

*This brochure supplement provides information about Neil Graham Mcinnis that supplements the Kastel Capital Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Neil Graham Mcinnis if you did not receive Kastel Capital Advisors, LLC's brochure or if you have any questions about the contents of this supplement.*

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

## **Kastel Capital Advisors, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Neil Graham Mcinnis**

Personal CRD Number: 1521962

Investment Adviser Representative

Kastel Capital Advisors, LLC  
800 South Street Suite 160  
Waltham, MA 02454  
(781) 398-0077  
[neil@pensionwealth.com](mailto:neil@pensionwealth.com)  
<https://www.pensionwealth.com>

UPDATED: 10/02/2019

## Item 2: Educational Background and Business Experience

**Name:** Neil Graham Mcinnis      **Born:** 1957

### **Educational Background and Professional Designations:**

#### **Education:**

BS Business, University of Phoenix - 2013

#### **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.

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 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:**

07/2019 - Present	Investment Adviser Representative Kastel Capital Advisors, LLC
01/1998 - Present	President Pension & Wealth Management Advisors
12-1988 – Present	Agent New York Life Insurance

### **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**

Neil Graham Mcinnis is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Kastel Capital Advisors, LLC always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Kastel Capital Advisors, LLC representative in such individual’s outside capacities.

Neil Graham Mcinnis is an investment adviser representative and owner of McInnis Financial & Insurance Brokerage Inc. dba Pension & Wealth Management Advisors. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Kastel Capital Advisors, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Kastel Capital Advisors, LLC in such individual's outside capacities.

### **Item 5: Additional Compensation**

Neil Graham Mcinnis does not receive any economic benefit from any person, company, or organization, other than Kastel Capital Advisors, LLC in exchange for providing clients advisory services through Kastel Capital Advisors, LLC.

### **Item 6: Supervision**

As a representative of Kastel Capital Advisors, LLC, Neil Graham Mcinnis is supervised by Drasko Kovrlija, the firm's Chief Compliance Officer. Drasko Kovrlija is responsible for ensuring that Neil Graham Mcinnis adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Drasko Kovrlija is (508) 479-0632.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Neil Graham Mcinnis has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Neil Graham Mcinnis has NOT been the subject of a bankruptcy.