



## **Firm Brochure**

## **FORM ADV PART 2**

**102 State St Suite E  
Newburyport, MA 01950  
978-463-8771**

**[www.ResoluteFinancial.com](http://www.ResoluteFinancial.com)**

This brochure provides information about the qualifications and business practices of Resolute Financial LLC. If you have any questions about the contents of this brochure, please contact us at 978-463-8771. 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 Resolute Financial is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Resolute Financial LLC maintains registration with organizations that identify us as "Registered Investment Advisor", and "Fee-Only". These registrations do not imply a certain level of skill or training.

Submitted to the SEC (US Securities & Exchange Commission)

**February 5, 2015**

Resolute Financial

## **Material Changes**

---

### **Annual Update**

The Material Changes section of this brochure will be updated, for each filing of a brochure, which shall be done at least annually. Regulations require that notes be made in this section regarding any material changes since the last filing of the Firm Brochure.

---

### **Material Changes since the Last Update**

No material updates have been made.

We have made several minor non-material word changes to improve readability, accuracy of disclosure, and conformance to the latest requirements of the SEC. This includes our annual updates for the amount of Assets Under Management.

Please refer to our previously filed versions dated June 23, 2014 and March 22, 2014.

# Table of Contents

<b>Material Changes.....</b>	<b>i</b>
Annual Update .....	i
Material Changes since the Last Update .....	i
<b>Advisory Business .....</b>	<b>1</b>
Summary .....	1
Principal Owners.....	2
Types of Advisory Services, Tailored Services, Assets Under Management.....	2
Types of Agreements.....	3
Retainer Advisory Service Agreement .....	3
Tax Preparation .....	3
Limited Scope Agreements, and Financial Review Agreements.....	3
Termination of Agreements.....	3
<b>Fees and Compensation .....</b>	<b>4</b>
Description .....	4
Fee Billing .....	4
Fees Charged by Custodians and Providers of Financial Products .....	4
No Performance-Based Fees .....	4
<b>Types of Clients.....</b>	<b>4</b>
Descriptions .....	4
<b>Methods of Analysis, Investment Strategies and Risk of Loss.....</b>	<b>5</b>
Methods of Analysis .....	5
Investment Strategies .....	5
Risk of Loss .....	5
<b>Disciplinary Information .....</b>	<b>5</b>
Legal and Disciplinary History.....	5
<b>Other Financial Industry Activities and Affiliations .....</b>	<b>5</b>
Affiliations .....	5
<b>Code of Ethics.....</b>	<b>6</b>
Participation or Interest in Client Transactions.....	6
Personal Trading.....	6

<b>Brokerage Practices.....</b>	<b>6</b>
Selecting Brokerage Firms.....	6
Soft Dollars .....	6
Order Aggregation and Block Trades.....	7
<b>Review of Accounts .....</b>	<b>7</b>
Periodic Reviews .....	7
Review Triggers .....	7
Regular Reports.....	7
<b>Client Referrals and Other Compensation .....</b>	<b>7</b>
Incoming Referrals.....	7
Referrals Out .....	7
<b>Custody .....</b>	<b>7</b>
Account Statements.....	7
Resolute Financial -Client Reports vs Account Statements .....	8
<b>Investment Discretion.....</b>	<b>8</b>
Discretionary Authority for Trading.....	8
Limited Power of Attorney.....	8
<b>Voting Client Securities .....</b>	<b>8</b>
Proxy Votes .....	8
<b>Financial Information .....</b>	<b>8</b>
Financial Condition .....	8
Privacy Notice of Resolute Financial.....	9
<b>Brochure Supplement: Form ADV Part 2B.....</b>	<b>9</b>
Education and Business Standards .....	9
Professional Certifications .....	9
Biographic Information of the Advisors .....	12

## Advisory Business

---

### Summary

Resolute Financial LLC was founded in 2003, when Robert Ryan and Thomas Dwyer combined their individual practices to create a larger business, capable of delivering a wide range of financial planning and investment management services. Our business was structured to avoid potential conflicts-of-interest whenever possible. We embrace a fiduciary responsibility, putting the client's interests first. Resolute Financial is **Registered as a fee-only Corporate Member of NAPFA** (National Association of Personal Financial Advisors), the national fee-only industry association.

Today, Resolute Financial, with advisors located in 4 offices, has grown to become one of the largest NAPFA-Registered fee-only firms in New England north of Boston. The information provided in this document, gives insight into the company, how it operates, and gives disclosures of potential conflicts-of-interest, as required by the SEC.

