TFC Financial Management, Inc.

Form ADV Part 2B

Brochure Supplement

March 7, 2023

TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700
Website: www.tfcfinancial.com
E-mail: info@tfcfinancial.com

This Brochure Supplement provides information about Kerri Allen, Jane Taubner Barney, Antonette M. Grimm, Renée Kwok, Michael J. Meehan, and Leann N. Sullivan of TFC Financial Management, Inc. ("we", "us" or "the firm").

This document supplements our Form ADV Part 2A Brochure, which you should have received. Please contact our Chief Compliance Officer, Constance H. Wyllie, at 617-210-6700 or by email at cwyllie@tfcfinancial.com, if you have not received our Brochure, if you have any questions about our Brochure or this Brochure Supplement, or if you would like to request additional copies of either document. All of the individuals named above may be reached at the telephone numbers above.

Additional information about the individuals named above is available on the SEC's website at: www.adviserinfo.sec.gov.

A number of our employees included in this Brochure Supplement have earned certifications and credentials that are described below.

- CERTIFIED FINANCIAL PLANNER™ or CFP®: The CERTIFIED FINANCIAL PLANNER™ and CFP® marks are financial planning credentials awarded by Certified Financial Planner Board of Standards Inc. to individuals who meet education, examination, experience, and ethics requirements. In order to maintain the designation, the individual must meet minimum annual continuing education requirements.

- Certified Divorce Financial Analyst® or CDFA®: The Institute for Divorce Financial Analysts is the premier national organization dedicated to the certification, education and promotion of the use of financial professionals in the divorce arena. The Institute provides comprehensive training using a variety of knowledge and skill-building techniques. Candidates will learn how to help their clients with financial issues and they will receive the CDFA® designation after successfully completing the course.

- Chartered Advisor in Philanthropy® or CAP®: The CAP® designation provides comprehensive education on the strategies of philanthropic planning. Candidates who earn the designation gain expertise in applying the best tax strategies, tools and techniques for charitable giving.

- Certified Public Accountant/Personal Financial Specialist or CPA/PFS: The American Institute of Certified Public Accountants (AICPA) grants the Personal Financial Specialist (PFS) credential only to certified public accountants (CPA) who meet the personal financial planning education, experience and exam requirements.

Kerri Allen, CFP®
Senior Client Advisor
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Kerri Allen was born in 1982. Ms. Allen is a graduate of Boston University, The Questrom School of Business and received her Master of Business Administration degree in Leadership & Organizational Transformation. She received her undergraduate degree from the Brooks Institute, where she received a Bachelor of Arts degree. Ms. Allen earned her CERTIFIED FINANCIAL PLANNER™ designation in 2015.

Ms. Allen joined the firm in 2019 and is a Client Advisor and Trustee Administrator. She is a participant in the firm's financial planning and investment review process and provides comprehensive financial planning and investment advisory services for a select number of our clients. In addition, Ms. Allen provides oversight and management of trustee activities.

Prior to joining the firm, Ms. Allen was a Financial Advisor at Boston Wealth Strategies, an investment management and financial planning firm, where she provided tailored wealth management solutions and comprehensive financial planning services to high net worth individuals.

Previously, Ms. Allen worked as a Financial Advisor at both Northwestern Mutual and Bank of America/Merrill Lynch. While there, she worked one-on-one with clients to develop comprehensive financial plans and investment and insurance solutions.

Disciplinary Information

Ms. Allen has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Allen or TFC Financial Management.

Other Business Activities

Ms. Allen is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of TFC Financial Management.

Additional Compensation

Ms. Allen does not receive economic benefits from any person or entity other than TFC Financial Management in connection with the provision of investment advice to clients.

Supervision

Ms. Allen works closely with, and is supervised by, Renée Kwok, President and CEO of TFC Financial Management. Together they meet with clients to provide comprehensive financial planning and investment advisory services. Ms. Kwok, together with all of the Advisors, participates in regularly scheduled account review meetings.

Ms. Kwok may be reached at 617-210-6700.

