

Paul V. Ryan, Jr., CFP®

## Flagship Wealth Advisors, LLC

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800-631-9997

Form ADV Part 2B

Julu 2018

This brochure supplement provides information about Paul V. Ryan, Jr. (“Advisor”) that supplements the Flagship Wealth Advisors, LLC brochure. All existing Clients and prospective Clients should have received a copy of the brochure. Please contact the Advisor if you did not receive Flagship Wealth Advisors, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Paul V. Ryan, Jr. is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Paul V. Ryan, Jr., CFP®

### Item 2: Educational Background and Business Experience

Paul V. Ryan Jr. (born 1959) serves as president of Flagship Wealth Advisors, LLC since 1998.

#### EDUCATION:

West Virginia University	1977-1978	Undergraduate Degree
Harvard University	2002 Studies	Bachelor of Liberal Arts in Extension cum Laude

#### Business Background:

Flagship Wealth Advisors, LLC	Investment Advisory Representative Manager, Owner	Dec 2016 - present
Watermill Financial Advisors	Investment Advisory Representative	Jan 2014 – July 2018
Flagship Financial Advisors	Owner	Sep 1998 - present
Royal Alliance Associates, Inc.	Registered Representative	Oct 1992 – present

<sup>1</sup> Please see the following explanation describing the minimum qualifications required for the: CFP Certified Financial Planner designation

\*Issued by: Certified Financial Planner Board of Standards, Inc.

\*Prerequisites/Experience Required: Candidates must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and 3 years of full time personal financial planning experience

\*Examination Type: CFP Certification Examination

\*Continuing Education/Experience Requirements: 30 hours every 2 – years

The CERTIFIED FINANCIAL PLANNER, CFP AND federally registered CFP (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 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 conducts 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 rights 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, included 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 the 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 professional 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.

### **Item 3: Disciplinary Information**

Mr. Ryan has no reportable disciplinary matters.

### **Item 4 & 5: Other Business Activities & Additional Compensation**

Paul V. Ryan Jr. serves as both an investment adviser and registered representative for Royal Alliance Associates. Royal Alliance Associates is a diversified financial services company registered with both the SEC and Financial Industry Regulatory Authority (FINRA) as a broker-dealer. Paul may recommend the purchase of securities offered by Royal Alliance. If you purchase these products from Paul, he may receive normal commissions and may receive other indirect forms of compensation which may be in addition to customary advisory fees.

In addition, Mr. Ryan is a licensed insurance agent and may recommend insurance products that provide direct or indirect compensation from the insurance company.

### **Item 6: Supervision**

Paul V. Ryan, Jr. is supervised by Royal Alliance. In addition, Paul V. Ryan, Jr. supervises all employees of Flagship Wealth Advisors, LLC. The firm adheres to a written supervisory procedures manual.

Paul V. Ryan, Jr.  
President and Chief Compliance Officer  
800-631-9997

### **Item 7: Requirements for State-Registered Adviser**

There are no material disciplinary items to report.

Clients may also contact the Massachusetts Securities Division to learn more information regarding disciplinary histories.