

**ITEM 1: Cover Page for  
PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
DATED JULY 2011**

**ZACHARY C. BOUCHARD**

**BOSTON STANDARD WEALTH MANAGEMENT, LLC  
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**FIRM CONTACT: ZACHARY C. BOUCHARD, MANAGING MEMBER AND CHIEF  
COMPLIANCE OFFICER**

**WWW.BOSTONSTANDARDWEALTH.COM**

**This brochure supplement provides information about Zachary C. Bouchard that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Bouchard if you did not receive Boston Standard Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.**

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

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

We are required to disclose the following information about Mr. Bouchard:

**Zachary C. Bouchard, CRPC, CMFC**

Year of Birth: 1980

### **Formal Education after high school:**

2003- Boston College, Cum Laude, B.A., Double Major in Economics & Philosophy

### **Business Background:**

07/11- Present, Boston Standard Wealth Management LLC, Managing Partner & Chief Compliance Officer

05/07 – 06/11, Ameriprise

06/06 – Present, GreenShopper, LLC

08/05 – 06/06, Smith Barney

09/03 – 08/05, Ameriprise (formerly American Express Financial Advisors)

### **Professional Licenses and Designations:**

02/04- CRPC – Chartered Retirement Planning Counselor

06/04- CMFC – Chartered Mutual Fund Counselor

01/06- Series 31

09/03- Series 7

09/03- Series 66

07/03- Life/Accident/Health Insurance (MA and ME)

Mr. Bouchard has a professional designation, Chartered Retirement Planning Counselor (CRPC). The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing students to transform the retirement planning process into a positive experience. Enrollment in the program allows students to study a variety of principles in the retirement planning field. The program guides students through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee of \$75.
- Detailed renewal requirements for the College for Financial Planning's professional designation programs can be found on [www.cffpalum.org/renewal](http://www.cffpalum.org/renewal).

The following topics are covered under the program:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning

Mr. Bouchard has a professional designation, Chartered Mutual Fund Counselor<sup>SM</sup> or CMFC®.

The CMFC Program is the only industry-recognized mutual fund designation. It is the result of collaboration between the College for Financial Planning® and the Investment Company Institute (ICI), the primary trade association for the mutual fund industry. The program's quality and thoroughness reflect the combined experience and expertise of the College and the ICI.

The College for Financial Planning® awards the Chartered Mutual Fund Counselor<sup>SM</sup> AND CMFC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any

criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CMFC<sup>®</sup> designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CMFC<sup>®</sup> designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and paying a biennial renewal fee of \$75.

Topics:

- Introduction to Mutual Funds
- Open & Closed-End Funds: Types & Characteristics
- Other Packaged Investment products
- Risk/Return: Part I
- Risk/Return: Part II
- Asset Allocation
- Selecting a Mutual Fund for a Client
- Retirement Planning
- Ethics, Integrity & Professional Conduct

### **Item 3 Disciplinary Information**

If there are legal or disciplinary events material to your evaluation of Mr. Bouchard, we are required to disclose all material facts regarding those events.<sup>1</sup>

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<sup>1</sup> **Note:** Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving Mr. Bouchard to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of Mr. Bouchard to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

An administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which Mr. Bouchard was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority:

- (a) denying, suspending, or revoking the authorization of Mr. Bouchard to act in an *investment-related* business;
- (b) barring or suspending Mr. Bouchard's association with an *investment-related* business;
- (c) otherwise significantly limiting Mr. Bouchard's *investment-related* activities; or
- (d) imposing a civil money penalty of more than \$2,500 on Mr. Bouchard.

It was alleged that Mr. Bouchard advertised on Craigslist a reforestation program that was constituted securities under investment contract analysis under M.G.L.C.110A(K). It was also alleged that Mr. Bouchard did not timely inform Citigroup of this activity. As a result Mr. Bouchard was sanctioned a \$500.00 fine and was not allowed to reapply for agent registration for 30 days following the date of the consent order.

#### **Item 4 Other Business Activities**

A. If Mr. Bouchard is actively engaged in any investment-related business or occupation, including if he is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Mr. Bouchard's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Mr. Bouchard receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation he receives. We must explain that this practice gives Mr. Bouchard an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

B. If Mr. Bouchard is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities

provide a substantial source of his income or involve a substantial amount of his time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Mr. Bouchard's time and income, we may presume that they are not substantial.

Mr. Bouchard is a licensed insurance agent/broker with various insurance companies/agencies. He may receive the normal commissions for insurance sales in his separate role as an insurance agent/broker.

### **Item 5 Additional Compensation**

If someone who is not a *client* provides an economic benefit to Mr. Bouchard for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include his regular salary. Any bonus that is based, at least in part, on the number or amount of sales, *client* referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

### **Item 6 Supervision**

We are required to explain how we *supervise* Mr. Bouchard, including how we monitor the advice he provides to *you*. *Our firm has to provide the name, title and telephone number of the person* responsible for supervising Mr. Bouchard's advisory activities on behalf of our firm.

Mr. Bouchard is a Managing Member and Chief Compliance Officer and is bound by our firm's Code of Ethics.