



## **NewDay Solutions, LLC**

### **Form ADV Part 2A – Disclosure Brochure**

**Effective: February 7, 2017**

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of NewDay Solutions, LLC (“NewDay” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (800) 834-2101.

NewDay is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”), which is located in the State of New Hampshire. The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information through NewDay to assist you in determining whether to retain the Advisor.

Additional information about NewDay and its advisory persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or by our CRD# 282163.

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## Item 2 – Material Changes

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of NewDay.

NewDay believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide its Clients with complete and accurate information at all times. NewDay encourages all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

### Material Changes

There have been no material changes since the initial filing of this Disclosure Brochure.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of NewDay.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 282163. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (800) 834-2101.

### Item 3 – Table of Contents

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<b>Item 1 – Cover Page .....</b>	<b>1</b>
<b>Item 2 – Material Changes .....</b>	<b>2</b>
<b>Item 3 – Table of Contents .....</b>	<b>3</b>
<b>Item 4 – Advisory Services .....</b>	<b>4</b>
A. Firm Information .....	4
B. Advisory Services Offered .....	4
C. Client Account Management .....	5
D. Wrap Fee Programs .....	5
E. Assets Under Management .....	5
<b>Item 5 – Fees and Compensation .....</b>	<b>6</b>
A. Fees for Advisory Services .....	6
B. Fee Billing .....	6
C. Other Fees and Expenses .....	6
D. Advance Payment of Fees and Termination .....	7
E. Compensation for Sales of Securities .....	7
<b>Item 6 – Performance-Based Fees and Side-By-Side Management .....</b>	<b>7</b>
<b>Item 7 – Types of Clients .....</b>	<b>7</b>
<b>Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss .....</b>	<b>7</b>
A. Methods of Analysis .....	7
B. Risk of Loss .....	8
<b>Item 9 – Disciplinary Information .....</b>	<b>8</b>
<b>Item 10 – Other Financial Industry Activities and Affiliations .....</b>	<b>8</b>
<b>Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....</b>	<b>9</b>
A. Code of Ethics .....	9
B. Personal Trading with Material Interest .....	9
C. Personal Trading in Same Securities as Clients .....	9
D. Personal Trading at Same Time as Client .....	9
<b>Item 12 – Brokerage Practices .....</b>	<b>9</b>
A. Recommendation of Custodian[s] .....	9
B. Aggregating and Allocating Trades .....	10
<b>Item 13 – Review of Accounts .....</b>	<b>10</b>
A. Frequency of Reviews .....	10
B. Causes for Reviews .....	10
C. Review Reports .....	11
<b>Item 14 - Client Referrals and Other Compensation .....</b>	<b>11</b>
A. Compensation Received by NewDay .....	11
B. Client Referrals from Solicitors .....	11
<b>Item 15 – Custody .....</b>	<b>11</b>
<b>Item 16 – Investment Discretion .....</b>	<b>11</b>
<b>Item 17 – Voting Client Securities .....</b>	<b>12</b>
<b>Item 18 – Financial Information .....</b>	<b>12</b>
<b>Appendix 1 – Wrap Fee Brochure .....</b>	<b>12</b>
<b>Form ADV2B – Brochure Supplements .....</b>	<b>12</b>
<b>Privacy Policy .....</b>	<b>28</b>

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## **Item 4 – Advisory Services**

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### **A. Firm Information**

NewDay Solutions, LLC (“NewDay” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”), which is located in the State of New Hampshire. NewDay is organized as a Limited Liability Company (“LLC”) under the laws of the State of New Hampshire. NewDay was founded in July 2014, and is owned and operated by Kathleen M. Thomas (Principal and Lead Wealth Advisor). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by NewDay.

### **B. Advisory Services Offered**

NewDay offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, and businesses in New Hampshire and other states (each referred to as a “Client”).

#### Wealth Management Services

NewDay provides customized wealth management solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and planning services. NewDay works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create an investment strategy.

NewDay will develop a long-term asset allocation that serves as the core portfolio strategy for each client. In addition, the Advisor will employ a tactical overlay for a portion of the Client’s portfolio. Portfolios are primarily constructed using mutual funds, exchange-traded funds (“ETFs”), and individual equities securities. The Advisor may also utilize other types of investments, as appropriate, to meet the needs of each particular Client.

