

**Introduction**

Single Point Partners, LLC (“Single Point”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

Single Point provides personalized investment management and financial planning services. The firm provides financial advice to retail clients. Single Point offers its services through two service levels; Wealth Logistics™ and Wealth StartUp™.


Wealth Logistics services are offered to all clients. This service begins with providing Single Point information including income, investments, savings, insurance, age, goals, financially-related projects, and any other items that are helpful to the firm in assessing a client’s needs. The information is typically provided during personal interviews and may be supplemented with written information. Once the information is received, Single Point will discuss needs and goals with the client, including taking an active role in financial planning for the short, medium, and long term. Single Point will then proactively make recommendations for building a plan to meet those goals, and facilitate the tasks required to implement the recommendations and manage the client’s investment accounts. In addition, Wealth Logistics clients will receive access to reports from Single Point that provide information not only regarding any assets managed by Single Point, but also any other assets for which information is reported to Single Point. Single Point will also spearhead communication with client’s other financial professionals, to ensure that clients are properly leveraging their advisor’s various areas of experience. It is imperative that clients receiving Wealth Logistics services keep Single Point informed of all matters in their financial lives, as a change in one area may significantly affect recommendations in another area.

Wealth StartUp services are reserved to Clients whose net worth does not yet exceed \$1M. The Wealth StartUp service begins with an annual personal financial planning consultation to assess individual situations, set goals, and address any unique factors that may affect an individual’s circumstances. Following the first annual consultation, clients will receive continuous access to SingleView, a personal financial dashboard that affords clients the opportunity to monitor their financial progress based on the results of the consultation. The Wealth StartUp service will not include discretionary investment management, tax support, or performance reporting as is included with Wealth Logistics.


**Asset Management**

When we manage investment accounts for Wealth Logistics clients, we will begin by determining investment guidelines, so that we can determine the model portfolios which meet your needs. Some examples of guidelines include your risk tolerance, or a maximum amount of assets to be held in non-U.S. investments, or a limit on the amount of stocks in your portfolio. Single Point will develop these guidelines through the Wealth Logistics service described above. When we perform asset management services, we generally will do so on a discretionary basis. This means that while your advisor will communicate regularly with you, Single Point will not seek specific approval of changes within your portfolio. If Single Point is managing your assets, you may place reasonable restrictions on the types of investments in an account or portfolio. Because Single Point takes discretion when managing accounts, clients engaging the firm will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) through an Investment Management Agreement that outlines the responsibilities of both the client and Single Point. In limited circumstances, we may provide investment management services on a non-discretionary basis such that we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client may not be made on a timely basis, and therefore the client’s account may not perform as well as it would have had Single Point been able to reach the client for a consultation on the recommendation. Single Point allocates client assets among ETF’s, Mutual Funds, Equities, Bonds and other securities necessary to meet client’s investment objectives.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients available by [clicking here](#).

 ***“Given my financial situation, should I choose an investment advisory service? Why or why not?”***

 ***“How will you choose investments to recommend to me?”***

 ***“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”***

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**What fees will I pay?**


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All clients will be required to execute a written agreement that will describe the type of services to be provided and the fees, among other items.

The fees for investment advisory services will be an annual fixed dollar fee between \$7,500 and \$50,000 based on the client’s net worth in accordance with a set fee schedule, or an initial fee of \$2,000 follow by ongoing monthly fees of \$200, depending on the desired level of service. Fees may be negotiable in limited situations based on the nature of the client’s individual situation including the size of the account, complexity of asset structures, and other factors.

Fees will be payable at the inception of the engagement, and either debited quarterly from an account designated by the client or in such other manner the client directs. There are several other fees that can be associated with holding and investing in securities. Clients are responsible for fees including transaction fees for the purchase or sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

 ***“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”***

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**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

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**When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation available by [clicking here](#).

 ***“How might your conflicts of interest affect me, and how will you address them?”***

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**How do your financial professionals make money?**

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Financial professionals of Single Point are paid a portion of the advisory fees collected from clients. Financial professionals are also paid a salary and bonus based on overall company performance.

