

## **Item 1 Cover Page**

A.

### **Neal Patrick Richard**

Richard Brothers, Financial Advisors

Brochure Supplement  
Dated: January 13, 2017

Contact: Randall J. Richard, Chief Compliance Officer  
50 Donald B. Dean Drive, Suite One  
South Portland, Maine 04106

B.

**This Brochure Supplement provides information about Neal Patrick Richard that supplements the Richard Brothers, Financial Advisors Brochure; you should have received a copy of that Brochure. Please contact Randall J. Richard, Chief Compliance Officer, if you did *not* receive Richard Brothers, Financial Advisors' Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Neal Patrick Richard is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Neal Patrick Richard was born in 1967. Mr. Richard earned a B.S. degree in Business Administration from the University of New Hampshire Whittemore School of Business and Economics. Mr. Richard has been Principal, Managing Director and an investment adviser representative of Richard Brothers, Financial Advisors since 1997. Mr. Richard has also been a registered representative of Allegiance Capital, L.L.C, d/b/a Richard Brothers Securities since 2000.

## **Item 3 Disciplinary Information**

None.

#### Item 4 Other Business Activities

- A. **Registered Representative of Richard Brothers Securities** Mr. Richard is a registered representative of Richard Brothers Securities (“RBS”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Richard in his individual capacity as a registered representative of RBS, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Richard that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Richard. Clients are reminded that they may purchase investment products recommended by Mr. Richard through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Randall J. Richard, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through RBS, brokerage commissions will be charged by RBS to effect securities transactions, a portion of which commissions shall be paid by RBS to Mr. Richard. The brokerage commissions charged by RBS may be higher or lower than those charged by other broker-dealers. In addition, RBS, as well as Mr. Richard, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Richard is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Richard, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Richard to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Richard that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Richard. Clients are reminded that they may purchase insurance products recommended by Mr. Richard through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Randall J. Richard, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### Item 5 Additional Compensation

None.

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Randall J. Richard, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Richard also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Richard at (207) 879-2352.

**Item 7 State-Registered Investment Advisors**

- A. Mr. Richard has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Richard has never been the subject of a bankruptcy petition.

## **Item 1 Cover Page**

A.

**Randall J. Richard**

Richard Brothers, Financial Advisors

Brochure Supplement  
Dated: January 13, 2017

Contact: Randall J. Richard, Chief Compliance Officer  
50 Donald B. Dean Drive, Suite One  
South Portland, Maine 04106

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**This Brochure Supplement provides information about Randall J. Richard that supplements the Richard Brothers, Financial Advisors Brochure; you should have received a copy of that Brochure. Please contact Randall J. Richard, Chief Compliance Officer, if you did *not* receive Richard Brothers, Financial Advisors' Brochure or if you have any questions about the contents of this supplement.**

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

## **Item 2 Education Background and Business Experience**

Randall J. Richard was born in 1964. Mr. Richard earned a Bachelor of Arts degree in Finance from Southern New Hampshire University and an Executive M.B.A. from Suffolk University. Mr. Richard has been President and an investment adviser representative of Richard Brothers, Financial Advisors since 1996. Mr. Richard has also been a registered representative of Allegiance Capital, L.L.C., d/b/a Richard Brothers Securities since 2000.

## **Item 3 Disciplinary Information**

None.

#### Item 4 Other Business Activities

- A. **Registered Representative of Richard Brothers Securities** Mr. Richard is a registered representative of Richard Brothers Securities (“RBC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Richard in his individual capacity as a registered representative of RBC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Richard that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Richard. Clients are reminded that they may purchase investment products recommended by Mr. Richard through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Randall J. Richard, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through RBC, brokerage commissions will be charged by RBC to effect securities transactions, a portion of which commissions shall be paid by RBC to Mr. Richard. The brokerage commissions charged by RBC may be higher or lower than those charged by other broker-dealers. In addition, RBC, as well as Mr. Richard, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Richard is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Richard, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Richard to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Richard that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Richard. Clients are reminded that they may purchase insurance products recommended by Mr. Richard through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Randall J. Richard, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### Item 5 Additional Compensation

None.

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Randall J. Richard, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Richard also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Richard at (207) 879-2352.

## **Item 7 State-Registered Investment Advisors**

- A. Mr. Richard has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Richard has never been the subject of a bankruptcy petition.

## **Item 1 Cover Page**

A.

