams Financial, LLC.

## Item 6: Supervision

As the only owner and representative of Williams Financial, LLC, James J. Williams supervises all duties and activities of the firm. James J. Williams's contact information is on the cover page of this disclosure document. James J. Williams adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Vermont securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. James J. Williams has **NOT** been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. James J. Williams has **NOT** been the subject of a bankruptcy petition at any time.

*This brochure supplement provides information about Lawrence Ardley Hart that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Lawrence Ardley Hart if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Lawrence Ardley Hart is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



FINANCIAL SOLUTIONS FOR A PURPOSEFUL LIFE

## **Williams Financial, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Lawrence Ardley Hart**

Personal CRD Number: 2103967

Investment Adviser Representative

Williams Financial, LLC

**Principal Office:**

204 Union Street  
Bennington, VT 05201

**South Carolina Office:**

292 Antrim Ave.  
Moore, SC 29369  
(864) 699-9870  
[larry@williamsfinancial.net](mailto:larry@williamsfinancial.net)

## Item 2: Educational Background and Business Experience

**Name:** Lawrence Ardley Hart                      **Born:** 1964

### **Educational Background and Professional Designations:**

#### **Education:**

Certificate Accredited Asset Management Specialist, College For Financial Planning - 2013  
Bachelor of Science Business Management, Pennsylvania State University - 1986

#### **Business Background:**

06/2015 - Present	VP / Portfolio Manager Williams Financial, LLC
10/2006 – 06/2015	Investment Advisor Representative/Registered Representative Cetera Advisor Networks LLC
10/2011 – 03/2015	Investment Advisor Representative Stravolo Wealth Management LLC
09/2006 – 12/2012	Registered Representative/Investment Advisor Representative Financial Network Investment Corp.

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

#### **Item 4: Other Business Activities**

Lawrence Ardley Hart is a licensed insurance agent in licensed insurance agent in Pennsylvania and South Carolina; however, he no longer sells life insurance for a commission.

#### **Item 5: Additional Compensation**

Lawrence Ardley Hart does not receive any economic benefit from any person, company, or organization, other than Williams Financial, LLC in exchange for providing clients advisory services through Williams Financial, LLC.

#### **Item 6: Supervision**

As a representative of Williams Financial, LLC, Lawrence Ardley Hart is supervised by James J. Williams, the firm's Chief Compliance officer. James J. Williams is responsible for ensuring that Lawrence Ardley Hart adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for James J. Williams is (802) 345-0347.

#### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- C. Lawrence Ardley Hart has NOT been involved in any of the events listed below.
3. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - f) an investment or an investment-related business or activity;
    - g) fraud, false statement(s), or omissions;
    - h) theft, embezzlement, or other wrongful taking of property;
    - i) bribery, forgery, counterfeiting, or extortion; or
    - j) dishonest, unfair, or unethical practices.

4. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - f) an investment or an investment-related business or activity;
  - g) fraud, false statement(s), or omissions;
  - h) theft, embezzlement, or other wrongful taking of property;
  - i) bribery, forgery, counterfeiting, or extortion; or
  - j) dishonest, unfair, or unethical practices.

D. Lawrence Ardley Hart has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Daryl Ann Spirka that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Daryl Ann Spirka if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Daryl Ann Spirka is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



FINANCIAL SOLUTIONS FOR A PURPOSEFUL LIFE

## **Williams Financial, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Daryl Ann Spirka**

Personal CRD Number: 4006179

Investment Adviser Representative

Williams Financial, LLC  
204 Union Street  
Bennington, VT 05201  
(802) 447-9769  
[daryl@williamsfinancial.net](mailto:daryl@williamsfinancial.net)

**Item 2: Educational Background and Business Experience**



**Name:** Daryl Ann Spirka                      **Born:** 1963

## **Educational Background and Professional Designations:**

### **Education:**

BACHELORS OF SCIENCE BUSINESS ADMINISTRATION, UNIVERSITY OF VERMONT -  
1985

### **Designations:**

#### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

**Business Background:**

01/2015 - Present	EVP / Wealth Advisor Williams Financial, LLC
05/2005 - Present	Accountant Lonergan and Thomas Ins.
09/2002 - Present	Owner Daryl Spirka, CPA
10/2007 - 07/2014	Accountant Quality Plumbing and Heating

**Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

**Item 4: Other Business Activities**

Daryl Ann Spirka is an accountant. From time to time, she will offer clients advice or products from this activity. Williams Financial, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Williams Financial, LLC in their capacity as an accountant.

Daryl Ann Spirka is a licensed insurance agent. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a

registered investment adviser. Williams Financial, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Williams Financial, LLC in their capacity as a licensed insurance agent.

### **Item 5: Additional Compensation**

Daryl Ann Spirka does not receive any economic benefit from any person, company, or organization, other than Williams Financial, LLC in exchange for providing clients advisory services through Williams Financial, LLC.