Jane Taubner Barney, JD, CFP®, CDFA™
Vice President - Client Advisor
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Jane Taubner Barney was born in 1966. Ms. Barney is a graduate of New England School of Law in Boston and received her Bachelor's degree in Computer Science/Management from Russell Sage College. Ms. Barney earned her CERTIFIED FINANCIAL PLANNER™ designation in 2002 and a Certified Divorce Financial Analyst® designation in 2014. Ms. Barney is a member of the Massachusetts Bar, a member and past President of the Massachusetts Association of Women Lawyers, and a member of the Financial Planning Association.

Ms. Barney joined the firm in 2007 and is a Senior Client Advisor. She is a participant in the firm's financial planning and investment review process and provides comprehensive financial planning and investment advisory services for a select number of our clients.

Prior to joining the firm, Ms. Barney was a client service manager for Canby Financial Advisors, where she prepared financial plans and statements, conducted investment research, and made investment recommendations.

Disciplinary Information

Ms. Barney has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Barney or TFC Financial Management.

Other Business Activities

Ms. Barney is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of TFC Financial Management.

Additional Compensation

Ms. Barney does not receive economic benefits from any person or entity other than TFC Financial Management in connection with the provision of investment advice to clients.

Supervision

Ms. Barney works closely with, and is supervised by, Renée Kwok, President and CEO of TFC Financial Management. Together they meet with clients to provide comprehensive financial planning and investment advisory services. Ms. Kwok, together with all of the Advisors, participates in regularly scheduled account review meetings.

Ms. Kwok may be reached at 617-210-6700.

Antonette M. Grimm, CFP®, CDFA™
Senior Client Advisor
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Antonette M. Grimm was born in 1976. Ms. Grimm received her Bachelor of Arts degree in Journalism from Lehigh University. Ms. Grimm earned her CERTIFIED FINANCIAL PLANNER™ designation in 2020 and a Certified Divorce Financial Analyst® designation in 2017. Ms. Grimm is a member of the Boston Estate Planning Counsel, Norfolk Plymouth Estate Planning Counsel, and Institute of Divorce Financial Analysts.

Ms. Grimm joined the firm in 2021 and is a Senior Client Advisor. She is a participant in the firm's financial planning and investment review process and provides comprehensive financial planning and investment advisory services for a select number of our clients.

Prior to joining the firm, Ms. Grimm was the Director of Financial Planning and Divorce Planning for Sandy Cove Advisors where she provided relationship support and financial planning services for family office clients. In addition, she provided guidance in the financial aspects of divorce planning.

Disciplinary Information

Ms. Grimm has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Grimm or TFC Financial Management.

Other Business Activities

Ms. Grimm is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of TFC Financial Management.

Additional Compensation

Ms. Grimm does not receive economic benefits from any person or entity other than TFC Financial Management in connection with the provision of investment advice to clients.

Supervision

Ms. Grimm works closely with, and is supervised by, Renée Kwok, President and CEO of TFC Financial Management. Together they meet with clients to provide comprehensive financial planning and investment advisory services. Ms. Kwok, together with all of the Advisors, participates in regularly scheduled account review meetings.

Ms. Kwok may be reached at 617-210-6700.

Renée Kwok, CFP®
President and CEO
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Renée Kwok was born in 1963. Ms. Kwok received her B.A. in Economics from Middlebury College and is fluent in Chinese. Ms. Kwok earned her CERTIFIED FINANCIAL PLANNER™ designation in 1991. Ms. Kwok is a member of the Financial Planning Association.

Ms. Kwok joined the firm in 1991. As President and CEO of the firm, she is responsible for overseeing the firm's day-to-day operations. Ms. Kwok works closely with clients to help execute their financial planning and investment goals and often collaborates with the clients' accountants, attorneys and/or insurance agents to provide a comprehensive approach to the clients' needs. Ms. Kwok is a member of TFC's Investment Committee.

Ms. Kwok is a regular speaker on a range of wealth management and investment topics. She has presented to professional groups such as the Massachusetts Continuing Legal Education, Inc. and the Massachusetts Association of Women Lawyers. In 2001, *Mutual Funds Magazine* named Ms. Kwok as one of the "Best Financial Planners in the Northeast."

Prior to joining the firm, Ms. Kwok was a consultant for a fee-based financial planning and investment management company serving health care professionals.

Disciplinary Information

Ms. Kwok has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Kwok or TFC Financial Management.