### Firm Description

Resolute Financial provides personalized financial planning and investment management to families, estates, and individuals, including the trusts and small businesses they may own. Our advice is provided through consultation with the client and is based on the information received from the client. Advice may include, but is not limited to: determination of financial objectives, identification of existing financial issues, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

Resolute Financial is strictly a fee-only financial planning and investment management firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm is not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted. We are **fee-only at all times**; therefore we are able to be NAPFA-Registered. We have trademarked our fiduciary responsibility: ***We put your interests first®***

Our service includes investment advice, with the client participating in the approval of investment selections. Resolute Financial does not act as a Custodian of client assets.

Who handles the money and assets? The client always maintains asset control through account ownership at the Custodian. Resolute Financial places trades for clients under a limited power of attorney, in coordination with the Custodian that holds the assets. The Custodian provides statements to clients at least quarterly.

Our initial work with clients involves financial planning, to understand client goals. Subsequent reviews are conducted in order to implement the specific courses of action that are recommended. Each client plan is unique to that client.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Any conflicts of interest will be disclosed to the client if they should occur.

The initial meeting is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client. Resolute Financial will then provide a Letter Agreement that will specify the terms of service offering.

---

**Principal Owners**

Robert Ryan, Thomas Dwyer, and Charles Johnson, are the owners (Managers of the LLC).

---

**Types of Services, Tailored Services, Assets Under Management**

Resolute Financial provides: Investment supervisory services, also known as asset management services; Management of investment advisory accounts not involving investment supervisory services; and, Investment advice and opinions on unmanaged accounts delivered via consultations with clients.

Our services also include advice to clients on matters not involving securities, such as financial planning matters, and taxation issues. Financial planning and tax planning services are provided through discussions with clients designed to maintain alignment of clients' financial matters with their individual needs.

**Tailored Services**

Financial planning and investment recommendations are designed to be specific to each client's unique goals and circumstances using information provided to us. Tailored advice is achieved by understanding each client's goals and objectives, and pursuing planning and investment strategies that are aligned with the goals. A client may impose restrictions on investing in certain securities or types of securities.

We do not offer investment "wrap fee accounts".

As of December 31, 2014, Resolute Financial directly manages as AUM **(Assets Under Management)** approximately \$145M in assets for approximately 215 clients. Approximately \$110M is managed on a discretionary basis, and approximately \$35M is non-discretionary. Exact amounts are indicated in ADV Part 1 and available upon request.

---

## **Types of Agreements**

The following 3 sections define the client relationship Agreements at Resolute Financial.

---

### **Retainer Agreement**

We provide services on an ongoing basis. As goals and objectives change over time, investment management and planning recommendations are revised and implemented.

The scope of work, and the fee for our Financial Service Agreement, is provided to the client in writing prior to the start of the relationship. The scope of services may include: cash flow management; insurance review; investment advisory and management (including account reports); education planning; retirement planning; estate planning; and tax planning, as well as the implementation of recommendations within each area.

The annual Financial Service Agreement fee is based on an estimate of the costs of providing the services, billed as a flat fixed quarterly fee. Further details are listed below in the section Fees and Compensation.

---

### **Tax Preparation**

Client relationships include tax **planning**, however, in some cases, Resolute Financial will also provide complete tax *preparation* and electronic filing. Tax *preparation* is covered under separate agreements with clients. We **strongly** prefer to work with clients' existing preparer.

---

### **Limited Scope Agreements, and Financial Review Agreements**

Resolute Financial offers a very small amount of its resources to provide planning services that are done on a project basis. The hourly rate for these projects is \$250/hr and is quoted as a specific project, or, one-time financial planning review. When the available time allocated to projects is fully booked, we may be unable to provide these project-oriented services. Payment is required at the beginning of the project, or in advance.

---

### **Termination of Agreements**

Clients may terminate the Retainer Agreement at any time by notifying Resolute Financial in writing, with at least 30 days notice.

Resolute Financial may terminate any of the aforementioned agreements at any time by notifying the client in writing. Resolute Financial reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in Resolute Financial's judgment, to providing proper financial advice. If the client made an advance payment, Resolute Financial will refund any unearned portion of the advance payment.

## Fees and Compensation

---

### Description

**The Financial Service Agreement - Retainer Agreement** fee is determined based on the complexity of work, and is offered as a fixed, flat rate quarterly fee.

