



Resolute Financial, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: February 24, 2016

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Resolute Financial, LLC (“Resolute” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at 978-463-8771 or by email at info@resolutefinancial.com.

Resolute is a registered investment advisor with the Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through Resolute to assist you in determining whether to retain the Advisor.

Additional information about Resolute and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD # **125739**.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of Resolute.

Resolute believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. Resolute encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

Resolute has revised their financial planning service to reflect future limitations of the offering to certain current or prospective Clients. Please see Item 4 and Item 5 for additional details.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Resolute.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching by our firm name or our firm CRD # **125739**. You may also request a copy of this Disclosure Brochure at any time, by contacting us at 978-463-8771 or by email at info@resolutefinancial.com.

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Item 4 – Advisory Services

A. Firm Information

Resolute Financial, LLC (“Resolute” or the “Advisor”) is a registered investment advisor with the Securities and Exchange Commission (“SEC”), which is organized as a Limited Liability Company (LLC) under the laws of the Commonwealth of Massachusetts. Resolute was founded in May 2003, and is owned and operated by Charles M. Johnson, Robert T. Ryan, and Thomas G. Dwyer. Resolute is a fee-only Advisor, registered as a corporate member of NAPFA (National Association of Personal Financial Advisors). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Resolute.

B. Advisory Services Offered

Resolute offers investment advisory services to individuals, high net worth individuals, estates, and small businesses (each referred to as a “Client”) in the Commonwealth of Massachusetts and other states. The Advisor offers both Investment Management Services and Financial Planning Services as a combined service or Financial Planning as a separate service.

Investment Management Services

Resolute provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and consulting services. Resolute works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio allocation. Resolute will then construct a portfolio, consisting of diversified mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks, bonds, commodities, certificate deposits (CDs), short sales, margins, options and frequent trades to meet the needs of its Clients.

Resolute’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Resolute will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Resolute evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Resolute may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Resolute may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. Resolute may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

Resolute will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Resolute accept or maintain custody of a Client’s funds or securities, except for authorized deduction of the Advisor’s fees. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client financial services agreement.

Financial Planning Services

The Advisor only offers financial planning services as an individual service to certain legacy Clients and collaborative divorce cases through a qualified divorce attorney, pursuant to a written financial planning agreement.

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Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Resolute may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to engage the Advisor for investment management services or to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor in the event that the Client agrees to the additional services. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

C. Client Account Management

Prior to engaging Resolute to provide investment advisory services, each Client is required to enter into a financial services agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing Investment Goals – Resolute, in connection with the Client, will assist in developing investment goals and objectives and the strategies to achieve those goals.
- Asset Allocation – Resolute will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Resolute will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Resolute will provide investment management and ongoing oversight of the Client's portfolio and overall account.

D. Wrap Fee Programs

Resolute does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Resolute.

E. Assets Under Management

As of December 31, 2015, Resolute manages the following assets for 230 Clients:

| Assets Under Management | Assets |
|--------------------------|----------------------|
| Discretionary Assets | \$135,822,463 |
| Non-Discretionary Assets | \$31,667,221 |
| Total | \$167,489,684 |

Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of Resolute and the Client.

A. Fees for Advisory Services

Investment Management and Financial Planning Services

Investment advisory fees and financial planning fees (herein “Advisory Fees”) are paid quarterly in advance pursuant to the terms of the financial services agreement. Clients will be charged a flat fee starting at the beginning of each quarter, based on the date of the executed agreement. Typically, Advisory Fees are based on the following tiers:

Tier 1 – (\$2,800 to \$4,000)

- Assets Under Management – Generally Up to \$400,000
- Financial planning is straightforward, with no extended-family financial concerns.
- Financial positioning for retirement and planning for college are included.
- Tax review is primarily W2 income and Schedule A deductions.
- Meetings are typically held once a year, and include periodic investment reports.

Tier 2 – (\$4,000 to \$8,000)

- Assets Under Management - Generally \$400,000 to \$1,000,000
- Financial planning may become moderately involved and may include specific college financing strategies, or real estate assets beyond the home. Required Minimum Distributions from retirement plans, or managing portfolio withdrawals may be included.
- Tax review is moderate; W2 income or self-employment income on Schedule C.
- Assets may be located across multiple accounts. Rebalancing may be complex, impacted by tax strategies.
- Review meetings are typically held at 6 – 12 month intervals.