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**Do you or your financial professionals have legal or disciplinary history?**

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No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

 ***“As a financial professional, do you have any disciplinary history? For what type of conduct?”***


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**Additional Information**

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Additional information about our investment advisory services can be found at [www.SPCFO.com](http://www.SPCFO.com). A copy of our *relationship summary* can also be requested by calling (617)600-0510 or by [clicking here](#).

 ***“Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?”***

 ***“Who can I talk to if I have concerns about how this person is treating me?”***

 = Conversation starter. Consider asking your financial professional these questions.

**Item 1: Cover Sheet**

**ADV PART 2A  
INFORMATIONAL BROCHURE**



**SINGLE POINT PARTNERS, LLC**

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[www.spcfo.com](http://www.spcfo.com)

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(617) 600-0510

**March 22, 2024**

**This brochure provides information about the qualifications and business practices of Single Point Partners, LLC. If you have any questions about the contents of this brochure, please contact us at (617) 600-0510. 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. Single Point Partners, LLC is a registered investment adviser. Registration does not imply any certain level of skill or training.**

**Additional information about Single Point Partners, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Statement of Material Changes**

Single Point Partners, LLC is required to indicate any material changes since its last filing. Since the last filing dated August 18, 2023, there have been no material changes.

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INFORMATIONAL BROCHURE  
SINGLE POINT PARTNERS, LLC

**Item 4: Advisory Business**

Single Point Partners, LLC (hereinafter “Single Point”) has been in business since June, 2012. Single Point is owned by Single Point Management, LLC, a Massachusetts limited liability company. Single Point’s principal owners are Shaun D. Erickson and Rene A. Jarquin.

Single Point Partners provides services to a variety of client types, including, but not limited to, individuals, trusts, foundations, corporations, and endowments. Single Point's Wealth Logistics™ service is a comprehensive financial planning, account aggregation, and financial and business consulting option that allows clients a single point of contact for their financial management needs, all under one fee arrangement.

Wealth Logistics™

Businesses employ Chief Financial Officers (CFO) to oversee, plan, and manage the finances of the company, and Single Point believes that a clients’ personal finances require the same amount of time, energy, and attention to detail which is why Single Point created the Wealth Logistics™ service. Wealth Logistics clients have a single point of contact, a “Personal CFO” for their financial lives. When Single Point is the “single point” of contact, clients can focus on what makes them successful. This service begins with providing Single Point information including income, investments, savings, insurance, age, goals, financially related projects, and any other items that are helpful to the firm in assessing a client’s needs. The information is typically provided during personal interviews and may be supplemented with written information. Once the information is received, Single Point will discuss needs and goals with the client, including taking an active role in planning for the short, medium, and long term. Single Point will then proactively make recommendations for building a plan to meet those goals, and facilitate the tasks required to implement the recommendations and manage the client’s investment accounts (see Item 16, below). Once the plan is in motion, Single Point will continue to play a major role in the client’s financial life by applying comprehensive risk management tools that take into account internal factors like a client’s personal situation, as well as external factors such as changes in the economic or tax environment. Wealth Logistics clients will have available an advisor on all key decisions, whether it be home purchase or a major investment. In addition, Wealth Logistics clients will receive access to reports from Single Point that provide information not only regarding any assets managed by Single Point, but also any other assets for which information is reported to Single Point. This account aggregation and reporting is designed to give clients a single resource to view, analyze, question, and receive guidance on the totality of their financial lives. Single Point will also spearhead communication with client’s other financial professionals, to ensure that clients are properly leveraging their advisor’s various areas of expertise. It is imperative that clients receiving Wealth Logistics services keep Single Point informed of all matters in their financial lives, as a change in one area may significantly affect recommendations in another area.

## Wealth StartUp™

Clients whose net worth does not yet exceed \$1M are able to access Single Point's services through our Wealth StartUp™ service. Our Wealth StartUp service is designed for accumulators who are eager to set the framework and foundation for future financial success. The Wealth StartUp service begins with an annual personal financial planning consultation to assess individual situations, set goals, and address any unique factors that may affect an individual's circumstances. Following the first annual consultation, clients will receive continuous access to *SingleView*, a personal financial dashboard that affords clients the opportunity to monitor their financial progress based on the results of the consultation. The Wealth StartUp service is delivered by a team led by the same Personal Chief Financial Officers providing the Wealth Logistics service. The Wealth StartUp service will not include discretionary investment management, tax support, or performance reporting as is included with Wealth Logistics.

