

This brochure supplement provides information about Richard P. Reagan that supplements the Reagan Companies Asset Management, Inc brochure. You should have received a copy of that brochure. Please contact Richard P. Reagan, Financial Planner if you did not receive Reagan Companies Asset Management, Inc's brochure or if you have any questions about the contents of this supplement.

Additional information about Richard P. Reagan is also available on the SEC's website at www.adviserinfo.sec.gov.

Reagan Companies Asset Management, Inc

Form ADV Part 2B – Individual Disclosure Brochure

for

Richard P. Reagan

Personal CRD Number: 2391015

Investment Adviser Representative

Reagan Companies Asset Management, Inc

8 E Main Street

Marcellus, New York, 13108

(315) 673-2094

Rick.Reagan@Reaganinvesting.com

www.ReaganInvesting.com

UPDATED: 05/29/2019

Item 2: Educational Background and Business Experience

Name: Richard P. Reagan

Born: 1968

Education Background and Professional Designations:

Education:

BA Economics, State University of NY at Potsdam - 1990

MBA Finance, Clarkson University - 1991

Designations:

CFP® - Certified Financial Planner

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

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

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

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

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

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

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

Business Background:

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|----------------------|---|
| 03/2012 – Present | President Reagan Companies Asset Management, Inc |
| 03/1994 – 12/31/2015 | Registered Representative Cadaret, Grant & Co., Inc. |
| 05/1991 – 03/2012 | Vice President James P Reagan Agency |

Item 3: Disciplinary Information

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

Item 4: Other Business Activities

Richard P. Reagan is a partial owner of The James P. Reagan Agency, Inc. From time to time Rick may refer clients for insurance to the agency and financially benefit indirectly through ownership. He does not receive any direct commission from the agency for the referral. Clients should be aware that services that pay a commission represent a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment advisor. Clients are in no way required to follow the recommendation to obtain insurance from The James P. Reagan Agency.

Item 5: Additional Compensation

Other than salary, annual bonuses, regular bonuses or, pass-through ownership, Richard P. Reagan does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Reagan Companies Asset Management, Inc.

Item 6: Supervision

As a representative of Reagan Companies Asset Management, Inc., Richard P. Reagan supervises the duties of the investment advisor representatives of the firm and works closely with the Chief Compliance Officer, Lisa Bardou. Lisa Bardou's contact information is; 315-673-5337, lisa@reaganinvesting.com