

Kevin Pierro
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FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Kevin Pierro that supplements the Financial Independence, LLC brochure. You should have received a copy of that brochure. Please contact Rick W. Campbell at 401.681.4825 if you did not receive Financial Independence, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Pierro is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Kevin Pierro

Year of Birth : 1996

Formal Education after High School

- Bryant University, Bachelor's Financial Services, 2018.

Business Background:

- Financial Independence, LLC, Investment Adviser Representative, 08/2018 to Present.
- Financial Independence, Financial Consultant, 08/2018 to Present.
- Bryant University, Peer Tutor, 09/2015 to 05/2018.
- TIAA, Institutional Financial Services Intern, 06/2017 to 08/2017.
- Papa Gino's, Delivery Driver, 04/2012 to 01/2017.
- Massachusetts Mutual Life Insurance, Finance Intern, 05/2016 to 08/2016.

Certifications:

The CERTIFIED FINANCIAL PLANNER, CFP and federally registered CFP (with flame design) 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.

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

Mr. Pierro does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Pierro is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Pierro for insurance related activities. This presents a conflict of interest because Mr. Pierro may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Mr. Pierro does not receive any economic benefit from any person, company, or organization, other than Financial Independence, LLC in exchange for providing clients advisory services through Financial Independence, LLC.

Item 6 Supervision

Rick W. Campbell, President of Financial Independence, LLC, is responsible for supervising the advisory activities of Mr. Pierro. Mr. Campbell can be reached at 401.681.4825.

Item 7 Requirements for State-Registered Advisers

Mr. Pierro does not have, or has ever had, any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization proceeding or administrative proceeding, and has not been the subject of a bankruptcy petition.