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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Richard Chiozzi that supplements the Boston Retirement Advisors, LLC brochure. You should have received a copy of that brochure. 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 Richard Chiozzi (CRD # 868631) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Richard E. Chiozzi, CFP®

Year of Birth: 1942

Formal Education After High School:

- Boston College, Bachelor of Science, Finance 1966
- Boston University, Masters of Education, Business, 1968
- Boston University, Certificate of Advance Study, Adult Education, 1974

Business Background Previous Five Years:

- Boston Retirement Advisors LLC, (*formerly known as Boston Financial Services*) Investment Adviser Representative, 09/2011 to Present
- Retired, 01/2001-08/2011

Certifications:

- **Certified Financial Planner (CFP®)**: 1981 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.

Item 3 Disciplinary Information

Mr. Chiozzi does not have, nor has he ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Mr. Chiozzi 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. Chiozzi does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as an Investment Adviser Representative of Boston Retirement Advisors, LLC.

Item 6 Supervision

Paul Pignone, Managing Member and Chief Compliance Officer, is responsible for supervising the advisory activities of Richard E. Chiozzi, Paul Pignone can be reached at 603-896-6400.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Boston Retirement Advisors, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.