

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

JUSTIN J. MCNAMARA, CFP

MCNAMARA FINANCIAL SERVICES, INC.

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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.

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.

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]

^[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.

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

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