In determining the fee, the net worth of the client is one indicator, because it typically relates to the expected complexity of services offered. The fee is also impacted by the complexity of the client investment situation. The Agreement fee is calculated, based on an Advisor rate of \$250/hour. Agreements are offered in writing prior to the start of an engagement.

The minimum annual Retainer fee is \$2,800 and is negotiable. Current client relationships exist where the fees are both higher and lower than the minimum fee.

The Financial Service Agreement is an ongoing agreement and future fee adjustments may occur.

Payments to Resolute Financial are made per written Agreement, and there are no other fees that are paid to the company. There are no other types of fees or expenses paid to Resolute Financial.

We have listed below the types of fees that are paid to Custodians in brokerage accounts. Resolute Financial does not and will not receive any remuneration from account fees.

---

### Fee Billing

Retainer Agreement fees are billed quarterly, in advance, meaning that we invoice clients at the beginning of the three-month billing period. Fees are customarily deducted from client accounts unless otherwise agreed to in writing, as stated in the Agreement.

In the event of termination, if the client made an advance payment, Resolute Financial will refund on a pro-rata basis any unearned portion of the advance payment.

Fees for Limited Scope and Financial Review services, and Tax preparation are billed separately with the client, per written Agreements provided in advance of the work being performed.

---

## Fees Charged by Custodians and Providers of Investment Products

**Custodians** may charge transaction fees on purchases or sales of investment products such as mutual funds, for example. These transaction charges are usually small and incidental to the purchase or sale of a security, and cover the costs of the transactions. Custodian account fees are identified in Custodian Agreements signed by clients.



**Investment Products**, for example Mutual funds and Exchange-Traded Funds (ETFs), generally charge a management fee for their services as investment managers. Their management fee is called an Expense Ratio. For example, an Expense Ratio of 0.50 means that the fund company charges 0.5% annually for their services. There may be additional fund expenses such as trading costs incurred by the funds themselves.

Custodian fees and Fund fees are separate from client fees paid to Resolute Financial.

---

**No Performance-Based Fees**

Resolute Financial does not charge clients Performance-Based fees.

---

**Types of Clients**

---

**Description**

Resolute Financial provides investment advice to individuals, families, trusts, estates, and business entities where clients have an ownership or beneficiary interest.

---

**Methods of Analysis, Investment Strategies and Risk of Loss**

---

**Methods of Analysis**

Security analysis methods may include Fundamental analysis, Technical analysis, and Asset Allocation using Modern Portfolio Theory.

The main sources of information include research materials prepared by others, financial newspapers, magazines, and websites, corporate rating services, timing services, annual reports, prospectuses, filings with the SEC, and company press releases.

Other sources of information that Resolute Financial may use include subscription services purchased from Morningstar and MoneyGuidePro.

---

**Investment Strategies**

The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use low-cost passively-managed index and exchange-traded funds as the core investments, and then add actively-managed funds if and when there are greater opportunities to make a difference. Portfolios are globally diversified to avoid concentrating the risks of investing only in US bond and stock markets. Portfolios include bonds and other fixed income funds, CDs,

commodity futures funds, stock equity funds, separately managed accounts, ETFs, Open and Closed end mutual funds.

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Investment selections may include long-term purchases, short-term purchases, short sales, margin transactions, and when specified by clients, option writing (including covered options, uncovered options or spreading strategies). We do not advise on selecting hedge funds.

---

**Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our approach constantly keeps the risk of loss in mind. Investment risks are detailed in a fund prospectus and include but aren't limited to the following:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. External factors independent of a security's particular underlying circumstances cause this type of risk. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments (e.g. interest and dividends) may have to be reinvested at a potentially lower rate of return or interest rate. This risk primarily relates to fixed income securities such as certificates of deposit and bonds.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit for their shareholders. They carry a higher risk of profitability than a telephone company, which generates its income from a steady stream of customers who buy phone services in all economic environments.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk to shareholders, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

---

### **Legal and Disciplinary History**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Other Financial Industry Activities and Affiliations**

---

### **Affiliations**

Resolute Financial is a fee-only, independent firm, and is not Affiliated with any other firm. We do not receive fees or other forms of compensation from any source other than clients.