**Zachary Tyler Lauzon**

Richard Brothers, Financial Advisors

Brochure Supplement  
Dated: January 13, 2017

Contact: Randall J. Richard, Chief Compliance Officer  
50 Donald B. Dean Drive, Suite One  
South Portland, Maine 04106

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**This Brochure Supplement provides information about Zachary T. Lauzon that supplements the Richard Brothers, Financial Advisors Brochure; you should have received a copy of that Brochure. Please contact Randall J. Richard, Chief Compliance Officer, if you did *not* receive Richard Brothers, Financial Advisors' Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Zachary T. Lauzon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Zachary T. Lauzon was born in 1990. Mr. Lauzon earned a Bachelor of Science degree in Finance and Accounting from St. Joseph's College of Maine. Mr. Lauzon has been a Relationship Manager of Richard Brothers, Financial Advisors since September 2012. Mr. Lauzon has also been a registered representative of Richard Brothers Securities since September 2012. From July 2011 through June 2012, Mr. Lauzon was an Intern with Scottrade Financial Services.

## **Item 3 Disciplinary Information**

None.

#### Item 4 Other Business Activities

- A. **Registered Representative of Richard Brothers Securities** Mr. Lauzon is a registered representative of Richard Brothers Securities (“RBC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Lauzon in his individual capacity as a registered representative of RBC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Lauzon that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Lauzon. Clients are reminded that they may purchase investment products recommended by Mr. Lauzon through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Randall J. Richard, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through RBC, brokerage commissions will be charged by RBC to effect securities transactions, a portion of which commissions shall be paid by RBC to Mr. Lauzon. The brokerage commissions charged by RBC may be higher or lower than those charged by other broker-dealers. In addition, RBC, as well as Mr. Lauzon, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Lauzon is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. **Licensed Insurance Agent.** Mr. Lauzon, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Lauzon to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Lauzon that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Lauzon. Clients are reminded that they may purchase insurance products recommended by Mr. Lauzon through other, non-affiliated insurance agents. **The Registrant’s Chief Compliance Officer, Randall J. Richard, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

#### Item 5 Additional Compensation

None.



## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Randall J. Richard, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Richard also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Richard at (207) 879-2352.

## **Item 7 State-Registered Investment Advisors**

- A. Mr. Lauzon has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Lauzon has never been the subject of a bankruptcy petition.

## Item 1 Cover Page

A.

**Adam Mattson**

Richard Brothers, Financial Advisors

Brochure Supplement  
Dated: January 13, 2017

Contact: Randall J. Richard, Chief Compliance Officer  
50 Donald B. Dean Drive, Suite One  
South Portland, Maine 04106

B.

**This Brochure Supplement provides information about Adam Mattson that supplements the Richard Brothers, Financial Advisors Brochure; you should have received a copy of that Brochure. Please contact Randall J. Richard, Chief Compliance Officer, if you did *not* receive Richard Brothers, Financial Advisors' Brochure or if you have any questions about the contents of this supplement.**

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

## Item 2 Education Background and Business Experience

Adam Mattson was born in 1980. Mr. Mattson earned a Bachelor of Science degree in Finance from Suffolk University. Mr. Mattson has been a Corporate Retirement Plan Associate of Richard Brothers, Financial Advisors since June 2016. Mr. Mattson has also been a registered representative of Richard Brothers Securities since June 2016. From May 2010 through May 2016, Mr. Mattson was a Regional Sales Director with Columbia Management Investment Distributors.

Mr. Mattson holds the designation of Chartered Retirement Planning Counselor (CRPC®). The College of Financial Planning® awards the CRPC® designation to applicants who complete the CRPC® professional education program, pass a final examination, commit to a code of ethics and agree to pursue continuing education. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two (2) years the designee must renew their right to continue using the CRPC® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. **Registered Representative of Richard Brothers Securities** Mr. Mattson is a registered representative of Richard Brothers Securities (“RBC”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Mattson in his individual capacity as a registered representative of RBC, to implement investment recommendations on a commission basis.
1. **Conflict of Interest** The recommendation by Mr. Mattson that a client purchase a securities commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend investment products based on commissions received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Mattson. Clients are reminded that they may purchase investment products recommended by Mr. Mattson through other, non-affiliated broker dealers. **The Registrant’s Chief Compliance Officer, Randall J. Richard, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**
  2. **Commissions** In the event the client chooses to purchase investment products through RBC, brokerage commissions will be charged by RBC to effect securities transactions, a portion of which commissions shall be paid by RBC to Mr. Mattson. The brokerage commissions charged by RBC may be higher or lower than those charged by other broker-dealers. In addition, RBC, as well as Mr. Mattson, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Mattson is separate and apart from Registrant’s investment management services discussed in the Registrant’s *Brochure*.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

### Item 5 Additional Compensation

None.

### Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant’s Chief Compliance Officer, Randall J. Richard, is primarily responsible for overseeing the activities of the Registrant’s supervised persons. Mr. Richard also monitors accounts and conducts account reviews on at least an annual basis. Should a

client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Richard at (207) 879-2352.

**Item 7 State-Registered Investment Advisors**

- A. Mr. Mattson has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Mattson has never been the subject of a bankruptcy petition.