### **Item 6: Supervision**

As a representative of Williams Financial, LLC, Daryl Ann Spirka works closely with supervisor James J. Williams, and all advice provided to clients is reviewed by this supervisor prior to implementation. James J. Williams can be reached at (802) 447-9769. Daryl Ann Spirka adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by Vermont state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- E. Daryl Ann Spirka has NOT been involved in any of the events listed below.
  - 5. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - k) an investment or an investment-related business or activity;
    - l) fraud, false statement(s), or omissions;
    - m) theft, embezzlement, or other wrongful taking of property;
    - n) bribery, forgery, counterfeiting, or extortion; or
    - o) dishonest, unfair, or unethical practices.
  - 6. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- k) an investment or an investment-related business or activity;
- l) fraud, false statement(s), or omissions;
- m) theft, embezzlement, or other wrongful taking of property;
- n) bribery, forgery, counterfeiting, or extortion; or
- o) dishonest, unfair, or unethical practices.

F. Daryl Ann Spirka has NOT been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Kristin Winslow Reed that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Kristin Winslow Reed if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Kristin Winslow Reed is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



FINANCIAL SOLUTIONS FOR A PURPOSEFUL LIFE

## **Williams Financial, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Kristin Winslow Reed**

Personal CRD Number: 3039146

Investment Adviser Representative

Williams Financial, LLC  
204 Union Street  
Bennington, VT 05201  
(802) 442-9311  
[kristin@williamsfinancial.net](mailto:kristin@williamsfinancial.net)

## Item 2: Educational Background and Business Experience

**Name:** Kristin Winslow Reed                      **Born:** 1954

### **Educational Background and Professional Designations:**

#### **Education:**

CFP® Designation - 2001

CPA Designation - 1989

Certificate of Accountancy Accounting, Sienna College - 1986

Bachelors Psychology, Univ Of CT - 1976

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- iii. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- iv. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

#### **CPA - Certified Public Accountant**

- CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.
- In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

#### **Business Background:**

02/2015 - Present

Wealth Advisor  
Williams Financial, LLC

01/2013 – 02/2015	Sr. Financial Planner The Langtree Group, Inc.
04/2011 - 12/2012	Sr. Financial Planner Langtree Associates
02/2005 - 03/2011	President Financial Planning for Independence, Inc.
01/1990 – 10/2009	Partner / CPA Fisk, Reed, & Love PC

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

### **Item 4: Other Business Activities**

Kristin Winslow Reed is not engaged in any investment-related business or occupation (other than this advisory firm).

### **Item 5: Additional Compensation**

Kristin Winslow Reed does not receive any economic benefit from any person, company, or organization, other than Williams Financial, LLC in exchange for providing clients advisory services through Williams Financial, LLC.

### **Item 6: Supervision**

As a representative of Williams Financial, LLC, Kristin Winslow Reed works closely with supervisor James J Williams, and all advice provided to clients is reviewed by this supervisor prior to implementation. James Williams can be reached at (802) 447-9769. Kristin Winslow Reed adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.



## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Massachusetts, New York and Vermont state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- G. Kristin Winslow Reed has NOT been involved in any of the events listed below.
7. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - p) an investment or an investment-related business or activity;
    - q) fraud, false statement(s), or omissions;
    - r) theft, embezzlement, or other wrongful taking of property;
    - s) bribery, forgery, counterfeiting, or extortion; or
    - t) dishonest, unfair, or unethical practices.
  8. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - p) an investment or an investment-related business or activity;
    - q) fraud, false statement(s), or omissions;
    - r) theft, embezzlement, or other wrongful taking of property;
    - s) bribery, forgery, counterfeiting, or extortion; or
    - t) dishonest, unfair, or unethical practices.
- H. Kristin Winslow Reed has NOT been the subject of a bankruptcy petition in the past ten years.

*his brochure supplement provides information about Paul Matthew Adams that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Paul Matthew Adams if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Paul Matthew Adams is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



FINANCIAL SOLUTIONS FOR A PURPOSEFUL LIFE

## **Williams Financial, LLC**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Paul Matthew Adams**

Personal CRD Number: 6314296

Investment Adviser Representative

Williams Financial, LLC  
125 Wolf Road Suite 217  
Albany, NY 12205  
(518) 478-2018  
[paul@williamsfinancial.net](mailto:paul@williamsfinancial.net)

## Item 2: Educational Background and Business Experience

**Name:** Paul Matthew Adams                      **Born:** 1970

### **Educational Background and Professional Designations:**

#### **Education:**

Masters Management, Rensselaer Polytechnic Institute - 2001  
Bachelor Computer and Systems Engineering, Rensselaer Polytechnic Institute - 1993

#### **Business Background:**

12/2013 - Present	Investment Advisor Representative Williams Financial, LLC
11/1999 - Present	Product Manager General Electric
06/2002 – 12/2016	Adjunct Instructor Hudson Valley Community College

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Paul Matthew Adams is not engaged in any investment-related business or occupation (other than this advisory firm).

## Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Paul Matthew Adams does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Williams Financial, LLC.

