



TFC Financial Management, Inc.

Form ADV Part 2B

Brochure Supplement

May 14, 2026

TFC Financial Management, Inc.
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This Brochure Supplement provides information about Jane Taubner Barney, Scott M. Burg, Hilary J. Champagne, Jessica G. Grande, Antonette M. Grimm, Jenna L. Israni, Renée Kwok, Michael J. Meehan, Brian Presti, Victor Sinopoli 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, credentials and licenses 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.
- **Chartered Financial Analyst® or CFA®:** Holders of the Chartered Financial Analyst® or CFA® designation are securities analysts, money managers and investment advisers who have completed the CFA program, a graduate-level, self-study curriculum and examination program for investment professionals that covers a broad range of investment topics. CFA charterholders are required to affirm their commitment to high ethical standards and voluntarily submit to the authority of CFA Institute.
- **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.
- **Chartered SRI CounselorSM, or CSRIC®:** The CSRIC® designation provides a blend of foundation knowledge and scenario learning to work with sustainable, responsible, and impact (SRI) investments, alongside environmental, social, and governance (ESG) factors, for a variety of clients. This program provides experienced financial advisors and investment professionals with a foundation knowledge of the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable investing. This course was developed in partnership with US SIF, The Forum for Sustainable and Responsible Investment—the leading voice advancing sustainable, responsible, and impact investing across all asset classes in the United States.
- **Chartered Alternative Investment Analyst or CAIA®:** The CAIA® designation provides deep knowledge and demonstrated expertise in alternative investments and their contribution to the diversified portfolio.
- **Chartered Financial Consultant or ChFC®:** The ChFC® designation provides a comprehensive education in the essentials of financial planning, including insurance, taxation, retirement and estate planning. It also addresses advanced areas such as behavioral finance, non-traditional family structures, and small business planning.

- Certified Trust and Fiduciary Advisor or CTFA: The CTFA certification demonstrates expertise in the trust and financial advisor field while recognizing the growing client relationship skills necessary to be a successful wealth manager.
- Certified Exit Planning Advisor or CEPA®: The CEPA® credential is for professional advisors focused on assisting business owners in maximizing company value and executing successful personalized business transitions. It combines business strategy and personal financial planning to ensure a smooth exit.
- Series 65: The Series 65 exam, or Uniform Investment Adviser Law Examination is a professional licensing exam developed by NASAA (North American Securities Administrators Association) and administered by FINRA. Passing the exam qualifies individuals to act as investment adviser representatives (IARs), allowing them to provide investment advice.

Jane Taubner Barney, JD, CFP®, CDFATM

Vice President - Client Advisor
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
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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 Vice President and 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.

Scott Burg, CFA[®], CAIA[®]
Director of Investment Research
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Scott Burg was born in 1975. Mr. Burg received his Bachelor of Arts degree in Mathematics from Hartwick College in 1997. He earned the Chartered Financial Analyst[®] (CFA) designation in 2003 and the Chartered Alternative Investment Analyst designation in 2011. He is also a member of the CFA Institute, the CAIA Association, and the Boston Security Analysts Society.

Mr. Burg joined the firm in 2023 and is the Director of Investment Research. He is responsible for research and analyzing third party managers across all asset classes, portfolio and asset allocation analysis, and macroeconomic and market research. Mr. Burg is a member of TFC's Investment Committee.

Prior to joining the firm, Mr. Burg worked as a Managing Director and Senior Investment Analyst for CIBC Private Wealth Management. In this role, he was responsible for investment manager due diligence and selection with the firm's Multi-Manager Investment Platform.

Previously, Mr. Burg was a Director and Senior Investment Analyst at John Hancock Financial Services. While at John Hancock, he was responsible for the selection, monitoring and research of asset managers and strategies utilized by the various investment platforms and funds of funds.

Disciplinary Information

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

Other Business Activities

Mr. Burg 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. Burg 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. Burg works closely with, and is supervised by, Brian Presti, Chief Investment Officer of TFC Financial Management. They meet regularly to discuss capital market conditions, investment views, strategy, and process.

Mr. Presti may be reached at 617-210-6700.

Hilary J. Champagne, CFP®, CTFA

Financial Planning Associate

TFC Financial Management, Inc.

260 Franklin Street – Suite 1888

Boston, MA 02110

617-210-6700

Educational Background and Business Experience

Hilary Champagne was born in 1992. Ms. Champagne received her Bachelor of Science in Business Administration from the University of Maine in 2015. She earned her CERTIFIED FINANCIAL PLANNER™ designation in 2024 and achieved the Certified Trust and Fiduciary Advisor certification.

Ms. Champagne joined the firm in 2022 and is a Financial Planning Associate. She is a participant in the firm's financial planning and investment review process and supports our client advisors in comprehensive financial planning and investment advisory services for a select number of our clients.

Prior to joining the firm, Ms. Champagne was a Senior Associate in the Relationship Management department at CIBC Private Wealth Management. In this role she worked to provide portfolio management, financial planning and comprehensive client service to high-net-worth individuals, families, and foundations.

Disciplinary Information

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

Other Business Activities

Ms. Champagne 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. Champagne 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. Champagne works closely with, and is supervised by, Michael Meehan, Managing Director of Marketing & Senior Client Advisor of TFC Financial Management. Together they meet with clients to provide comprehensive financial planning and investment advisory services. Mr. Meehan, together with all of the Advisors, participates in regularly scheduled account review meetings.

Mr. Meehan may be reached at 617-210-6700.