NewDay’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. NewDay will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

NewDay evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. NewDay may recommend, on occasion, redistributing investment allocations to diversify the portfolio. NewDay may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. NewDay may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

NewDay will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will NewDay accept or maintain custody of a Client’s funds or securities, except for authorized deduction of the Advisor’s fees. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the Client Investment Advisory Agreement.

#### Financial Planning Services

NewDay will typically provide a variety of financial planning services to individuals and families, pursuant to a written financial planning agreement. Services are offered in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client’s financial goals and objectives. This planning or consulting may encompass

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one or more areas of need, including, but not limited to investment planning, retirement planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. NewDay may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning recommendations may pose a potential conflict between the interests of the Advisor and the interests of the Client. For example, a recommendation to engage the Advisor for investment management services or to increase the level of investment assets with the Advisor would pose a conflict, as it would increase the advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor. Financial planning services may be included in an overall wealth management engagement or provided as a separate service, pursuant to the terms of the agreement with the Client.

### **C. Client Account Management**

Prior to engaging NewDay to provide advisory services, each Client is required to enter into one or more agreements with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – NewDay will work with each Client to develop a custom investment strategy designed in connection with the Client's investment goals and objectives.
- Asset Allocation – NewDay will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – NewDay will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – NewDay will provide investment management and ongoing oversight of the Client's investment portfolio.

### **D. Wrap Fee Programs**

For Client that establish their accounts at Raymond James Financial, Inc. ("Raymond James"), NewDay typically pays the transaction fees for Client accounts as part of its overall investment advisory fees (See Item 5 – Fees and Compensation below). The inclusion of these transaction costs into the investment advisory fee is generally considered a "wrap fee program". While traditional wrap fee programs often have a rigid set of investment options and uniform trading practices, NewDay customizes its investment advisory services for each of its Clients. The NewDay Wrap Fee Program merely provides for these services under a single annualized fee. A copy of this Wrap Fee Brochure is attached as Appendix 1 to this Disclosure Brochure.

### **E. Assets Under Management**

As of December 31, 2016, NewDay manages \$121,449,318 on a discretionary basis and \$2,250,434 on a non-discretionary basis for total assets under management of \$123,699,752. Clients may request more current information at any time by contacting the Advisor.

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## **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more agreements that detail the responsibilities of NewDay and the Client.

### **A. Fees for Advisory Services**

#### Investment Advisory Services

Investment advisory fees are paid monthly, in advance of each month, pursuant to the terms of the investment advisory agreement. Investment advisory fees are charged at an annual rate of 1.00% to 1.50%, based on the market value of assets under management at the end of the prior month. The investment advisory fee in the first month of service is prorated from the inception date of the Client's account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by NewDay will be independently valued by the Custodian. NewDay will not have the authority or responsibility to value portfolio securities. The investment advisory fee may include securities transaction fees for normal trading pursuant to the Advisor's strategies. Please see Item 5.C. below.

#### Financial Planning Services

NewDay offers financial planning services on either an hourly basis or a fixed engagement fees. Hourly engagements are bill at a rate of up to \$300 per hour. Fixed fee engagements are negotiated based on the expected number of hours to complete the engagement at the Advisor's hourly rate. Fees may be negotiable at the sole discretion of the Advisor, depending on the nature and complexity of services to be provided. An estimate for total hours and/or costs will be determined prior to establishing the advisory relationship.

The Advisor's fee is exclusive of, and in addition to, brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

### **B. Fee Billing**

#### Investment Advisory Services

Investment advisory fees will be calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective month-end date. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the total assets under management with NewDay at the end of each month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. Clients provide written authorization permitting NewDay to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Financial Planning Services

Financial planning fees may be charged up to 50% upon execution of the financial planning agreement with the balance due upon completion of the engagement deliverables. The Advisor typically requires payment for financial planning fees via ACH or credit card billing, but may, on an exception basis use other payment methods. In certain circumstances or arrange for the deduction of planning fees from the Client's account[s] at the Custodian. Certain Clients may have their planning fees included with their overall investment advisory fees.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than NewDay, in connection with investments made on behalf of the Client's account[s].

For Clients in the NewDay Wrap Fee Program at Raymond James, all normal custodial and securities transaction fees charged by the Custodian are included in the Client's investment advisory fee as noted above. The Client will be responsible for securities transaction fees for Client-directed trades. For investment advisory services performed

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at a custodian other than Raymond James, the Client shall be responsible for all custodial and securities transactions fees charged by that custodian and/or the executing broker-dealer.