We have no affiliation with broker-dealers or the sale of their products or services.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

---

### **Code of Ethics**

The employees of Resolute Financial have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

### **Participation or Interest in Client Transactions**

Resolute Financial and its "Access Persons" employees may buy or sell publicly traded securities that are the same as those owned by or recommended to clients. If employee trades occur simultaneously with client trades, a conflict may occur regarding potential price differences received for those trades. We seek to minimize conflicts-of-interest by using mostly mutual funds for client trades. Mutual funds help us avoid conflicts, because it is not possible to trade a mutual fund ahead of the client, as mutual fund trades are all made at the same price at the close of the trading day. When trades are made for investments other than mutual funds, we seek to recommend highly liquid securities with the smallest price spreads, thus minimizing price differences. In any event, our Access Persons Employees may not trade their own securities ahead of client trades.

### **Personal Trading**

The Chief Compliance Officer of Resolute Financial is Charles Johnson. He reviews all Access Persons employee trades each quarter. His own Personal trades are reviewed by at least one other partner for compliance purposes. The Personal trading reviews ensure that the personal trading of Access Persons employees does not affect the markets. It also allows clients of the

firm to benefit from preferential treatment (clients are ahead of employees and owners if simultaneous trades occur). Because most employee trades are infrequent mutual fund trades or exchange-traded fund trades, typical trades would not affect the markets.

## **Brokerage Practices**

---

### **Selecting Brokerage Firms**

Our recommendations for choosing a Custodian are made to Clients based on their particular need for such services. Resolute Financial recommends Custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Resolute Financial recommends discount brokerage firms and trust companies (qualified Custodians), primarily but not limited to Fidelity Investments, and TD Ameritrade.

Resolute Financial does not accept client referrals from Custodians, and does not receive fees or commissions from any of these arrangements.

---

### **Soft Dollars**

Soft -dollars are an industry practice where “non-monetary support” is given to an advisory firm in the form of Investment Research reports, awards, and “dollar credits”. Firms that accept awards create the potential for a conflict of interest with clients. We do not accept soft-dollar awards. However, it should be noted that employees are encouraged and in some cases required to attend events that are sponsored by custodians and financial product companies. These events are approved for our employees when the events occur in large group settings (not just for Resolute Financial), and provide opportunities for continuing education.

---

### **Order Aggregation and Block Trades**

Resolute Financial does not engage in Order Aggregation because the Custodians do not offer quantity discounts and there is no benefit to clients. Our Custodians have a low fixed price list for trades. We do not do Block Trades either. Both of these practices may create conflicts of interest due to the potential to allocate the most favorable trade prices in the block in an unfair manner. Thus we do not allow these practices.

## **Review of Accounts**

---

### **Periodic Reviews**

Reviews of client plans are offered annually, or upon request by the client. Reviews are provided by CFP® practitioners of the firm. Financial reviews

may be performed more frequently as determined by the advisor, when conditions change.

---

**Review Triggers**

Conditions that may trigger a review may include changes in the tax laws, new investment information, market changes, changes in a client's own personal situation, and while preparing for client review meetings.

---

**Regular Reports**

Investment reports summarize the client's accounts, and include the asset allocation percentages within the clients' accounts. Clients receive periodic investment reports on an annual basis, or upon request by the client.

---

**Client Referrals and Other Compensation**

---

**Incoming Referrals**

Resolute Financial has been fortunate to receive many client referrals over the years. The referrals come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

---

**Referrals Out**

Resolute Financial does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

---

**Custody**

---

**Account Statements**

All assets are held at qualified Custodians, which means the Custodians provide account statements directly to clients at their address of record at least quarterly. Resolute Financial is not a Custodian.

---

**Resolute Financial - Client Reports vs Account Statements**

Clients are urged to compare the account statements received directly from their Custodians, to any investment report statements provided by Resolute Financial. Written notices are mailed to clients annually, reminding them to review their Custodian statements.

## **Investment Discretion**

---

### **Discretionary Authority for Trading**

Retainer Agreements state that Resolute Financial accepts discretionary authority to manage securities accounts on behalf of clients. Discretion means that Resolute Financial has the authority to determine, without obtaining specific client consent, the securities to be purchased or sold, and the amount of the securities to be bought or sold. However, Resolute Financial consults with the client prior to making trades to obtain concurrence, if a blanket trading authorization has not previously been given.

The client approves the choice of Custodian and the trading and account fees paid to the Custodian. Resolute Financial does not receive any portion of the transaction fees paid by the client to the Custodian.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may implement trades in a timely manner.

---

### **Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. You sign a limited power of attorney so that we may execute the trades. This becomes part of the Custodian account agreements.