Tier 3 – (\$8,000, to \$12,000)

- Assets Under Management – Generally \$1,000,000 and Above

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- Financial planning and/or retirement planning are complex.
- Tax review may include estate and gift tax considerations as well as income tax.
- Strategies typically connected to taxes, retirement distributions, or estate planning.
- Services and meetings are individually scheduled at the client's request, but are held on an at least annual basis.

The Advisor may determine its Advisory Fees based on other reasons outside of what is defined in the above tiers. A Client may be subject to a higher tier level based on the needs and complexities of the services provided, regardless of assets under the Advisor's management. Fees may be negotiable at the sole discretion of the Advisor.

Advisory Fees in the first quarter of service will commence at the start the following month of the inception date of the agreement. All securities held in accounts managed by Resolute will be independently valued by the designated Custodian. Resolute will not have the authority or responsibility to value portfolio securities.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning Services

The Advisor only offers financial planning services as an individual service to certain legacy Clients and collaborative divorce cases through a qualified divorce attorney. Financial planning fees are \$250 per hour, which may be negotiable depending on the complexity nature and complexity of each Client's circumstance. An estimate of total costs will be determined prior to establishing a financial planning agreement between the Advisor and the client.

B. Fee Billing

Investment Management and Financial Planning Services

Advisory Fees will be automatically deducted from the Client account[s] by the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client account[s] at the respective quarter-end. The amount due is the flat fee as agreed upon in the financial services agreement. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the Advisory Fee..It is the responsibility of the Client and Advisor to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting Resolute to be paid directly from their accounts held by the Custodian as part of the financial services agreement and separate account forms provided by the Custodian.

Financial Planning Services

Fees for financial planning services are invoiced by the Advisor and are due upon receipt of the invoice.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Resolute, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Investment Advisory Fee charged by Resolute is separate and distinct from these custodian and execution fees.

In addition, all fees paid to Resolute for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses

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are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of Resolute, but would not receive the services provided by Resolute which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Resolute to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Investment Management and Financial Planning Services

Resolute is compensated for its services in advance of the quarter in which investment advisory services are rendered. Investment management and financial planning services is a perpetual engagement. Agreements shall be perpetual in nature and will continue indefinitely, unless terminated by either the Advisor or the Client. Clients may request to terminate their financial services agreement with Resolute, in whole or in part, by providing thirty (30) days advance written notice. The Advisor may terminate the financial services agreement at any time by providing advance written notice. The Client shall be responsible for Advisory Fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid Advisory Fees from the effective date of termination to the end of the quarter. The Client's financial services agreement with the Advisor is non-transferable without the Client's written approval.

Financial Planning Services

Either party may terminate a planning agreement at any time by providing written notice to the other party. In addition, the Client may terminate the agreement within five (5) days of signing the Advisor's financial planning agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client.

E. Compensation for Sales of Securities

Resolute does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above.

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

Resolute does not charge performance-based fees for its investment advisory services. The fees charged by Resolute are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any Client.

Resolute does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Resolute provides investment advisory services to individuals and high net worth individuals. The relative percentage of each type of Client is available on Resolute's Form ADV Part 1. These percentages will change over time. Resolute generally does not impose a minimum account size for establishing a relationship.

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

A. Methods of Analysis

Resolute primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from Resolute is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, Resolute generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Resolute will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Resolute may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Resolute will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts".

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process.

Resolute may use margin in Client accounts to manage the timing of purchases and sales, as appropriate. Resolute may employ options strategies to hedge or gain additional exposure to a particular asset class or sector. Resolute's investment strategy encompasses active trading in concentrated portfolios. Following are some of the risks associated with Options, Margin and Short-Sale transactions:

Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

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Margin Borrowings

The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client could be subject to a "margin call", pursuant to which it must either deposit additional funds with the broker or be the subject of mandatory liquidation of the pledged securities to compensate for the decline in value.

Short Sales

A short sale involves the sale of a security that the Client does not own in the hope of purchasing the same security at a later date at a lower price. To make delivery to the buyer, the Client must borrow the security and is obligated to return the security to the lender, which is accomplished by a later purchase of the security. The Client realizes a profit or a loss as a result of a short sale if the price of the security decreases or increases respectively between the date of the short sale and the date on which the Client covers its short position, i.e., purchases the security to replace the borrowed security. A short sale involves the theoretically unlimited risk of an increase in the market price of the security that would result in a theoretically unlimited loss.

