

**Brochure Supplement
(Part 2B of Form ADV)**

ALYSSA MCNAMARA REED, CFP

MCNAMARA FINANCIAL SERVICES, INC.

1020 Plain Street, Suite 200

Marshfield, MA 02050

781-834-2010

Fax 781-834-2056 www.mcnamarafinancial.com

March 2020

This brochure supplement provides information about the above named representatives that supplements the McNamara Financial Services, Inc. ("MFS") brochure. You should have received a copy of that brochure. Please contact MFS if you did not receive MFS's brochure or if you have any questions about the contents of this supplement. Please contact MFS at: 781-834-2010. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about the firm and its representatives is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Education and Business Standards

McNamara Financial Services requires that advisors in its employ have a bachelor's degree and further coursework demonstrating knowledge of financial planning and tax planning. Examples of acceptable coursework include: an MBA, a CFP[®], a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

Massachusetts law (Section 203A) requires advisers to disclose information on disciplinary history and the registration of the adviser and its associated persons. This information may be obtained via the U.S. Securities and Exchange Commission public disclosure website at www.sec.gov/checkoutbrokersandadvisers, by phone at (202) 942-8090 or the Massachusetts Securities Division, One Ashburton Place, 17th Floor, Boston, Massachusetts 02108.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

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.

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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.

ALYSSA MCNAMARA REED, CFP

Born: 1980

Educational Background:

- Villanova - 2003, BS

Business Experience:

Oct 2010 - Present	Advisor, Secretary, Treasurer & Chief Compliance Officer McNamara Financial Services, Inc.
Dec 2005 - Oct 2010	Administrative Assistant McNamara Financial Services, Inc.
May 2005 - Sept 2010	Registered Representative Commonwealth Financial Network

Professional Designations:

CERTIFIED FINANCIAL PLANNER™^[1]

Certified Long Term Care Consultant^[2]

^[1] The mark of CFP® identifies those individuals who have met the experience and ethical requirements of the CFP® Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. CFP® designees must also agree to meet ongoing continuing education requirements and to uphold the CFP® Board's Code of Ethical and Professional Responsibility and Financial Planning Practice Standards.

^[2] The Certified Long Term Care designation is received from the Corporation for Long-Term Care Certification, Inc. by completing an educational component and passing a final examination. Maintaining the designation requires commitment to the CLTC Code of Professional Responsibility and continuing education, including a bi-annual Ethics Requirement.

Item 3 Disciplinary Information

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Item 4 Other Business Activities

Alyssa McNamara Reed currently has an active insurance license and, while she does not, at present, sell insurance products, should she recommend an insurance product to you she would be entitled to receive a commission on such sale. In that case, the acceptance of such compensation would create a conflict of interest which we are required to disclose. In light of that, Ms. does not currently sell any insurance products.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Reed's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of McNamara Financial Services, Inc.'s firm brochure for additional disclosures on this topic.

Item 6 Supervision

Ms. Reed is supervised by Mr. Michael McNamara, the President. He reviews Ms. Reed's work through frequent office interactions as well as remote interactions. He also reviews Ms. Reed's activities through our client relationship management system.

Mr. McNamara's contact information:
781-834-2010
Mike@mcmamarafinancial.com

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JUSTIN J. MCNAMARA, CFP

MCNAMARA FINANCIAL SERVICES, INC.

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JUSTIN J. MCNAMARA, CFP®

Born: 1979

Educational Background:

Providence College - 2002, BS

Business Experience:

Oct 2010 - Present *Advisor, Vice President*
McNamara Financial Services, Inc.

Dec 2005 - Oct 2010 *Administrative Assistant*
McNamara Financial Services, Inc.

March 2003 - Sept 2010 *Registered Representative*
Commonwealth Financial Network

Professional Designations:

- Certified Financial Planner®^[1]

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Item 3 Disciplinary Information

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding:

Pursuant to an Offer of Undertakings and Representations and Consent to Entry of Order with the Massachusetts Securities Division dated March 11, 2013, Justin J. McNamara agreed to pay unpaid back registration fees and administrative assessments amounting to \$300.

Bankruptcy Petition: None

Item 4 Other Business Activities

None

Item 5 Additional Compensation

None

Item 6 Supervision

Mr. McNamara is supervised by Ms. Reed, the Chief Compliance Officer. She reviews Mr. McNamara's work through frequent office interactions as well as remote interactions. She also reviews Mr. McNamara's activities through our client relationship management system.

Ms. Reed's contact information:

781-834-2010

Alyssa@mcnamarafinancial.com

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KIRK B. REED, CFP

MCNAMARA FINANCIAL SERVICES, INC.

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KIRK B. REED,CFP

Born: 1980

Educational Background:

- Villanova University - 2003,BS

Business Experience:

Oct 2010 - Present	<i>Advisor</i> McNamara Financial Services, Inc.
Jan 2009 - Oct 2013	<i>Paraplanner, Client Service Manager</i> McNamara Financial Services, Inc.
Jan 2007 - Jan 2009	<i>Operations</i> McNamara Financial Services, Inc.
Nov 2007 - Oct 2010	<i>Registered Representative</i> Commonwealth Financial Network
Mar 2010 - Oct 2010	<i>Investment Adviser Representative</i> Commonwealth Financial Network

Professional Designations:

- Certified Financial Planner^[1]

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Item 3 Disciplinary Information

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Item 4 Other Business Activities

None

Item 5 Additional Compensation

None

Item 6 Supervision

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Ms. Reed's contact information:

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Alyssa@mcnamarafinancial.com

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MICHAEL J. MCNAMARA, PHD, CFP

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MICHAEL J. MCNAMARA, PHD, CFP®

Born: 1948

Educational Background:

- Boston College - 1980, Doctorate
- Boston College - 1978, Masters
- Tufts University- 1970,BS

Business Experience:

Oct 2010 - Present	<i>President and Advisor</i> McNamara Financial Services, Inc.
Dec 2005 - Oct 2010	<i>President</i> McNamara Financial Services, Inc.
Jan 1985 - Sept 2010	<i>Investment Advisory Representative, Registered Representative</i> Commonwealth Financial Network

Professional Designations:

- CERTIFIED FINANCIAL PLANNER™^[1]
- Accredited Investment Fiduciary^[2]

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^[2]The Accredited Investment Fiduciary® ("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

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

Item 4 Other Business Activities

None

Item 5 Additional Compensation

None

Item 6 Supervision

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