

**Firm Brochure**  
(Part 2B of Form ADV)

**Olivia A. Mussett, CFP®**

**Mussett Wealth Management**  
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**This Brochure Supplement provides information about Olivia A. Mussett, CFP® and Helen M. Carroll, CFP®, QPFC that supplements the Mussett Wealth Management Brochure. You should have received a copy of that Brochure. Please contact Olivia A. Mussett, CFP® if you did not receive Mussett Wealth Management's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Olivia A. Mussett, CFP®, and Helen M. Carroll, CFP®, QPFC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

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## Education and Business Standards

Mussett Wealth Management requires that advisors in its employ have advanced coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: a CFP®, a CFA, a ChFC, an MBA or a CPA. Additionally, advisors must have work experience and continuing education that demonstrates their aptitude for financial planning and investment management.

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## Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner™: Certified Financial Planners™ are licensed by the CFP Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Qualified Plan Financial Consultant: Qualified Plan Financial Consultant is a professional credential offered by the National Association of Plan Advisors to professionals who sell, advise, market or support qualified retirement plans. QPFC certification requirements:

- Two years of qualifying retirement plan related experience and an existing license: life or annuity insurance license; Series 6, 7 or 65 license issued by FINRA; or Investment Advisor Representative or Registered Investment Advisor credential OR three years or qualifying retirement plan related experience
- Successful completion of two exams.
- Approved application with two letters of recommendation verifying the work experience requirements have been met.

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## Olivia A. Mussett, CFP®, President, Chief Compliance Officer

DOB: 4/20/1973

Educational Background:

- Culinary Institute of America, AA, 1993
- The American College, CFP® Certification Program, 2004

Business Experience:

- Mussett Wealth Management, 9/11 to present, President

- Arista Wealth Advisors, 3/06 to 9/11, Financial Planner
- Curran Investment Management, 12/04 to 3/06, Relationship Manager
- Wachovia Securities, 4/02 to 12/04, Registered Representative
- Prudential Securities, 4/01 to 4/02, Registered Representative
- Banc of America Investments 7/98 to 4/01, Registered Representative

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. In addition, Ms. Mussett has not been the subject of an arbitration claim, civil, self-regulatory organization, administration or bankruptcy proceeding.

Olivia A. Mussett, CFP® may receive a commission for the sale of insurance to clients. A minimal amount of time is spent on this activity and is during the course of the analysis of the client's financial planning and ongoing management of the client relationship.

Olivia A. Mussett, CFP® receives no additional compensation.

Since she is a solo practitioner, she has no supervisor.

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### **Helen M. Carroll, CFP®, QPFC**

DOB: 10/1/1961

#### **Educational Background:**

- St. Mary's College of California, BS, 1984
- The College for Financial Planning, CFP® Certification Program, 1998
- American Society of Pension Professionals & Actuaries, QPFC Credential, 2011

#### **Business Experience:**

- Mussett Wealth Management, 8/2014 to present, Retirement Plan Investment Consultant, Financial Planner
- Direct Retirement Solutions, 8/2009 to 6/2014, Retirement Plan Investment Consultant
- Jaeger & Flynn Associates, 2/2005 to 7/2009, Vice President Financial Services
- Wall Street Financial Group, 2/2005 to 7/2009, Investment Advisor Representative
- First Niagara/Troy Savings Bank, 2/1989 to 1/2005, Assistant Vice President

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item. In addition, Ms. Carroll has not been the subject of an arbitration claim, civil, self-regulatory organization, administration or bankruptcy proceeding.

Helen M. Carroll, CFP® may receive a commission for the sale of insurance to clients. A minimal amount of time is spent on this activity and is during the course of the analysis of the client's financial planning and ongoing management of the client relationship.

Helen M. Carroll, CFP® receives no additional compensation.

Her Chief Compliance Officer is Olivia A. Mussett, CFP® , who reviews all trading activity, client correspondence and investment and financial planning recommendations.