Frequent Trading

Frequent trading in securities can result in higher transaction costs in the Client's account[s]. For taxable accounts, frequent trading can also result in taxable transactions each year that would not be present in a buy-and-hold strategy. There are no guarantees that a frequent trading strategy will correctly time purchases and sales of any particular security.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Resolute or any of its employees. Resolute and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

To review the firm information contained in Form ADV Part 1, select the option for "Investment Adviser Search", then selecting "Firm" and enter **125739** in the field labeled "Firm Name or CRD# or SEC#". This will provide access to Form ADV Parts 1 and 2. Item 11 of the Form ADV Part 1 lists legal and disciplinary disclosure questions.

Item 10 – Other Financial Industry Activities and Affiliations

Accounting and Tax Services

The Advisor may also assist Clients in accounting and the preparation of federal and state tax returns. Depending on the terms of the agreement with each Client, the cost for these services may or may not be included in the Advisor's fees. The Advisor receives minimal income derived from accounting and tax preparation services. Clients are under no obligation to engage the Advisor for accounting or tax preparation services.

Licensed Insurance Professionals

Certain advisory persons are licensed insurance professionals. These advisory persons have no insurance agency affiliation and will not actively sell any insurance product. Advisory persons have obtained an insurance license for the sole purpose of servicing Clients of Resolute in certain states requiring licensure.

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

A. Code of Ethics

Resolute has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Resolute. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. Resolute and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Resolute associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at 978-463-8771 or via email at info@resolutefinancial.com.

B. Personal Trading with Material Interest

Resolute allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Resolute does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Resolute does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Resolute allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons of Resolute may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Resolute requiring reporting of personal securities trades by its Supervised Persons. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Resolute allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically executed after Client orders.

At no time will Resolute, or any associated person of Resolute, transact in any security to the detriment of any Client.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Resolute does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "Custodian") to safeguard Client assets and authorize Resolute to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, Resolute does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where Resolute does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by Resolute.

Resolute may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. Resolute does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

Resolute will generally recommend that Clients establish their account[s] at TD Ameritrade Institutional ("TD Ameritrade") or Fidelity Institutional Wealth Services ("Fidelity IWS"), FINRA-registered broker-dealers and member SIPC. Fidelity IWS or TD Ameritrade will serve as the Client's "qualified custodian". Resolute maintains an institutional relationship with Fidelity IWS and TD Ameritrade, whereby the Advisor receives economic benefits (Please see Item 14 below.)

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **Resolute does not participate in soft dollar programs sponsored or offered by any broker-dealer.**

2. Brokerage Referrals - Resolute does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

3. Directed Brokerage - All Clients are serviced on a "directed brokerage basis", where Resolute will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the custodian, Resolute will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Resolute will execute its transactions through an unaffiliated broker-dealer selected by the Client. Resolute will not aggregate orders in a block trade or trades when securities are purchased or sold through the same custodian for multiple (discretionary) accounts. Transactions will be done in a way that does not consistently advantage or disadvantage particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Accounts are monitored on a regular and continuous basis by Mr. Johnson, Chief Compliance Officer of Resolute. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify Resolute if changes

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occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Resolute

Resolute is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. Resolute does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Resolute may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, Resolute may receive referrals of new Clients from a third-party.

Participation in Institutional Advisor Platform – TD Ameritrade

The Advisor participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC/NFA ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. The Advisor receives some benefits from TD Ameritrade through its participation in the Program.

As disclosed above, the Advisor participates in TD Ameritrade's Program and the Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help the Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, Advisor endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by the Advisor or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

Resolute Financial, LLC

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Participation in Institutional Advisor Platform – Fidelity IWS

The Advisor has established an institutional relationship with Fidelity Institutional Wealth Services (“Fidelity IWS”) to assist the Advisor in managing Client account[s]. Access to the Fidelity Institutional platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Fidelity IWS. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from Fidelity IWS: receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

B. Client Referrals from Solicitors

Resolute does not engage paid solicitors for Client referrals.

