

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

Joseph Rafael Marmol  
205 Oser Avenue  
Hauppauge, NY 11788  
631-851-0918

Partners Capital Services, Inc.

Hauppauge, New York 11788

12/31/2015

This brochure supplement provides information about Joseph Rafael Marmol that supplements the Partners Capital Services, Inc. brochure. You should have received a copy of that brochure. Please contact Edward M. Cahill if you did not receive Partners Capital Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Joseph Marmol is available on FINRA's website  
<http://brokercheck.finra.org/>

## **Item 2 Educational, Background and Business Experience**

**Full Legal Name:** Joseph Rafael Marmol      **Born:** 1970

### **Education**

Suffolk Community College - Associates Business Administration  
Dowling College - Bachelors Business Finance

### **Business Experience**

- American Capital Partners, LLC; Financial Consultant; from 5/30/2008 to Present
- Partners Capital Services, Inc. ; Financial Advisor; from 06/03/2008 to Present

## **Item 3 Disciplinary Information**

Joseph Rafael Marmol has no reportable disciplinary history.

## **Item 4 Other Business Activities**

### **A. Investment-Related Activities**

1. Joseph Rafael Marmol is also engaged in the following investment-related activities:

- Registered representative of a broker-dealer
  - Mr. Marmol receives compensation as a registered representative of a broker-dealer in the form of commissions charged to security transactions.
  - Mr. Marmol receives compensation as a registered agent of the advisor in the form of fee(s) based on the amount of assets being advised. No compensation is received based on performance.
- Insurance company or agency
  - Mr. Marmol receives compensation as an insurance agent of the broker-dealer in the form of commissions(sales credit) based on the product type and amount of product. The products are generally life insurance products such as annuities and insurance.

2. Joseph Rafael Marmol does not receive commissions, bonuses or other compensation on the sale of securities or other investment products besides those

disclosed above.

#### B. Non Investment-Related Activities

Mr. Marmol is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time then those disclosed above.

### **Item 5 Additional Compensation**

Joseph Rafael Marmol does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

**Supervisor:** John Gardini

**Title:** Compliance

**Phone Number:** 631-851-0918

All managed / advisory accounts are reviewed and approved by the designated supervisor by reviewing the new account documentation and advisory agreements (PCS utilizes RBC Dain's new account and advisory documentation) and forwarded to RBC Dain for the appropriate money manager to be vested if needed. The firm utilizes reports provided by RBC Dain for fee based portfolio review which include the clients program selection, portfolio objective and account risk level and reviewed periodically. All trades are reviewed by reviewing the daily blotters which include the advisory and managed account trades for any irregularities and negative trading activity.

### **Item 7 Requirements for State-Registered Advisers**

#### A. Additional Disciplinary History

Joseph Rafael Marmol has no additional reportable disciplinary history.

#### B. Bankruptcy History

Joseph Rafael Marmol has not been the subject of a bankruptcy petition.