

## **Item 1 Cover Page**

A.

**Michael Gaetano O'Neil**

**Patriot Wealth Strategies, LLC**

**ADV Part 2B, Brochure Supplement**  
**Dated: March 25, 2020**

**Contact: Nicole Finlayson, Chief Compliance Officer**  
**237 Mirick Road**  
**Princeton, MA 01541**

B.

**This Brochure Supplement provides information about Michael Gaetano O'Neil that supplements the Patriot Wealth Strategies, LLC Brochure; you should have received a copy of that Brochure. Please contact Nicole Finlayson, Chief Compliance Officer, if you did *not* receive Patriot Wealth Strategies, LLC's Brochure or if you have any questions about the contents of this supplement.**

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

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

Michael Gaetano O'Neil was born in 1973. Mr. O'Neil graduated from College of the Holy Cross in 1995, with Bachelor of Arts degrees in Spanish. Mr. O'Neil has been an investment adviser representative of Patriot Wealth Strategies, LLC dba O'Neil Wealth Services, LLC since September 2019. From November 2018 to March 2019, Mr. O'Neil was an investment adviser representative of The Patriot Financial Group. From April 2013 to November 2018, Mr. O'Neil was a financial advisor of Raymond James Financial Services Inc. and an investment adviser representative of Raymond James Financial Services Advisors Inc.

## **Item 3 Disciplinary Information**

On May 31, 2019, the Massachusetts Securities Division issued an order of disgorgement in the amount of \$240,000 relating to Mr. O'Neil's participation in an outside business activity while

engaged as an investment adviser with his previous firm. Mr. O'Neil was also subject to a 20 day suspension from associating with any investment adviser.

Additional information regarding Mr. O'Neil's regulatory disclosures can be found by visiting [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and searching by name.

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

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. O'Neil, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Mr. O'Neil provides insurance services and recommendations through DMI, an insurance marketing organization. Clients can engage Mr. O'Neil to purchase insurance products on a commission basis. Conflict of Interest: The recommendation by Mr. O'Neil that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. O'Neil. Clients are reminded that they may purchase insurance products recommended by Mr. O'Neil through other, non-affiliated insurance agents.

The Registrant's Chief Compliance Officer, Nicole Finlayson, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

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

As an owner of the Registrant, Mr. O'Neil's compensation is indirectly contingent on the number of clients he and other advisers refer to the firm, the performance of client accounts, and the addition of money to current client accounts.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Nicole Finlayson, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Ms. Finlayson also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Finlayson at (508) 251-6100.

**Item 7 State-Registered Investment Advisors**

- A. On May 31, 2019, the Massachusetts Securities Division issued an order of disgorgement in the amount of \$240,000 relating to Mr. O'Neil's participation in an outside business activity while engaged as an investment adviser with his previous firm.
- B. Mr. O'Neil has never been the subject of a bankruptcy petition.