Item 15 – Custody

Resolute does not accept or maintain custody of any Client accounts, except for the authorized deduction of the advisor's fee. All Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct Resolute to utilize that custodian for the Client's security transactions. Resolute encourages Clients to review statements provided by the account custodian. For more information about custodians and brokerage practices, see “Item 12 - Brokerage Practices”.

Item 16 – Investment Discretion

Resolute generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Resolute. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Resolute will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Resolute does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Resolute, nor its management, have any adverse financial situations that would reasonably impair the ability of Resolute to meet all obligations to its Clients. Neither Resolute, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Resolute is not required to deliver a balance sheet along

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with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.



Form ADV Part 2B – Brochure Supplement

for

**Charles M. Johnson, CFP®
Chief Compliance Officer**

Effective: February 24, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Charles M. Johnson (CRD# **5082505**) in addition to the information contained in the Resolute Financial, LLC (“Resolute” or the “Advisor”) (CRD # 125739) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Resolute Disclosure Brochure or this Brochure Supplement, please contact us at 978-463-8771 or by email at info@resolutefinancial.com.

Additional information about Mr. Johnson is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Phone: 978-463-8771 * Fax: 978-463-8774
www.ResoluteFinancial.com

Item 2 – Educational Background and Business Experience

Charles Johnson, CFP®, born in 1955, is dedicated to advising Clients of Resolute in his role as the Chief Compliance Officer of Resolute. Mr. Johnson earned a BS Mechanical Engineering from Worcester Polytechnic Institute in 1977. Mr. Johnson earned a MBA from Cornell University in 1981. Additional information regarding Mr. Johnson's employment history is included below.

Employment History:

| | |
|---|--------------------|
| Chief Compliance Officer, Resolute Financial, LLC | 01/2006 to Present |
| CFO, Everett Pattern & MFG., Inc. | 12/1984 to 12/2005 |

Certified Financial Planner™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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:

- **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
- **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®

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Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Johnson. Mr. Johnson has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Johnson.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Johnson.***

However, we do encourage you to independently view the background of Mr. Johnson on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter **5082505** in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Mr. Johnson is dedicated to the investment advisory activities of Resolute's Clients. Mr. Johnson does not have any other business activities.

Item 5 – Additional Compensation

Mr. Johnson is dedicated to the investment advisory activities of Resolute's Clients. Mr. Johnson does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Johnson serves as the Chief Compliance Officer and Chief Compliance Officer of Resolute. Mr. Johnson can be reached at 978-463-8771 ext. 1001.

Resolute has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Resolute. Further, Resolute is subject to regulatory oversight by various agencies. These agencies require registration by Resolute and its employees. As a registered entity, Resolute is subject to examinations by regulators, which may be announced or unannounced. Resolute is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

**Robert T. Ryan, JD, CFP®
Chief Investment Officer**

Effective: February 24, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Robert T. Ryan (CRD# **1053505**) in addition to the information contained in the Resolute Financial, LLC (“Resolute” or the “Advisor”) (CRD # 125739) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Resolute Disclosure Brochure or this Brochure Supplement, please contact us at 978-463-8771 ext. 1001 or by email at info@resolutefinancial.com.

Additional information about Mr. Ryan is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Phone: 978-463-8771 * Fax: 978-463-8774
www.ResoluteFinancial.com

Item 2 – Educational Background and Business Experience

Robert Ryan, born in 1950, is dedicated to advising Clients of Resolute as the Chief Investment Officer of Resolute. Mr. Ryan earned a BA in Political Science from Tufts University in 1972. Mr. Ryan earned a JD from New England School of Law in 1981. Mr. Ryan earned a MS in Personal Financial Planning from Bentley University in 1999. Additional information regarding Mr. Ryan's employment history is included below.

Employment History:

| | |
|---|--------------------|
| Chief Investment Officer, Resolute Financial, LLC | 01/2005 to Present |
|---|--------------------|

Certified Financial Planner™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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:

- **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
- **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.

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Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Ryan. Mr. Ryan has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Ryan.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Ryan.***

However, we do encourage you to independently view the background of Mr. Ryan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select “Investment Adviser Search” from the left navigation menu. Then select the option for “Individual” and enter **1053505** in the field labeled “Individual Name or CRD#”.

Item 4 – Other Business Activities

Mr. Ryan is dedicated to the investment advisory activities of Resolute’s Clients. Mr. Ryan does not have any other business activities.