If you request, Single Point may recommend the services of other professionals for implementation purposes. You are under no obligation to engage the services of any such recommended professional. You retain absolute discretion over all such implementation decisions and are free to accept or reject any recommendation from Single Point. If you engage any professional recommended by Single Point, and a dispute arises thereafter relative to such engagement, you agree to seek recourse exclusively from and against the engaged professional.

### Assets Under Management

As of March 5, 2024, Single Point Partners LLC has a total of \$524,990,693 in assets under management of which \$515,376,233 is managed on a discretionary basis.

## Item 5: Fees and Compensation

### A. Fees Charged

All clients will be required to execute a written agreement that will describe the type of services to be provided and the fees, among other items.

#### Wealth Logistics

The fee for the Wealth Logistics service will be an annual fixed dollar fee based on the client's net worth in accordance with the below fee schedule:

Your Net Worth	Annual Fee
Up to \$2.0M	\$7,500
\$2.0M-\$4.0M	\$15,000
\$4.0M-\$8.0M	\$25,000
\$8.0M-\$20M	\$40,000
\$20M +	\$50,000

Fees are negotiable, and may be higher or lower than this range, based on the nature of the client. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. In circumstances where we advise on accounts that are not held at the firm, such as 403b plans, we may bill a portion of the fee from these accounts if the custodian allows for it.

#### Wealth Startup

The fee for the Wealth StartUp service will include a \$2,000 initial fee followed by monthly fees of \$200 for the duration of the relationship.

#### B. Fee Payment

##### Wealth Logistics

Fees for the Wealth Logistics service will be payable at the inception of the engagement, and either debited quarterly from an account designated by the client or via AdvicePay. Alternative payment arrangements may be negotiated with Single Point on a case-by-case basis. If the client terminates the agreement prior to completion of the services, any unearned fees will be returned to the client.

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. Each year, clients will receive a statement outlining the fees to be debited each quarter for the year ahead, including the formula used to calculate the fee, and the time period covered by the fee. Single Point will only update and send additional statements during the year if the amount or method of billing from an account change. The invoice will also state that the fee was not independently calculated by the custodian. The client will also receive a statement from their account custodian showing all transactions in their account, including the fee.

Single Point will cease to perform services, including processing trades and distributions, upon termination. Assets not transferred from terminated accounts within 30 (thirty) days of termination may be “de-linked”, meaning they will no longer be visible to Single Point and will become a retail account with the custodian.

##### Wealth StartUp

The initial fee for Wealth StartUp service will be payable at the inception of the agreement via AdvicePay. The subsequent monthly fees shall be billed in advance via invoice payable within 30 days of receipt in such manner that the client chooses. If a client terminates the agreement prior to the beginning of a month, any unearned fees will be returned to the client.

#### C. Other Fees

When applicable, our fee is in addition to the fees charged by elected third-party investment advisers for the portion of the client’s account under each adviser’s direct management. Clients should refer to the selected registered investment adviser’s disclosure document (Part 2 of Form ADV or other disclosure document in lieu of Part 2) for information regarding the advisory fees charged.



There are a number of other fees that can be associated with holding and investing in securities. You will be responsible for these fees including transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock. Expenses of a fund will not be included in management fees, as they are deducted from the value of the shares by the mutual fund manager. When selecting mutual funds that have multiple share classes for recommendation to clients, Single Point will take into account the internal fees and expenses associated with each share class, and it is Single Point policy to choose the lowest-cost share class, absent circumstances that dictate otherwise. For complete discussion of expenses related to each ETF or mutual fund, you should read a copy of the prospectus issued by that fund. Single Point can provide or direct you to a copy of the prospectus for any fund that we recommend to you. For a complete discussion of fees payable to a third-party investment manager, clients should refer to that manager's Form ADV, a copy of which can be provided to you by the manager or Single Point.