In addition, all fees paid to NewDay for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. The Client should review both the fees charged by the fund[s] and the fees charged by NewDay to fully understand the total fees to be paid.

#### **D. Advance Payment of Fees and Termination**

##### Investment Advisory Services

NewDay is compensated for its investment advisory services in advance of the month in which investment advisory services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. Upon termination, the Client shall be responsible for investment advisory fees up to and including the effective date of termination. The Advisor will refund any unearned, prepaid fees from the effective date of termination to the end of the month. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

##### Financial Planning Services

NewDay may be partially compensated for its financial planning services in advance the engagement (Please see Item 5.A above.). Either party may terminate the financial planning agreement by providing advance written notice to the other party. Upon termination, the Client shall be responsible for planning fees based on the hours incurred or in the event of a fixed fee, the percentage of the engagement completed. The Advisor will refund any unearned, prepaid fees from the effective date of termination to the end of the month. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

#### **E. Compensation for Sales of Securities**

NewDay does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

#### **Item 6 – Performance-Based Fees and Side-By-Side Management**

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NewDay does not charge performance-based fees for its investment advisory services. The fees charged by NewDay are as described in "Item 5 – Fees and Compensation" above and are not based upon the capital appreciation of the funds or securities held by any Client.

NewDay does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

#### **Item 7 – Types of Clients**

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NewDay offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, and businesses. The relative percentage of each type of Client is available on NewDay's Form ADV Part 1. These percentages will change over time. NewDay generally does not impose a minimum account size for establishing a relationship. However, smaller accounts may be subject to different investment selection and strategies.

#### **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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##### **A. Methods of Analysis**

NewDay primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from NewDay is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

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As noted above, NewDay generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. NewDay will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, NewDay may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

## **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. NewDay will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts".

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.**

## **Item 9 – Disciplinary Information**

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**There are no legal, regulatory or disciplinary events involving NewDay or any of its Supervised Persons.** NewDay and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 282163.

## **Item 10 – Other Financial Industry Activities and Affiliations**

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### Insurance Agency Affiliations

Advisory Persons of NewDay may serve as licensed insurance professionals. NewDay and its Advisory Persons maintain insurance licensing to assist Clients, but do not seek to earn additional compensation in the form of commissions. NewDay may refer the Client to unaffiliated insurance professionals or firms, which will receive a commission for the implementation of recommendations. If NewDay implements an insurance product for a Client, they will first seek products that do not pay a commission. If a commissionable product is deemed the best option for the Client and is implemented directly by NewDay or its Advisory Persons, NewDay will seek to have commissions waived or rebated to the Client. If the commission cannot be waived or rebated, NewDay will coordinate with the Client to donate the commission to a charity, as allowable by law. Clients are under no obligation to implement any recommendations made the Advisor or its Advisory Persons.

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### Accounting and Tax Services

Advisory Persons of NewDay may also provide accounting and tax services to Clients, which may be under a separate services agreement.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

NewDay has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with NewDay (our “Supervised Persons”). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. NewDay and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of NewDay Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (800) 834-2101.

### **B. Personal Trading with Material Interest**

NewDay allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. NewDay does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. NewDay does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

NewDay allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons of NewDay may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by NewDay requiring reporting of personal securities trades by its employees for review by the Chief Compliance Officer (“CCO”). We have also adopted written policies and procedures to detect the misuse of material, non-public information.

### **D. Personal Trading at Same Time as Client**

While NewDay allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterwards. **At no time will NewDay, or any Supervised Person of NewDay, transact in any security to the detriment of any Client.**

## **Item 12 – Brokerage Practices**

### **A. Recommendation of Custodian[s]**

NewDay does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer or custodian (herein the “Custodian”) to safeguard Client assets and authorize NewDay to direct trades to the Custodian as agreed in the investment advisory agreement. Further, NewDay does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where NewDay does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by NewDay and will not incur any extra fee or cost associated with using a custodian not recommended by NewDay. However, NewDay may be limited in the services it may be able to provide.

