

*This brochure supplement provides information about Andrew Joseph DeLuca ii that supplements the Keenan Financial brochure. You should have received a copy of that brochure. Please contact Andrew Joseph DeLuca ii if you did not receive Keenan Financial's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Andrew Joseph DeLuca ii is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Keenan Financial**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Andrew Joseph DeLuca II**

Personal CRD Number: 7810012

Investment Adviser Representative

Keenan Financial

11 Beacon St,

13th Floor

Boston, MA 02108

(978) 891-0897

[drew.deluca@keenanfinancial.com](mailto:drew.deluca@keenanfinancial.com)

UPDATED: 10/04/2023

## Item 2: Educational Background and Business Experience

**Name:** Andrew Joseph DeLuca ii **Born:** 2000

### Educational Background and Professional Designations:

#### Education:

Bachelors Business Finance, University of Massachusetts Amherst - 2023

#### Business Background:

09/2023 - Present	Financial Adviser Representative Keenan Financial
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01/2023 - 04/2023	Tax Intern The Colony Group
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## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Andrew Joseph DeLuca ii is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of KEE are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. KEE addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. KEE periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. KEE will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or

services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by KEE's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

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

Andrew Joseph DeLuca ii does not receive any economic benefit from any person, company, or organization, other than Keenan Financial in exchange for providing clients advisory services through Keenan Financial.

### **Item 6: Supervision**

As a representative of Keenan Financial, Andrew Joseph DeLuca ii is supervised by Brian Keenan, the firm's Chief Compliance Officer. Brian Keenan is responsible for ensuring that Andrew Joseph DeLuca ii adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Brian Keenan is (978) 270-1193.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Andrew Joseph DeLuca ii has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Andrew Joseph DeLuca ii has NOT been the subject of a bankruptcy.