Please make sure to read Item 12 of this informational brochure, where we discuss broker-dealer and custodial issues.

D. *Pro-rata Fees*

Please see Item 5B, above, for a description of pro-rata fee policies upon termination of a client relationship.

E. Compensation for the Sale of Securities.

Not applicable.

## **Item 6: Performance-Based Fees**

Single Point will not charge performance-based fees.

## **Item 7: Types of Clients**

Clients advised may include individuals, trusts, foundations, and corporations. There is no minimum account size required to become a client of Single Point.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

It is important for you to know and remember that all investments carry risks. **Investing in securities involves risk of loss that clients should be prepared to bear.**

### Methods of Analysis and Investment Strategies

Each client's portfolio will be invested according to that client's investment objectives. We determine these objectives by interviewing the client. Once we ascertain your objectives for each account, we

will develop a set of asset allocation guidelines. An asset allocation strategy is a percentage-based allocation to different investment types. For example, a client may have an asset allocation strategy that calls for 40-60% of the portfolio to be invested in equity securities, with 20% of that allocated to international equities and the remaining balance in fixed income. Another client may have an asset allocation of 50-60% in fixed income securities and the remainder equities. Another may have an allocation that calls for 80% to be managed by third party managers and the remaining 20% in mutual funds. The percentages in each type that we recommend are based on the typical behavior of that security type or third party manager, individual securities or managers we follow, current market conditions, your current financial situation, your financial goals, and the timeline to get you to those goals. Because we develop an investment strategy based on your personal situation and financial goals, your asset allocation guidelines may be similar to or different from another client's.

We will periodically recommend changes in your portfolio to meet the guidelines of the asset allocation strategy. It is important to remember that because market conditions can vary greatly, your asset allocation guidelines are not necessarily strict rules. Rather, we review accounts individually, and may deviate from the guidelines as we believe necessary. Client's placed in the same or similar asset allocation percentage as other client's may have their securities traded simultaneously, depending on each instance, which may allow for operational efficiencies not available to Single Point if client securities were traded individually. If the securities are not traded simultaneously, some accounts may be modified before others. This may result in accounts being traded earlier inadvertently have an advantage over accounts traded later.

The specific securities we recommend for your account will depend on market conditions and our research at the time. Generally, we recommend a mix of mutual funds, index funds, exchange traded funds, stocks, bonds and options. Specific funds are chosen based on where its investment objective fits into the asset allocation recommended by Single Point, its risk parameters, past performance, peer rankings, fees, expenses, and any other aspects of the fund Single Point deems relevant to that particular fund. We base our conclusions on predominantly publicly available research, such as regulatory filings, press releases, competitor analyses, and in some cases research we receive from our custodian or other market analyses. We will also utilize technical analyses, which means that we will review the past behaviors of the security and the markets in which it trades for signals as to what might happen in the future.

Additionally, as assets are transitioned from a client's prior advisors to Single Point, clients may hold legacy securities and may place restrictions on individual security types. Legacy securities are those that a client owned prior to or separate from its Single Point portfolio. If a client transitions mutual fund shares to Single Point that are not the lowest-cost share class, and Single Point is not recommending disposing of the security altogether, Single Point will attempt to convert such mutual fund share classes into the lowest-cost share classes the client is eligible for, taking into account any adverse tax consequences associated with such conversion.

### Third Party Managers

We also sub-advise certain portions of a client portfolio to independent third-party managers or recommend direct investment with independent third-party managers, typically when those managers demonstrate knowledge and expertise in a particular investment strategy.

Based on a client's individual circumstances and needs, we will determine which selected money manager's portfolio management style is appropriate for that client. Factors considered in making this determination include account size, risk tolerance and the investment philosophy of the selected money manager. We encourage clients to review each third-party manager's disclosure document regarding the particular characteristics of any program and managers selected by us.

Single Point will obtain appropriate due diligence on all independent third-party managers, making reasonable inquiries into their performance calculations, policies and procedures, code of ethics policies and other operational and compliance matters to account for performance and risk management. The experience, expertise, investment philosophies and past performance of independent third-party investment managers are examined in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentration, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due-diligence process, we survey the manager's compliance and business enterprise risks. Single Point also confirms that each recommended adviser is either registered or exempt from registration as an investment adviser.