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NewDay may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and/or the reputation of the Custodian. NewDay does not receive research services, other products, or compensation as a result of recommending a particular broker-dealer/custodian that may result in the Client paying higher commissions than those obtainable through other brokers. NewDay typically recommends that Clients establish their accounts with Raymond James Financial, Inc. ("Raymond James"), where the Advisor maintains an institutional relationship. Please see Item 14.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. NewDay does not participate in soft dollar programs sponsored or offered by any broker-dealer, but does receive economic benefits from Raymond James (Please see Item 14).

**2. Brokerage Referrals** - NewDay does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

**3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where NewDay will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the custodian, NewDay will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated custodian.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. NewDay will execute its transactions through the Custodian unless otherwise directed by the Client. NewDay may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Investments in Client accounts are monitored on a regular and continuous basis by the Kathleen Thomas, the Chief Compliance Officer of NewDay. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify NewDay if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

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### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 - Client Referrals and Other Compensation**

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### **A. Compensation Received by NewDay**

NewDay does not receive securities commissions from product sponsors, broker-dealers or any un-related third party. NewDay may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, NewDay may receive referrals of new Clients from a third-party.

#### Participation in Institutional Advisor Platform

NewDay has established an institutional relationship with Raymond James to assist the Advisor in managing Client account[s]. Access to the Raymond James Institutional platform is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Raymond James. The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services. Additionally, the Advisor may receive the following benefits from Raymond James: financial start-up support; reimbursement to Clients for transfer costs to Raymond James; receipt of duplicate Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to Client accounts; and access to an electronic communication network for Client order entry and account information.

#### Insurance and Accounting

As detailed in Item 10, Advisory Persons of New Day may receive commissions for the implementation of insurance products. Advisory Persons may also provide accounting and tax services for an additional fee.

### **B. Client Referrals from Solicitors**

NewDay does not engage paid solicitors for Client referrals.

## **Item 15 – Custody**

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NewDay does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fee. All Clients must place their assets with a "qualified custodian". Clients are required to engage the Custodian to retain their funds and securities and direct NewDay to utilize the Custodian for the Client's security transactions. NewDay encourages Clients to review statements provided by the Custodian. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices".

## **Item 16 – Investment Discretion**

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NewDay generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by NewDay. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by NewDay will be in accordance with each Client's investment objectives and goals.

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#### **NewDay Solutions, LLC**

1 Park Ave, Suite 4, Hampton, NH 03842-2113

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<http://NewDaySolutions.com>

## **Item 17 – Voting Client Securities**

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NewDay does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

## **Item 18 – Financial Information**

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Neither NewDay, nor its management, have any adverse financial situations that would reasonably impair the ability of NewDay to meet all obligations to its Clients. Neither NewDay, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. NewDay is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.



## **NewDay Solutions, LLC**

### **Form ADV Part 2A Appendix 1 ("Wrap Fee Brochure")**

**Effective: February 7, 2017**

This Form ADV 2A - Appendix 1 ("Wrap Fee Brochure") provides information about the qualifications and business practices for NewDay Solutions, LLC ("NewDay" or the "Advisor") services when Client transaction costs are combined with investment advisory fees. This Wrap Fee Brochure shall always be accompanied by the NewDay Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete NewDay Disclosure Brochure or you have any questions about the contents of this Wrap Fee Brochure or the NewDay Disclosure Brochure, please contact us at (800) 834-2101.

NewDay is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Brochure provides information about NewDay to assist you in determining whether to retain the Advisor.

Additional information about NewDay and its advisory persons are available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD # - 282163.

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**NewDay Solutions, LLC**

1 Park Ave, Suite 4, Hampton, NH 03842-2113

Phone: (800) 834-2101

<http://NewDaySolutions.com>

## Item 2 – Material Changes

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Form ADV 2 - Appendix 1 provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. In particular, this Wrap Fee Brochure discusses wrap fee programs offering by the Advisor.

### Material Changes

There have been no material changes since the last filing and distribution of this Wrap Fee Brochure.

### Future Changes

From time to time, we may amend this Wrap Fee Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Wrap Fee Brochure (along with the complete NewDay Disclosure Brochure) or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of NewDay.

At any time, you may view the current Disclosure Brochure (which includes this Wrap Fee Brochure) on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with our firm name or our CRD# 282163. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (800) 834-2101.