Item 5 – Additional Compensation

Mr. Ryan is dedicated to the investment advisory activities of Resolute’s Clients. Mr. Ryan does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Ryan serves as the Chief Investment Officer of Resolute and is supervised by Charles Johnson, the Chief Compliance Officer. Charles Johnson can be reached at 978-463-8771 ext. 1001.

Resolute has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Resolute. Further, Resolute is subject to regulatory oversight by various agencies. These agencies require registration by Resolute and its employees. As a registered entity, Resolute is subject to examinations by regulators, which may be announced or unannounced. Resolute is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement
for

Thomas G. Dwyer, CFP[®], EA
Chief Financial Officer

Effective: February 24, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Thomas G. Dwyer (CRD# **3051277**) in addition to the information contained in the Resolute Financial, LLC (“Resolute” or the “Advisor”) (CRD # 125739) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Resolute Disclosure Brochure or this Brochure Supplement, please contact us at 978-463-8771 ext. 1001 or by email at info@resolutefinancial.com.

Additional information about Mr. Dwyer is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Phone: 978-463-8771 * Fax: 978-463-8774
www.ResoluteFinancial.com

Item 2 – Educational Background and Business Experience

Thomas Dwyer, born in 1958, is dedicated to Clients of Resolute in his role as the Chief Financial Officer of Resolute. Mr. Dwyer earned a BA Political Science from Lawrence University in 1980. Mr. Dwyer earned a Certificate in Financial Planning from Boston University in 2000. Additional information regarding Mr. Dwyer's employment history is included below.

Employment History:

| | |
|--|--------------------|
| Chief Financial Officer, Resolute Financial, LLC | 10/2003 to Present |
|--|--------------------|

Certified Financial Planner™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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:

- **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
- **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.

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Enrolled Agent (“EA”)

Enrolled Agents (“EA”) 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.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Dwyer. Mr. Dwyer has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Dwyer.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Dwyer.***

However, we do encourage you to independently view the background of Mr. Dwyer on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select “Investment Adviser Search” from the left navigation menu. Then select the option for “Individual” and enter **3051277** in the field labeled “Individual Name or CRD#”.

Item 4 – Other Business Activities

Mr. Dwyer is dedicated to the investment advisory activities of Resolute’s Clients. Mr. Dwyer does not have any other business activities.

Item 5 – Additional Compensation

Mr. Dwyer is dedicated to the investment advisory activities of Resolute’s Clients. Mr. Dwyer does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Dwyer serves as the Chief Financial Officer of Resolute and is supervised by Charles Johnson, the Chief Compliance Officer. Charles Johnson can be reached at 978-463-8771 ext. 1001.

Resolute has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Resolute. Further, Resolute is subject to regulatory oversight by various agencies. These agencies require registration by Resolute and its employees. As a registered entity, Resolute is subject to examinations by regulators, which may be announced or unannounced. Resolute is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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www.ResoluteFinancial.com



Form ADV Part 2B – Brochure Supplement
for

George J. Paquin, CFP®
Senior Financial Planner

Effective: February 24, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of George J. Paquin (CRD# **2396003**) in addition to the information contained in the Resolute Financial, LLC (“Resolute” or the “Advisor”) (CRD # 125739) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Resolute Disclosure Brochure or this Brochure Supplement, please contact us at 978-463-8771 or by email at info@resolutefinancial.com.

Additional information about Mr. Paquin is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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102 State Street, Suite E * Newburyport, MA 01950-6639
Phone: 978-463-8771 * Fax: 978-463-8774
www.ResoluteFinancial.com

Item 2 – Educational Background and Business Experience

George Paquin, born in 1946, is dedicated to advising Clients of Resolute as a Senior Financial Planner of Resolute. Mr. Paquin earned a BS Mechanical Engineering from Northeastern University in 1968. Mr. Paquin earned a MBA from Clark University in 1994. Additional information regarding Mr. Paquin's employment history is included below.

Employment History:

| | |
|---|--------------------|
| Senior Financial Planner, Resolute Financial, LLC | 02/2011 to Present |
| President/Proprietor, G Paquin, CFP® | 06/2003 to 12/2010 |

Certified Financial Planner™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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:

- **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
- **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®

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Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Paquin. Mr. Paquin has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Paquin.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Paquin.***

However, we do encourage you to independently view the background of Mr. Paquin on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter **2396003** in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Mr. Paquin is dedicated to the investment advisory activities of Resolute's Clients. Mr. Paquin does not have any other business activities.