We will regularly and continuously monitor the performance of the selected money managers. If we determine that a particular selected money manager is not providing sufficient management services to the client, or are not managing the client's portfolio in a manner consistent with the client's investment objectives, we will remove the client's assets from that selected money manager and place the client's assets with another money manager at our discretion and without prior consent from the client.

When clients assets are allocated to a third party manager, that manager will always collect an advisory fee from the client's account with that manager. Single Point's advisory fee will be collected separately, and not remitted back to Single Point by the manager. Single Point's fee is not in compensation for a client referral. Rather, it is Single Point's compensation for the portfolio management for the client as well as ongoing diligence of that manager as it is part of client's portfolio.

### Risk of Loss

There are always risks to investing. **Clients should be aware that all investments carry various types of risk including the potential loss of principal that clients should be prepared to bear.** It is impossible to name all possible types of risks. Among the risks are the following:

- **Political Risks.** Most investments have a global component, even domestic stocks. Political events anywhere in the world may have unforeseen consequences to markets around the world.
- **General Market Risks.** Markets can, as a whole, go up or down on various news releases or for no understandable reason at all. This sometimes means that the price of specific securities could go up or down without real reason, and may take some time to recover any lost value. Adding additional securities does not help to minimize this risk since all securities may be affected by market fluctuations.
- **Currency Risk.** When investing in another country using another currency, the changes in the value of the currency can change the value of your security value in your portfolio.
- **Regulatory Risk.** Changes in laws and regulations from any government can change the value of a given company and its accompanying securities. Certain industries are more susceptible to

government regulation. Changes in zoning, tax structure or laws impact the return on these investments.

- **Tax Risks Related to Short Term Trading:** Clients should note that Single Point may engage in short-term trading transactions. These transactions may result in short term gains or losses for federal and state tax purposes, which may be taxed at a higher rate than long term strategies. Single Point endeavors to invest client assets in a tax efficient manner, but all clients are advised to consult with their tax professionals regarding the transactions in client accounts.
- **Purchasing Power Risk.** Purchasing power risk is the risk that your investment's value will decline as the price of goods rises (inflation). The investment's value itself does not decline, but its relative value does, which is the same thing. Inflation can happen for a variety of complex reasons, including a growing economy and a rising money supply.
- **Business Risk.** This can be thought of as certainty or uncertainty of income. Management comes under business risk. Cyclical companies (like automobile companies) have more business risk because of the less steady income stream. On the other hand, fast food chains tend to have steadier income streams and therefore, less business risk.
- **Financial Risk.** The amount of debt or leverage determines the financial risk of a company.
- **Default Risk.** This risk pertains to the ability of a company to service their debt. Ratings provided by several rating services help to identify those companies with more risk. Obligations of the U.S. government are said to be free of default risk.
- **Risks specific to sub-advisors and other managers.** If we invest some of your assets with another advisor, including a private placement, there are additional risks. These include risks that the other manager is not as qualified as we believe them to be, that the investments they use are not as liquid as we would normally use in your portfolio, or their risk management guidelines are more liberal than we would normally employ. The third-party manager who has been successful in the past may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a third-party manager's portfolio, there is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our clients. Moreover, as we do not control the manager's daily business and compliance operations, it is possible for us to miss the absence of internal controls necessary to prevent business, regulatory or reputational deficiencies.
- **Short Sales.** "Short sales" are a way to implement a trade in a security Single Point feels is overvalued. In a "long" trade, the investor is hoping the security increases in price. Thus, in a long trade, the amount of the investor's loss (without margin) is the amount paid for the security. In a short sale, the investor is hoping the security decreases in price. However, unlike a long trade where the price of the security can only go from the purchase price to zero, in a short sale, the price of the security can go infinitely upwards. Thus, in a short sale, the potential for loss is unlimited and unknown, where the potential for loss in a long trade is limited and knowable. Single Point utilizes short sales only when the client's risk tolerances permit.
- **Information Risk.** All investment professionals rely on research in order to make conclusions about investment options. This research is always a mix of both internal (proprietary) and external (provided by third parties) data and analyses. Even an adviser who says they rely solely on proprietary research must still collect data from third parties. This data, or outside research is chosen for its perceived reliability, but there is no guarantee that the data or research will be completely accurate. Failure in data accuracy or research will translate to a compromised ability by the adviser to reach satisfactory investment conclusions.
- **Small Companies.** Some investment opportunities in the marketplace involve smaller issuers. These companies may be starting up or are historically small. While these companies sometimes have