## **Voting Client Securities**

---

### **Proxy Votes**

Resolute Financial does not vote proxies on securities. Clients may vote their own proxies, which they will receive directly from their Custodian. When assistance on voting proxies is requested, Resolute Financial may provide recommendations to the Client. If we determine that a conflict of interest exists, it will be disclosed to the Client.

## **Financial Information**

---

### **Financial Condition**

Resolute Financial does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

Regulations do not require a balance sheet to be provided to clients. Resolute Financial does not serve as a Custodian for client funds or securities, and does require prepayment of more than \$1,200 of fees, six months or more in advance.

---

## **Privacy Notice of Resolute Financial**

Maintaining your trust and confidence is our highest priority. We recognize that protecting the privacy and security of our customers is an important responsibility. We also realize that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that data.

### **What Information We Collect**

We collect certain nonpublic personal identifying information about you (such as your name, address, social security number, etc.) from information that you provide on applications or other forms as well as communications (electronic, telephone, written or in person) with you or your authorized representatives (such as your attorney, accountant, etc.). We may also collect information about your brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

### **What Information We Disclose**

We never disclose the nonpublic personal information collected about you to anyone except in furtherance of our business relationship, and then only to those persons necessary to effect the transactions and provide the services that you authorize (broker-dealers, Custodians, investment managers, account software providers) or as otherwise provided by law.

Massachusetts's law prohibits us from disclosing the nonpublic personal information about you to other third parties unless we have your prior written consent. If you decide at some point to either terminate our services or become an inactive customer, we shall continue to adhere to this privacy policy.

### **Security of Your Information**

Resolute Financial restricts access to your nonpublic personal information to those who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal and/or state standards to protect your nonpublic personal information.

## **Brochure Supplement: Form ADV Part 2B**

---

### **Education and Business Standards**

Resolute Financial requires that its advisors have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, MS, a CFP®, a JD, or EA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

---

## Professional Certifications

Our employees have earned certifications and credentials that the SEC requires to be explained in further detail:

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements are:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the CFP® Exam and qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Enrolled Agent (EA): Enrolled Agents are enrolled by the Internal Revenue Service and authorized to use the EA designation. EA requirements are:

- Successful completion of the three-part IRS Special Enrollment Examination (SEE), or completion of five years of employment by the IRS in a position which regularly interpreted and applied the tax code and its regulations.
  - Successfully pass the background check conducted by the IRS.
- 

## Biographic Information of the Advisors

### **Robert T Ryan, MS PFP, JD, CFP®**

Born: 1950

Education: Tufts University, BA  
New England School of Law, JD  
Bentley University, MS PFP (Personal Financial Planning)

Business background, preceding 5 years:

2003 - Present Partner and Chief Investment Officer, Resolute Financial LLC

Previous Employment: Robert T Ryan Financial Planning, Wakefield MA

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

### **Thomas G Dwyer, EA, CFP®**



Born: 1958

Education: Lawrence University, Appleton WI. BA  
Boston University, Certificate in Financial Planning

Business background, preceding 5 years:

2003 - Present Partner and Chief Financial Officer, Resolute Financial LLC

Previous Employment: Thomas G Dwyer and Associates, Newburyport MA

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

**Charles M Johnson, MBA, CFP®**

Born: 1955

Education: WPI, BS Engineering  
Cornell University, MBA  
Boston University, Certificate in Financial Planning

Business background, preceding 5 years:

2006 - Present Partner and Chief Compliance Officer, Resolute Financial LLC

Previous Employment: CFO at EPM, Middleton, MA; Product Manager at Texas Instruments.

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

**George J Paquin, MBA, CFP®**

Born: 1946

Education: Northeastern University, BS Engineering  
Clark University, MBA, concentration in Finance

Business background, preceding 5 years:

2011 - Present Senior Financial Planner, Resolute Financial LLC

2003 – 2010 George Paquin, CFP® Financial Planning and Investment Management

1997 – 2003 Financial planning and asset management positions with fee-only firms.

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

**Faye K Doria, EA, CFP®**

Born: 1953

Education: Kalamazoo College, BA Economics

McIntosh College, Certificate in Accounting

Business Background, preceeding 5 years:

2014 – Present Senior Financial Planner, Resolute Financial, LLC

2003 – 2014 Financial Planner and Owner, Financial Guidance Associates Inc

2002 – 2003 Financial Planner, Northstar Financial Planning Inc

2000 – 2002 Financial Planner, Financial Focus Inc

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None