Jessica G. Grande

Senior Client Advisor

TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Jessica G. Grande was born in 1984. Ms. Grande received her Bachelor of Arts degree in Economics from Boston University and her Master of Business Administration from the F.W. Olin Graduate School of Business at Babson College. She also has her Series 65 license. Ms. Grande is a member of the Boston Estate Planning Counsel and on the Board of Trustees for Ellis Early Learning.

Ms. Grande joined the firm in 2026 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. Grande was a Partner and Senior Client Advisor at LEVATUS Wealth Services, an independent registered investment advisory firm. In that role, she worked closely with high net worth individuals and families, bringing clarity and alignment to their financial lives while supporting the goals and values most important to them.

Disciplinary Information

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

Other Business Activities

Ms. Grande 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. Grande 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. Grande 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®, CDFATM

Senior Client Advisor

TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
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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.

Jenna L. Israni, ChFC®
Senior Financial Planning Associate
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Jenna Israni was born in 1983. Ms. Israni received her Master of Business Administration from Post University and her Bachelor of Science degree in Kinesiology from James Madison University. Ms. Israni earned her Chartered Financial Consultant™ designation in 2025.

Ms. Israni joined the firm in 2020 and is a Senior Financial Planning Associate. She is a participant in the firm's financial planning and investment review process and supports our client advisors in comprehensive financial planning and investment advisory services for a select number of our clients.

Prior to joining the firm, Ms. Israni was a Trust Funding and Asset Alignment Coordinator for Morani Law Office where she worked with the estate planning attorney on complex trust administration and probate cases.

Previously, Ms. Israni was a Senior Trust Administrator at Fiduciary Trust Company.

Disciplinary Information

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

Other Business Activities

Ms. Israni 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. Israni 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. Israni 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
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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®, CEPA®
Managing Director of Marketing – Senior Client Advisor & Shareholder
TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
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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 the Managing Director of Marketing and a Senior 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. Mr. Meehan is a member of TFC's Investment Committee.

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.

Previously, Mr. Meehan was an Assistant Vice President 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.

Brian Presti, CFA[®], CSRIC[®]

Chief Investment Officer

TFC Financial Management, Inc.
260 Franklin Street – Suite 1888
Boston, MA 02110
617-210-6700

Educational Background and Business Experience

Brian Presti was born in 1972. Mr. Presti received his Bachelor of Arts degree in Political Science from Columbia University. He has earned the Chartered Financial Analyst[®] (CFA) designation and the Chartered SRI CounselorSM (CSRIC) designation. He has been actively involved with the New Hampshire Endowment for Health, with whom he currently serves as a member of the Investment Committee. He previously served as a Board Member, Treasurer, and Chair of the Investment and Finance Committees. He is also a member of the CFA Institute and the CFA Society Boston.

Mr. Presti joined the firm in 2023 and is the Chief Investment Officer. He oversees TFC's investment process, research activities and portfolio strategy. He authors investment newsletters and white papers and meets with select clients to provide investment support. Mr. Presti chairs the firm's Investment Committee.

Prior to joining the firm, Mr. Presti was the Director of Portfolio Strategy and a Senior Portfolio Manager with The Colony Group. In this role, he was responsible for macroeconomic and market research, manager due diligence, asset allocation, and portfolio design and implementation. Additionally, he served as the portfolio manager for a number of private client and institutional relationships.

Previously, Mr. Presti was the Director of Investment Research and then Chief Investment Officer with Harvest Capital Management before their merger with The Colony Group. While at The Colony Group, he also oversaw the firm's Sustainable Investing Solutions, an offering he designed while he was with Harvest. Prior to joining Harvest Capital Management Mr. Presti held roles as an equity Analyst/Portfolio Manager at DL Carlson Investment Group and a Private Client Consultant at Charles Schwab & Co.

Disciplinary Information

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

Other Business Activities

Mr. Presti 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. Presti 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. Presti works closely with, and is supervised by, Renée Kwok, President and CEO. They meet regularly to discuss capital market conditions, investment views, strategy, and process.

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

Victor Sinopoli, CFP®

Financial Planning Associate

TFC Financial Management, Inc.

260 Franklin Street – Suite 1888

Boston, MA 02110

617-210-6700

Educational Background and Business Experience

Victor Sinopoli was born in 1995. Mr. Sinopoli received his Bachelor of Arts in Economics from Amherst College in 2015. He earned his CERTIFIED FINANCIAL PLANNER™ designation in 2025.

Mr. Sinopoli joined the firm in 2022 and is a Financial Planning Associate. He is a participant in the firm's financial planning and investment review process and supports our client advisors in comprehensive financial planning and investment advisory services for a select number of our clients.

Prior to joining the firm, Mr. Sinopoli was a Registered Client Service Associate at Moors & Cabot where he attended client meetings, supported senior advisors with equity research, portfolio and asset allocation maintenance, financial planning, and daily operations. He also prepared and discussed client materials.

Previously, Mr. Sinopoli held a Financial Advisor role at Concord Wealth Management.

Disciplinary Information

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

Other Business Activities

Mr. Sinopoli 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. Sinopoli 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. Sinopoli works closely with, and is supervised by, Leann Sullivan, Managing Director of Financial Planning & Senior Client Advisor of TFC Financial Management. Together they meet with clients to provide comprehensive financial planning and investment advisory services. Ms. Sullivan, together with all of the Advisors, participates in regularly scheduled account review meetings.

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

Leann N. Sullivan, CFP®, CAP®

Managing Director of Financial Planning – Senior Client Advisor & Shareholder
TFC Financial Management, Inc.
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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 the Managing Director of Financial Planning and 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. 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.