## Item 3 – Table of Contents

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Item 1 – Cover Page .....	13
Item 2 – Material Changes .....	14
Item 3 – Table of Contents.....	14
Item 4 – Services Fees and Compensation.....	15
Item 5 – Account Requirements and Types of Clients .....	15
Item 6 – Portfolio Manager Selection and Evaluation.....	16
Item 7 – Client Information Provided to Portfolio Managers .....	17
Item 8 – Client Contact with Portfolio Managers .....	16
Item 9 – Additional Information.....	16

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### **NewDay Solutions, LLC**

1 Park Ave, Suite 4, Hampton, NH 03842-2113

Phone: (800) 834-2101

<http://NewDaySolutions.com>

## Item 4 – Services Fees and Compensation

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### A. Services

NewDay provides customized wealth advisory services for its Clients. The NewDay Wrap Fee Program (the “Wrap Fee Program”) is a fee Program that includes the investment advisory services provided by NewDay along with the normal trading costs for securities transactions. NewDay has negotiated transaction costs with certain custodians for a flat basis point fee instead of a per transaction charge for each Client account.

NewDay provides customized investment advisory solutions for its Clients, which are described in detail on Item 4 of the attached Form ADV2A – Disclosure Brochure. The Wrap Fee Program is not a different investment approach or service offering. It is simply a combined fee.

Details of this Wrap Fee Program are contained in this Appendix 1, but often reference back to the Form ADV2A – Disclosure Brochure, which provides full details regarding the advisory services of NewDay. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on NewDay’s investment philosophy and related services.**

### B. Program Costs

Investment advisory fees are paid monthly, in advance of each month, pursuant to the terms of the investment advisory agreement. Investment advisory fees are charged at an annual rate of 1.00% to 1.50%, based on the market value of assets under management at the end of the prior month. The investment advisory fee in the first month of service is prorated from the inception date of the Client’s account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by NewDay will be independently valued by the Custodian. NewDay will not have the authority or responsibility to value portfolio securities.

Services provided under this Wrap Fee Program may cost the Client more or less than paying for investment management services and transaction costs separately. The Frequency of trading, size of accounts and the securities used to construct a portfolio are factors that drive the overall cost of managing a portfolio. Additional information regarding fees are included in Item 5 of Form ADV Part 2A – Disclosure Brochure.

NewDay provides this Wrap Fee Program to provide a single fee that includes investment management and all normal securities transactions costs associated with NewDay investment strategies. The Wrap Fee Program does not include securities transaction fees for Client-directed transactions. Further, the Wrap Fee Program does not include the underlying expenses of mutual funds and exchange-traded funds, which are deducted directly from these investments. Please see Item C. Fees below as well as Item 5.C. of the Disclosure Brochure. **Please see Item 5 – Fees and Compensation.**

### C. Fees

The NewDay Wrap Fee Program includes typical securities trading costs incurred in connection with the discretionary investment management services provided by NewDay. Securities transaction fees for Client directed trades are borne by the Client. There are other fees charged by unaffiliated third parties that Clients should fully understand. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Brochure).

### D. Compensation

NewDay is the sponsor and portfolio manager of this Wrap Fee Program. NewDay receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the custodian for the costs associated with the normal trading activity in the Client’s account[s].

## Item 5 – Account Requirements and Types of Clients

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NewDay offers investment advisory services to individuals, high net worth individuals, families, trusts, estates, and businesses. NewDay generally does not impose a minimum account size for establishing a relationship. **Please see Item 7 of the Disclosure Brochure for additional details.**

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## **Item 6 – Portfolio Manager Selection and Evaluation**

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### **A. Portfolio Manager Selection**

NewDay serves as sponsor and as portfolio manager for the services under this Wrap Fee Program. NewDay may also select unaffiliated investment advisors that have separate fee schedules and may incur securities transaction costs for investments in those accounts.

### **B. Related Persons**

NewDay personnel serve as portfolio managers for all advisory accounts, including accounts under this Wrap Fee Program. NewDay does not serve as a portfolio manager for any third party wrap fee programs.

### **C. Supervised Persons**

NewDay Advisory Persons serve as portfolio managers for all accounts, including the services described in this Wrap Fee Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

### **B. Methods of Analysis and Risk of Loss**

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Brochure) for details on the research and analysis methods employed by the Advisor. Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

#### Performance-Based Fees

NewDay does not charge performance-based fees.

