

# **Form ADV Part 2B – Brochure Supplement**

**for**

**Michael McNamara, PHD, CFP®  
President and Investment Advisor Representative**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Michael McNamara (CRD# 1031558) in addition to the information contained in the McNamara Financial Services, Inc. (“MFS” or the “Advisor”, CRD# 154311) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MFS Disclosure Brochure or this Brochure Supplement, please contact us at (781) 834-2010.

Additional information about Mr. McNamara is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1031558.

## Item 2 – Educational Background and Business Experience

Michael McNamara CFP®, born in Massachusetts, is dedicated to advising Clients of MFS as both the President and as an Investment Advisor Representative. Mr. McNamara earned a Doctorate degree as well as a Masters degree from Boston College in 1980 and in 1978 respectively. Mr. McNamara also earned a Bachelor's degree from Tufts University in 1970. Additional information regarding Mr. McNamara's employment history is included below.

### Employment History:

President and Investment Advisor Representative, McNamara Financial Services, Inc.	10/2010 to Present
President, McNamara Financial Services, Inc.	12/2005 to 10/2010
Registered Representative, Commonwealth Financial Network	01/1985 to 09/2010

### 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 87,000 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 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®.

## Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery,

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counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***There are no legal or civil events to disclose regarding Mr. McNamara.***

However, we do encourage you to independently view the background of Mr. McNamara on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 1031558.

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

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Mr. McNamara is dedicated to the investment advisory activities of MFS's Clients. Mr. McNamara does not have any other business activities.

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

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Mr. McNamara is dedicated to the investment advisory activities of MFS's Clients. Mr. McNamara does not receive any additional forms of compensation.

#### **Item 6 – Supervision**

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Mr. McNamara serves as the Owner and President of MFS and is supervised by Alyssa Reed, the Chief Compliance Officer. Ms. Reed can be reached at (781) 834-2010.

MFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of MFS. Further, MFS is subject to regulatory oversight by various agencies. These agencies require registration by MFS and its Supervised Persons. As a registered entity, MFS is subject to examinations by regulators, which may be announced or unannounced. MFS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Justin J. McNamara, CFP  
Vice President and Investment Advisor Representative**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Justin J. McNamara (CRD# 4609506) in addition to the information contained in the McNamara Financial Services, Inc. (“MFS” or the “Advisor”, CRD# 154311) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MFS Disclosure Brochure or this Brochure Supplement, please contact us at (781) 834-2010.

Additional information about Mr. McNamara is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4609506.

## Item 2 – Educational Background and Business Experience

Justin J. McNamara, born in 1979, is dedicated to advising Clients of MFS as a Vice President and Investment Advisor Representative. Mr. McNamara earned a Bachelor of Science Degree from Providence College in 2002. Additional information regarding Mr. McNamara's employment history is included below.

### Employment History:

McNamara Financial Services, Inc. - Vice President and Investment Advisor Representative - Vice President and Administrative Assistant	10/2010 to Present 12/2005 to 10/2010
Registered Representative, Commonwealth Financial Network	03/2003 to 09/2010

### CERTIFIED FINANCIAL PLANNER™ (“CFP®”)

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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 87,000 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 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®.

### **Item 3 – Disciplinary Information**

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***There are no legal, civil or disciplinary events to disclose regarding Mr. McNamara.***

However, we do encourage you to independently view the background of Mr. McNamara on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his individual CRD# 4609506.

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

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Mr. McNamara is dedicated to the investment advisory activities of MFS's Clients. Mr. McNamara does not have any other business activities.

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

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Mr. McNamara is dedicated to the investment advisory activities of MFS's Clients. Mr. McNamara does not receive any additional forms of compensation.

### **Item 6 – Supervision**

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Mr. McNamara serves as a Vice President and Investment Advisor Representative of MFS and is supervised by Alyssa McNamara Reed, the Chief Compliance Officer. Mrs. Reed can be reached at (781) 834-2010.

MFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of MFS. Further, MFS is subject to regulatory oversight by various agencies. These agencies require registration by MFS and its Supervised Persons. As a registered entity, MFS is subject to examinations by regulators, which may be announced or unannounced. MFS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Alyssa McNamara Reed, CFP®  
Chief Compliance Officer, Treasurer and Secretary**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Alyssa McNamara Reed (CRD# 4948980) in addition to the information contained in the McNamara Financial Services, Inc. (“MFS” or the “Advisor”, CRD# 154311) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MFS Disclosure Brochure or this Brochure Supplement, please contact us at (781) 834-2010.