## Item 6: Supervision

As a representative of Williams Financial, LLC, Paul Matthew Adams works closely with supervisor James J Williams, and all advice provided to clients is reviewed by this supervisor prior to implementation. James Williams can be reached at (518) 478-2018.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by New York securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- I. Paul Matthew Adams has **NOT** been involved in any of the events listed below.
  9. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - u) an investment or an investment-related business or activity;
    - v) fraud, false statement(s), or omissions;
    - w) theft, embezzlement, or other wrongful taking of property;
    - x) bribery, forgery, counterfeiting, or extortion; or
    - y) dishonest, unfair, or unethical practices.
  10. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - u) an investment or an investment-related business or activity;
    - v) fraud, false statement(s), or omissions;
    - w) theft, embezzlement, or other wrongful taking of property;
    - x) bribery, forgery, counterfeiting, or extortion; or
    - y) dishonest, unfair, or unethical practices.
- J. Paul Matthew Adams has **NOT** been the subject of a bankruptcy petition at any time.

*This brochure supplement provides information about Robert J Powell that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Robert J Powell if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Robert J Powell is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



FINANCIAL SOLUTIONS FOR A PURPOSEFUL LIFE

## **Williams Financial, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Robert J Powell**

Personal CRD Number: 5478100

Investment Adviser Representative

Williams Financial, LLC

**Principal Office:**

204 Union Street  
Bennington, VT 05201

**Massachusetts Office:**

1500 District Avenue  
Burlington, MA 01803  
(781) 662-8277  
[bob@williamsfinancial.net](mailto:bob@williamsfinancial.net)

## Item 2: Educational Background and Business Experience

**Name:** Robert J Powell                      **Born:** 1950

### **Educational Background and Professional Designations:**

#### **Education:**

CFP® Designation – 2010  
Boston University Program for Financial Planners – 2007  
Bachelors Business Admin, Leslie University - 1991

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Business Background:**

02/2015 - Present	Wealth Advisor Williams Financial, LLC
01/2013 – 02/2015	Financial Planner The Langtree Group, Inc.
03/2007 - 12/2012	Financial Planner Collins Financial Advisors

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

### **Item 4: Other Business Activities**

Robert J Powell is not engaged in any investment-related business or occupation (other than this advisory firm).

### **Item 5: Additional Compensation**

Robert J Powell does not receive any economic benefit from any person, company, or organization, other than Williams Financial, LLC in exchange for providing clients advisory services through Williams Financial, LLC.

## **Item 6: Supervision**

As a representative of Williams Financial, LLC, Robert J Powell works closely with supervisor Janice Swenor, and all advice provided to clients is reviewed by this supervisor prior to implementation. Janice Swenor can be reached at (978) 874-5931. Robert J Powell adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

## **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by Massachusetts and New Hampshire state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Robert J Powell has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Robert J Powell has NOT been the subject of a bankruptcy petition in the past ten years.



*This brochure supplement provides information about Robert Grady Thompson that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Robert Grady Thompson if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Robert Grady Thompson is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Williams Financial, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Robert Grady Thompson**

Personal CRD Number: 5818939

Investment Adviser Representative

Williams Financial, LLC  
204 Union Street  
Bennington, VT 05201  
(864) 370-2880  
[rgtcpa@bellsouth.net](mailto:rgtcpa@bellsouth.net)

UPDATED: 01/13/2017

## Item 2: Educational Background and Business Experience

**Name:** Robert Grady Thompson      **Born:** 1959

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Sciences Accounting, Clemson University - 1986

Bachelor of Sciences Financial Management, Clemson University - 1982

#### **Business Background:**

10/2016 - Present      Investment Adviser Representative  
Williams Financial, LLC

10/2004 - Present      President  
Robert G Thompson CPA PA

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Robert Grady Thompson is an accountant. From time to time, he will offer clients advice or products from this activity. Williams Financial, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Williams Financial, LLC in their capacity as an accountant.

## Item 5: Additional Compensation

Robert Grady Thompson is an accountant. From time to time, she will offer clients advice or products from this activity. Williams Financial, LLC always acts in the best interest of clients. Clients are in no way

required to utilize the services of any representative of Williams Financial, LLC in their capacity as an accountant.

## **Item 6: Supervision**

As a representative of Williams Financial, LLC, Robert Grady Thompson is supervised by JamesJ Williams, the firm's Chief Compliance Officer. JamesJ Williams is responsible for ensuring that Robert Grady Thompson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for JamesJ Williams is (802) 447-9769.

## **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- C. Robert Grady Thompson has NOT been involved in any of the events listed below.
3. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - f) an investment or an investment-related business or activity;
    - g) fraud, false statement(s), or omissions;
    - h) theft, embezzlement, or other wrongful taking of property;
    - i) bribery, forgery, counterfeiting, or extortion; or
    - j) dishonest, unfair, or unethical practices.
  4. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - f) an investment or an investment-related business or activity;
    - g) fraud, false statement(s), or omissions;
    - h) theft, embezzlement, or other wrongful taking of property;
    - i) bribery, forgery, counterfeiting, or extortion; or
    - j) dishonest, unfair, or unethical practices.
- D. Robert Grady Thompson has NOT been the subject of a bankruptcy petition in the past ten years.