Other Business Activities

Ms. Kwok is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of TFC Financial Management.

Additional Compensation

Ms. Kwok does not receive economic benefits from any person or entity other than TFC Financial Management in connection with the provision of investment advice to clients.

Supervision

Ms. Kwok is supervised by the firm's compliance personnel. Ms. Kwok is primarily responsible for the firm's day-to-day operations and advisory activities.

Michael J. Meehan, CPA/PFS, CFP®
Senior Vice President - Client Advisor & Shareholder
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Michael J. Meehan was born in 1970. Mr. Meehan received his Master's in Personal Financial Planning degree from Bentley College, as well as his Bachelor of Science in Accountancy. Mr. Meehan is a CERTIFIED FINANCIAL PLANNER™ practitioner, as well as a Certified Public Accountant and has been designated a Personal Financial Specialist (PFS) by the American Institute of Certified Public Accountants.

Mr. Meehan joined the firm in 2020 and is a Vice President and Client Advisor. He is a participant in the firm's financial planning and investment review process and provides comprehensive financial planning and investment advisory services for a select number of our clients.

Prior to joining the firm, Mr. Meehan was a Senior Director and Wealth Manager for BNY Mellon Wealth Management, where he worked with high-net-worth clients to develop and implement comprehensive financial and investment plans. He also provided direction relative to estate planning, charitable planning, risk management, asset management, debt management, and tax management.

Mr. Meehan's previous experience also includes an Assistant Vice President role at State Street Corporation, where he budgeted and forecasted mutual fund revenue, interacted with the division controllers for the Non-U.S. units and managed a team of finance professionals, as well as an Accounting Officer role at State Street Corporation. Prior to State Street Corporation, Mr. Meehan worked at Grant Thornton, LLP as a tax accountant.

Disciplinary Information

Mr. Meehan has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Mr. Meehan or TFC Financial Management.

Other Business Activities

Mr. Meehan is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of TFC Financial Management.

Additional Compensation

Mr. Meehan does not receive economic benefits from any person or entity other than TFC Financial Management in connection with the provision of investment advice to clients.

Supervision

Mr. Meehan works closely with, and is supervised by, Renée Kwok, President and CEO. Together they meet with clients to provide comprehensive financial planning and investment advisory services. Ms. Kwok, together with all of the Advisors, participates in regularly scheduled account review meetings.

Ms. Kwok may be reached at 617-210-6700.

Leann N. Sullivan, CFP®, CAP®
Senior Vice President – Client Advisor & Shareholder
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Leann N. Sullivan was born in 1971. Ms. Sullivan graduated from Fairfield University in Connecticut where she received Bachelor of Science degrees in both Finance and Marketing. Ms. Sullivan earned her CERTIFIED FINANCIAL PLANNER™ designation in 1998 and a Chartered Advisor in Philanthropy® designation in 2018. She is a member of the Financial Planning Association, as well as the Boston Estate Planning Council.

Ms. Sullivan joined the firm in 2001 and is a Vice President. She is a participant in the firm's financial planning and investment review process and provides comprehensive financial planning and investment advisory services for a select number of our clients.

Prior to joining the firm, Ms. Sullivan was a Wealth Management Advisor for Legg Mason Wood Walker, Inc. At Legg Mason, she worked with high net worth clients and prospects to develop and implement comprehensive financial plans. Direction was provided relative to estate planning, charitable planning, risk management, asset management, debt management, and tax management.

Disciplinary Information

Ms. Sullivan has not been involved in any legal or disciplinary events that would be material to a client's evaluation of Ms. Sullivan or TFC Financial Management.

Other Business Activities

Ms. Sullivan is not engaged in any other investment related business and does not receive compensation in connection with any business activity outside of TFC Financial Management.

Additional Compensation

Ms. Sullivan does not receive economic benefits from any person or entity other than TFC Financial Management in connection with the provision of investment advice to clients.

Supervision

Ms. Sullivan works closely with, and is supervised by, Renée Kwok, President and CEO. Together they meet with clients to provide comprehensive financial planning and investment advisory services. Ms. Kwok, together with all of the Advisors, participates in regularly scheduled account review meetings.

Ms. Kwok may be reached at 617-210-6700.