#### Proxy Voting

NewDay does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

## **Item 7 – Client Information Provided to Portfolio Managers**

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NewDay is required to describe the type and frequency of the information it communicates to any external managers that may be involved in managing its Clients' investment portfolios. NewDay serves as the sole portfolio manager under this Wrap Fee Program and, as such, the Advisor has no information to disclose in relation to regarding this Item.

## **Item 8 – Client Contact with Portfolio Managers**

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NewDay is the sponsor and sole portfolio manager for this Wrap Fee Program. There is no restriction on the Client's ability to contact NewDay.

## **Item 9 – Additional Information**

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### **A. Disciplinary Information and Other Financial Industry Activities and Affiliations**

Please see Item 9 of the Disclosure Brochure for details on the affiliations of NewDay and its Advisory Persons.

#### Other Financial Activities and Affiliations

Please see Items 10 and 14 of the NewDay Disclosure Brochure (included with this Wrap Fee Brochure).

### **B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information**

NewDay has implemented a Code of Ethics that defines our fiduciary commitment to each Client. Details of this Code of Ethics and related practices are included in item 11 of the Disclosure Brochure.

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#### Review of Accounts

Securities in Client accounts are monitored on a regular and continuous basis by Advisory Persons of NewDay under the supervision of the Chief Compliance Officer ("CCO"). Details of the review policies and practices are provided in Item 13 of the Disclosure Brochure.

#### Other Compensation

Please see Item 14 – Other Compensation in the Disclosure Brochure (included with this Wrap Fee Brochure) for details on additional compensation that may be received by NewDay or its Advisory Persons. Each Advisory Person's Brochure Supplement (also included with this Wrap Fee Brochure) provides details on any outside business activities and the associated compensation.

#### Financial Information

Neither NewDay, nor its management has any adverse financial situations that would reasonably impair the ability of NewDay to meet all obligations to its Clients. Neither NewDay, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. NewDay is not required to deliver a balance sheet along with this Disclosure Brochure, as the firm does not collect advance fees of \$1,200 or more for services to be performed six months or more in advance. Please see Item 18 of the Disclosure Brochure.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Kathleen M. Thomas, CIMA<sup>®</sup>, CFP<sup>®</sup>, CLU<sup>®</sup>  
Lead Wealth Advisor**

**Effective: February 7, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Kathleen M. Thomas (CRD# **2308400**) in addition to the information contained in the NewDay Solutions, LLC (“NewDay” or the “Advisor”) (CRD # 282163) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the NewDay Disclosure Brochure or this Brochure Supplement, please contact us at (800) 834-2101.

Additional information about Ms. Thomas is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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**NewDay Solutions, LLC**

1 Park Ave, Suite 4, Hampton, NH 03842-2113

Phone: (800) 834-2101

<http://NewDaySolutions.com>

## Item 2 – Educational Background and Business Experience

Kathleen M. Thomas is the Owner, Lead Wealth Advisor and Chief Compliance Officer of NewDay. Ms. Thomas, born in 1963, is dedicated to advising Clients of NewDay. Ms. Thomas earned a B.A. in Political Science and Government in 1985 and a B.S. in Finance from Salem State University in 1987. Additional information regarding Ms. Thomas's employment history is included below.

### Employment History:

Lead Wealth Advisor, NewDay Solutions, LLC	01/2015 to Present
Private Wealth Advisor, Ameriprise Financial Services, Inc.	12/1992 to 01/2015

### Certified Investment Management Analyst<sup>SM</sup> (CIMA<sup>®</sup>)

The CIMA<sup>®</sup> certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA<sup>®</sup> certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA<sup>®</sup> certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school, pass an online Certification Examination, and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements. CIMA<sup>®</sup> designees are required to adhere to IMCA's *Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks*. CIMA<sup>®</sup> designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

The CIMA certification has earned ANSI<sup>®</sup> (American National Standards Institute) accreditation under the personnel certification program. The American National Standards Institute, or ANSI, is a private non-profit organization that facilitates standardization and conformity assessment activities in the United States. CIMA is the first financial services credential to meet this international standard for personnel certification.

### Certified Financial Planner ("CFP<sup>®</sup>")

The CERTIFIED FINANCIAL PLANNER<sup>™</sup>, CFP<sup>®</sup> and federally registered CFP<sup>®</sup> marks (collectively, the "CFP<sup>®</sup> marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP<sup>®</sup> certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP<sup>®</sup> 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<sup>®</sup> certification in the United States.