Item 5 – Additional Compensation

Mr. Paquin is dedicated to the investment advisory activities of Resolute's Clients. Mr. Paquin does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Paquin serves as the Senior Financial Planner of Resolute and is supervised by Charles Johnson, the Chief Compliance Officer. Charles Johnson can be reached at 978-463-8771 ext. 1001.

Resolute has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Resolute. Further, Resolute is subject to regulatory oversight by various agencies. These agencies require registration by Resolute and its employees. As a registered entity, Resolute is subject to examinations by regulators, which may be announced or unannounced. Resolute is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement
for

Faye Doria, CFP[®], EA
Senior Financial Planner

Effective: February 24, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Faye Doria (CRD# **1830059**) in addition to the information contained in the Resolute Financial, LLC (“Resolute” or the “Advisor”) (CRD # 125739) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Resolute Disclosure Brochure or this Brochure Supplement, please contact us at 978-463-8771 ext. 1001 or by email at info@resolutefinancial.com.

Additional information about Ms. Doria is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Item 2 – Educational Background and Business Experience

Faye Doria, born in 1953, is dedicated to advising Clients of Resolute as a Senior Financial Planner of Resolute. Faye Doria, born in 1953, is dedicated to advising Clients of Resolute. Ms. Doria earned a BA in Economics from Kalamazoo College in 1975. Additional information regarding Ms. Doria's employment history is included below.

Employment History:

| | |
|---|--------------------|
| Senior Financial Planner, Resolute Financial, LLC | 06/2014 to Present |
| President, Financial Guidance Associates, Inc. | 05/2003 to 12/2014 |
| Investment Adviser Representative, Northstar Financial Planning, Inc. | 03/2002 to 07/2003 |

Certified Financial Planner™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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:

- **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
- **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®

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Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Enrolled Agent ("EA")

Enrolled Agents ("EA") 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.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Ms. Doria. Ms. Doria has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Doria.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Doria.***

However, we do encourage you to independently view the background of Ms. Doria on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter **1830059** in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Licensed Insurance Agent

Ms. Doria is a licensed insurance professional. Ms. Doria has no insurance agency affiliation and will not actively sell any insurance products. Ms. Doria obtained an insurance license for the sole purpose of servicing clients of Resolute in certain states requiring licensure.

Item 5 – Additional Compensation

Ms. Doria is dedicated to the investment advisory activities of Resolute's Clients. Ms. Doria does not receive any additional forms of compensation.

Item 6 – Supervision

Ms. Doria serves as the Senior Financial Planner of Resolute and is supervised by Charles Johnson, the Chief Compliance Officer. Charles Johnson can be reached at 978-463-8771 ext. 1001.

Resolute has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Resolute. Further, Resolute is subject to regulatory oversight by various agencies. These agencies require registration by Resolute and its employees. As a registered entity, Resolute is subject to examinations by regulators, which may be announced or unannounced. Resolute is required to

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periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Resolute Financial, LLC**Privacy Policy****Effective Date: February 24, 2016****Our Commitment to You**

Resolute Financial, LLC ("Resolute" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Resolute (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Resolute does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

| | |
|--|---------------------------------|
| Social security or taxpayer identification number | Assets and liabilities |
| Name, address and phone number(s) | Income and expenses |
| E-mail address(es) | Investment activity |
| Account information (including other institutions) | Investment experience and goals |

What Information do we collect from other sources?

| | |
|---|---|
| Custody, brokerage and advisory agreements | Account applications and forms |
| Other advisory agreements and legal documents | Investment questionnaires and suitability documents |
| Transactional information with us or others | Other information needed to service account |

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

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We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

| Basis For Sharing | Do we share? | Can you limit? |
|---|--------------|----------------|
| Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting. | Yes | No |
| Marketing Purposes Resolute does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Resolute or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes. | No | Not Shared |
| Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s). | Yes | Yes |
| Information About Former Clients Resolute does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients. | No | Not Shared |

State-specific Regulations

| | |
|---------------|---|
| Massachusetts | In response to a Massachusetts law, clients must "opt-in" to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account. |
|---------------|---|

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

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Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at [978-463-8771](tel:978-463-8771) or via email at info@resolutefinancial.com.