potential for outsized returns, they also have the potential for losses because the reasons the company is small are also risks to the company's future. For example, a company's management may lack experience, or the company's capital for growth may be restricted. These small companies also tend to trade less frequently than larger companies, which can add to the risks associated with their securities because the ability to sell them at an appropriate price may be limited as compared to the markets as a whole. Not only do these companies have investment risk, if a client is invested in such small companies and requests immediate or short-term liquidity, these securities may require a significant discount to value in order to be sold in a shorter time frame.

- **Concentration Risk.** While Single Point selects individual securities, including mutual funds, for client portfolios based on an individualized assessment of each security, this evaluation comes without an overlay of general economic or sector specific issue analysis. This means that a client's equity portfolio may be concentrated in a specific sector, geography, or sub-sector (among other types of potential concentrations), so that if an unexpected event occurs that affects that specific sector or geography, for example, the client's equity portfolio may be affected negatively, including significant losses.

- **Transition Risk.** As assets are transitioned from a client's prior advisers to Single Point there may be securities and other investments that do not fit within the asset allocation strategy selected for the client. Accordingly, these investments will need to be sold in order to reposition the portfolio into the asset allocation strategy selected by Single Point. However, this transition process may take some time to accomplish. Some investments may not be unwound for a lengthy period of time for a variety of reasons that may include unwarranted low share prices, restrictions on trading, contractual restrictions on liquidity, or market-related liquidity concerns. In some cases, there may be securities or investments that are never able to be sold. The inability to transition a client's holdings into recommendations of Single Point may adversely affect the client's account values, as Single Point's recommendations may not be able to be fully implemented.

- **Restriction Risk.** Clients may at all times place reasonable restrictions on the management of their accounts. However, placing these restrictions may make managing the accounts more difficult, thus lowering the potential for returns.

- **Risks Related to Investment Term & Liquidity.** Securities do not follow a straight line up in value. All securities will have periods of time when the current price of the security is not an accurate measure of its value. If you require us to liquidate your portfolio during one of these periods, you will not realize as much value as you would have had the investment had the opportunity to regain its value. Further, some investments are made with the intention of the investment appreciating over an extended period of time. Liquidating these investments prior to their intended time horizon may result in losses.

- **Mutual Funds.** The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day. When selecting mutual funds that have multiple share classes for recommendation to clients, Single Point will take into account the internal fees and expenses associated with each share class, as it is our policy to choose the lowest-cost share class available, absent circumstances that dictate otherwise.

- **ETFs.** The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF

fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

- **Equity Securities.** Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- **Fixed Income.** The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by the Fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- **Options Contracts.** Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.
- **REITs.** Single Point may recommend that portions of client portfolios be allocated to real estate investment trusts, otherwise known as "REITs". A REIT is an entity, typically a trust or corporation that accepts investments from a number of investors, pools the money, and then uses that money to invest in real estate through either actual property purchases or mortgage loans. While there are some benefits to owning REITs, which include potential tax benefits, income, and the relatively low barrier to invest in real estate as compared to directly investing in real estate, REITs also have some increased risks as compared to more traditional investments such as stocks, bonds, and mutual funds. First, real estate investing can be highly volatile. Second, the specific REIT chosen may have a focus such as commercial real estate or real estate in a given location. Such investment focus can be beneficial if the properties are successful but lose significant principal if the properties are not successful. REITs may also employ significant leverage for the purpose of purchasing more investments with fewer investment dollars, which can enhance returns but also enhances the risk of loss. The success of a REIT is highly dependent upon the manager of the REIT. Clients should ensure they understand the role of the REIT in their portfolio.
- **MLPs.** Single Point may recommend that portions of client portfolios be allocated to master limited partnerships, otherwise known as "MLPs". An MLP is a publicly traded entity that is designed to provide tax benefits for the investor. In order to preserve these benefits, the MLP must derive most, if not all, of its income from real estate, natural resources and commodities. While MLPs may add diversification and tax favored treatment to a client's portfolio, they also carry significant risks beyond more traditional investments such as stocks, bonds, and mutual funds. One such risk is management risk-the success of the MLP is dependent upon the manager's experience and judgment in selecting investments for the MLP. Another risk is the governance structure, which means the rules under which the entity is run. The investors are the limited partners of the MLP, with an affiliate of the manager typically the general partner. This means the manager has all of the control in running the entity, as opposed to an equity investment where shareholders vote on such matters as board composition. There is also a significant amount of risk with the underlying real estate, resources, or commodities investments. Clients should ask Single Point any questions regarding the role of MLPs in their portfolio.