To attain the right to use the CFP<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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<sup>®</sup> 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;

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- *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 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.

### **The Chartered Life Underwriter ("CLU®")**

The Chartered Life Underwriter® ("CLU®") is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

### **Program Learning Objectives**

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

### **Item 3 – Disciplinary Information**

***There are no legal, civil or disciplinary events to disclose regarding Ms. Thomas.*** Ms. Thomas has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Thomas.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Thomas.***

However, we do encourage you to independently view the background of Ms. Thomas on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 2308400.

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#### **NewDay Solutions, LLC**

1 Park Ave, Suite 4, Hampton, NH 03842-2113

Phone: (800) 834-2101

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

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### Insurance Agency Affiliations

Ms. Thomas is also a licensed insurance professional. Ms. Thomas maintains insurance licensing to assist Clients, but does not seek to earn additional compensation in the form of commissions. Ms. Thomas and NewDay may refer the Client to unaffiliated insurance professionals or firms, which will receive a commission for the implementation of recommendations. If Ms. Thomas or NewDay implements an insurance product for a Client, they will first seek products that do not pay a commission. If a commissionable product is deemed the best option for the Client and is implemented directly by NewDay or Ms. Thomas, they will seek to have commissions waived or rebated to the Client. If the commission cannot be waived or rebated, NewDay will coordinate with the Client to donate the commission to a charity, as allowable by law. Clients are under no obligation to implement any recommendations made the Advisor or Ms. Thomas.

### Accounting and Tax Services

Advisory Persons of NewDay may also provide accounting and tax services to Clients, which may be under a separate services agreement.

## **Item 5 – Additional Compensation**

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Ms. Thomas has additional business activities that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Ms. Thomas serves as the Lead Wealth Advisor and Chief Compliance Officer of NewDay. Ms. Thomas can be reached at (800) 834-2101.

NewDay has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of NewDay. Further, NewDay is subject to regulatory oversight by various agencies. These agencies require registration by NewDay and its Supervised Persons. As a registered entity, NewDay is subject to examinations by regulators, which may be announced or unannounced. NewDay is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Tammy L. Symons, CFP®**  
**Director of Advice Services**

**Effective: February 7, 2017**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Tammy L. Symons (CRD# **4825121**) in addition to the information contained in the NewDay Solutions, LLC ("NewDay" or the "Advisor") (CRD # 282163) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the NewDay Disclosure Brochure or this Brochure Supplement, please contact us at (800) 834-2101.

Additional information about Ms. Symons is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## Item 2 – Educational Background and Business Experience

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Tammy L. Symons is the Director of Advice Services for NewDay. Ms. Symons, born in 1974, is dedicated to advising Clients of NewDay. Ms. Symons earned a B.S. in Business from Southern New Hampshire University in 2011 and an Associates Degree in Applied Science from Bay State College in 1994. Additional information regarding Ms. Symons's employment history is included below.

### Employment History:

Director of Advice Services, NewDay Solutions, LLC	12/2015 to Present
Financial Advisor, Thomas and Associates	08/2011 to 01/2016
Paraplanner, Amirault, Thompson and Associates	09/2007 to 08/2011
Paraplanner, Beverly Millard	09/2006 to 07/2007
Financial Advisor, Ameriprise Financial	07/2004 to 09/2006

### Certified Financial Planner ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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:

- **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 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.

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Phone: (800) 834-2101

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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.

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Ms. Symons.*** Ms. Symons has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Ms. Symons.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Ms. Symons.***

However, we do encourage you to independently view the background of Ms. Symons on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4825121.

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

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#### Insurance Agency Affiliations

Ms. Symons is also a licensed insurance professional. Ms. Symons maintains insurance licensing to assist Clients, but does not seek to earn additional compensation in the form of commissions. Ms. Symons and NewDay may refer the Client to unaffiliated insurance professionals or firms, which will receive a commission for the implementation of recommendations. If Ms. Symons or NewDay implements an insurance product for a Client, they will first seek products that do not pay a commission. If a commissionable product is deemed the best option for the Client and is implemented directly by NewDay or Ms. Symons, they will seek to have commissions waived or rebated to the Client. If the commission cannot be waived or rebated, NewDay will coordinate with the Client to donate the commission to a charity, as allowable by law. Clients are under no obligation to implement any recommendations made the Advisor or Ms. Symons.

