Paul R. Pignone, CFP®, ChFC, CLU, AIF®
103 Stiles Road
Suite 202
Salem, NH 03079

Boston Retirement Advisors, LLC

858 Washington Street
Suite 100
Dedham, MA 02026

Telephone: 603-896-6400
Facsimile: 866-557-0155

May 9, 2016

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Paul R. Pignone that supplements the Boston Retirement Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 603.896.6400 if you did not receive Boston Retirement Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Paul R. Pignone (CRD # 871069) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Paul R. Pignone, CFP®, ChFC, CLU

Year of Birth: 1948

Formal Education After High School:

- Bryant and Stratton College, A.S., Business,1969
- Dakota State University, Attended, 1970
- Salem State College, B.B.A., Business Administration, 1972
- Accredited Investment Fiduciary, 2004
- Certified Financial Planner, CFP, 1985
- Chartered Financial Consultant, ChFC, 1984
- Chartered Life Underwriter, CLU, 1984

Business Background Previous Five Years:

- Boston Retirement Advisors LLC, (*formerly known as Boston Retirement Advisors , Inc.*) Managing Member/Chief Compliance Officer, 6/1996 to Present
- Boston Retirement Advisors, Inc., President, (*formerly known as Honolulu Financial Advisors*) 6/1996 to 5/2004
- Honolulu Financial Advisors, President, (*formerly known as Boston Financial Services*) 6/1993 to 6/1996
- Boston Financial Services, President, 1/1981 to 6/1993

Certifications:

- **Certified Financial Planner (CFP®):** 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 63,000 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.

- **Chartered Financial Consultant ['ChFC']:** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

- **Chartered Life Underwriter ['CLU']:** This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

- **Accredited Investment Fiduciary [AIF®]:** The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3 Disciplinary Information

Mr. Pignone does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Pignone does not receive any additional compensation for providing advisory services beyond the fee only compensation he receives through Boston Retirement Advisors, LLC.

Item 5 Additional Compensation

Mr. Pignone does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Managing Member and Chief Compliance Officer of Boston Retirement Advisors, LLC.

Item 6 Supervision

Mr. Pignone is the Managing Member and Chief Compliance Officer of Boston Retirement Advisors, LLC; therefore, supervision is not required.