Additional information about Mrs. Reed is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4948980.

## Item 2 – Educational Background and Business Experience

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Alyssa McNamara Reed, CFP® born in 1980, is dedicated to advising Clients of MFS as the Chief Compliance Officer, Treasurer and Secretary. Mrs. Reed earned a Bachelor of Science degree from Villanova in 2003, as well as a Masters degree in Taxation from the University of New Haven in May 2022. Additional information regarding Mrs. Reed's employment history is included below.

### Employment History:

Chief Compliance Officer, Treasurer and Secretary, McNamara Financial Services, Inc.	10/2010 to Present
Administrative Assistant, McNamara Financial Services, Inc.	12/2005 to 10/2010
Registered Representative, Commonwealth Financial Network	05/2005 to 09/2010

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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 87,000 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 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®.

## Item 3 – Disciplinary Information

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery,

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counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***There are no legal, civil or disciplinary events to disclose regarding Mrs. Reed.***

However, we do encourage you to independently view the background of Mrs. Reed on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 4948980.

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

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Mrs. Reed is dedicated to the investment advisory activities of MFS's Clients. Mrs. Reed does not have any other business activities.

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

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Mrs. Reed is dedicated to the investment advisory activities of MFS's Clients. Mrs. Reed does not receive any additional forms of compensation.

#### **Item 6 – Supervision**

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Mrs. Reed serves as the Chief Compliance Officer of MFS. Mrs. Reed can be reached at (781) 834-2010.

MFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of MFS. Further, MFS is subject to regulatory oversight by various agencies. These agencies require registration by MFS and its Supervised Persons. As a registered entity, MFS is subject to examinations by regulators, which may be announced or unannounced. MFS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

# **Form ADV Part 2B – Brochure Supplement**

**for**

**Kirk B. Reed, CFP®  
Investment Advisor Representative**

**Effective: March 7, 2023**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Kirk B. Reed (CRD# 5275340) in addition to the information contained in the McNamara Financial Services, Inc. (“MFS” or the “Advisor”, CRD# 154311) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the MFS Disclosure Brochure or this Brochure Supplement, please contact us at (781) 834-2010.

Additional information about Mr. Reed is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5275340.

## Item 2 – Educational Background and Business Experience

Kirk B. Reed CFP®, born in 1980, is dedicated to advising Clients of MFS as an Investment Advisor Representative. Mr. Reed earned a Bachelor's in Science degree from Villanova University in 2003. Additional information regarding Mr. Reed's employment history is included below.

### Employment History:

McNamara Financial Services, Inc. <ul style="list-style-type: none"><li>- Investment Advisor Representative</li><li>- Paraplanner and Client Service Manager</li><li>- Operations</li></ul>	10/2010 to Present 01/2009 to 10/2013 01/2007 to 10/2010
Commonwealth Financial Network <ul style="list-style-type: none"><li>- Investment Advisor Representative</li><li>- Registered Representative</li></ul>	03/2010 to 10/2010 11/2007 to 10/2010

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- *Examination* – Pass the comprehensive CFP® Certification Examination. The examination 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
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### **Item 3 – Disciplinary Information**

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Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***There are no legal, civil or disciplinary events to disclose regarding Mr. Reed.***

However, we do encourage you to independently view the background of Mr. Reed on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5275340.

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

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Mr. Reed is dedicated to the investment advisory activities of MFS's Clients. Mr. Reed does not have any other business activities.

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

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Mr. Reed is dedicated to the investment advisory activities of MFS's Clients. Mr. Reed does not receive any additional forms of compensation.

### **Item 6 – Supervision**

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Mr. Reed serves as an Investment Advisor Representative of MFS and is supervised by Alyssa McNamara Reed, the Chief Compliance Officer. Mrs. Reed can be reached at (781) 834-2010.

MFS has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of MFS. Further, MFS is subject to regulatory oversight by various agencies. These agencies require registration by MFS and its Supervised Persons. As a registered entity, MFS is subject to examinations by regulators, which may be announced or unannounced. MFS is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.