### **Item 5 – Additional Compensation**

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Ms. Symons has additional business activities that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Ms. Symons serves as the Director of Advice Services of NewDay and is supervised by Kathleen Thomas, the Chief Compliance Officer. Ms. Thomas can be reached at (800) 834-2101.

NewDay has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of NewDay. Further, NewDay is subject to regulatory oversight by various agencies. These agencies require registration by NewDay and its Supervised Persons. As a registered entity, NewDay is subject to examinations by regulators, which may be announced or unannounced. NewDay is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Stephen A. Coopersmith, CFP®**  
**Portfolio Analyst**

**Effective: February 7, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Stephen A. Coopersmith (CRD# **6164631**) in addition to the information contained in the NewDay Solutions, LLC (“NewDay” or the “Advisor”) (CRD # 282163) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the NewDay Disclosure Brochure or this Brochure Supplement, please contact us at (800) 834-2101.

Additional information about Mr. Coopersmith is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

Stephen A. Coopersmith is a Portfolio Analyst for NewDay. Mr. Coopersmith, born in 1989, is dedicated to advising Clients of NewDay. Mr. Coopersmith earned a Bachelor's Degree in Finance and Accounting from Saint Joseph's College in 2011. Additional information regarding Mr. Coopersmith's employment history is included below.

### Employment History:

Portfolio Analyst, NewDay Solutions, LLC	12/2015 to Present
Paraplanner, Thomas & Associates	02/2013 to 01/2016
Research Analyst, NewDay Asset Management Solutions LLC	02/2014 to 12/2015
Accounting Clerk, Norton Insurance and Financial Services	06/2011 to 01/2013
Grounds Keeper, Wawenock Golf Course (For Summer Months Only)	06/2008 to 06/2010
Tax Preparer, Cross Professional Associates (Winter Internship)	01/2010 to 04/2010

### Certified Financial Planner ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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:

- **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 that CFP® professionals provide financial planning services

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#### NewDay Solutions, LLC

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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

### **Item 3 – Disciplinary Information**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Coopersmith.*** Mr. Coopersmith has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Coopersmith.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Coopersmith.***

However, we do encourage you to independently view the background of Mr. Coopersmith on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 6164631.

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

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#### Insurance Agency Affiliations

Mr. Coopersmith is also a licensed insurance professional. Mr. Coopersmith maintains insurance licensing to assist Clients, but does not seek to earn additional compensation in the form of commissions. Mr. Coopersmith and NewDay may refer the Client to unaffiliated insurance professionals or firms, which will receive a commission for the implementation of recommendations. If Mr. Coopersmith or NewDay implements an insurance product for a Client, they will first seek products that do not pay a commission. If a commissionable product is deemed the best option for the Client and is implemented directly by NewDay or Mr. Coopersmith, they will seek to have commissions waived or rebated to the Client. If the commission cannot be waived or rebated, NewDay will coordinate with the Client to donate the commission to a charity, as allowable by law. Clients are under no obligation to implement any recommendations made the Advisor or Mr. Coopersmith.

### **Item 5 – Additional Compensation**

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Mr. Coopersmith has additional business activities that are detailed in Item 4 above.

### **Item 6 – Supervision**

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Mr. Coopersmith serves as a Portfolio Analyst of NewDay and is supervised by Kathleen Thomas, the Chief Compliance Officer. Kathleen Thomas can be reached at (800) 834-2101.

NewDay has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of NewDay. Further, NewDay is subject to regulatory oversight by various agencies. These agencies require registration by NewDay and its Supervised Persons. As a registered entity, NewDay is subject to examinations by regulators, which may be announced or unannounced. NewDay is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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## Privacy Policy

Effective Date: February 7, 2017

### Our Commitment to You

NewDay Solutions, LLC ("NewDay" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. NewDay (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

NewDay does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

### What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

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### How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<b>Servicing our Clients</b> We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
<b>Marketing Purposes</b> NewDay does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where NewDay or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	No	Not Shared
<b>Authorized Users</b> Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent(s) or representative(s).	Yes	Yes
<b>Information About Former Clients</b> NewDay does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

### State-specific Regulations

Massachusetts	In response to a Massachusetts law, clients must "opt-in" to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.
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### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (800) 834-2101.

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