- **Structured Notes.** Single Point may include structured notes within its investment portfolios when deemed appropriate. Structured notes have a relative lack of liquidity due to the highly customized nature of the investment and rarely trade after issuance. Moreover, the full extent of returns from the complex performance features is not realized until maturity. Selling before maturity may be at a significant discount. Because of this, structured notes tend to be more of a buy-and-hold investment decision. Counterparty risk is another inherent risk with structured notes. A principal protected note is backed by the firm that issued the note. In the case of a bankruptcy of the issuer, the noteholder would be repaid at a rate equivalent to other senior unsecured debt holders of the firm. Principal protected notes are not usually FDIC insured.

**A special note related to the calculation of tax basis:** If a client is unable to provide information on cost basis for tax purposes for each investment at the onset of the client relationship, Single Point will be unable to provide accurate cost basis information in the future. To the extent any cost basis calculation is ever performed for a client, such client should be aware that without accurate information, any cost basis estimates prepared by Single Point will be based on the information available combined with certain assumptions as well as mathematical computation. Therefore, if the cost basis is not accurate at the onset of the relationship, there is no guarantee that Single Point's calculations will be correct, and materially adverse tax circumstances may result.

## **Item 9: Disciplinary Information**

Neither the firm nor any of its employees or principals has any disciplinary information to report.

## **Item 10: Other Financial Industry Activities and Affiliations**

### **A. Broker-dealer**

Neither the principals of Single Point, nor any related persons are registered, or have an application pending to register, as a broker-dealer or as an associated person of a broker-dealer. Please refer to Item 12 which discusses Single Point's relationship with Fidelity Institutional Brokerage Group.

### **B. Futures Commission Merchant/Commodity Trading Advisor**

None of the firm's principals or related persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

### **C. Relationship with Related Persons**

Single Point does not have any relationships with related persons which would have a material impact on a client's advisory relationship with Single Point.

### **D. Recommendations of Other Advisers**

While Single Point may recommend the use of third-party managers for client accounts, Single Point does not receive any compensation from managers for placing assets with them. Further, there are no relationships with third party managers that would give rise to a conflict of interest.

## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

A. A copy of our Code of Ethics is available upon request. Our Code of Ethics includes discussions of our fiduciary duty to clients, political contributions, gifts, entertainment, and trading guidelines.

B. Not applicable. Single Point does not recommend to clients that they invest in any security in which Single Point or any principal thereof has any financial interest.

C. On occasion, an employee of Single Point may purchase for his or her own account securities which are also recommended for clients. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

D. On occasion, an employee of Single Point may purchase for his or her own account securities which are also recommended for clients at the same time the clients purchase the securities. Our Code of Ethics details rules for employees regarding personal trading and avoiding conflicts of interest related to trading in one's own account. To avoid placing a trade before a client (in the case of a purchase) or after a client (in the case of a sale), all employee trades must be reviewed by the Compliance Officer. All employee trades must either take place in the same block as a client trade or sufficiently apart in time from the client trade so the employee receives no added benefit. Employee statements are reviewed to confirm compliance with the trading procedures.

## **Item 12: Brokerage Practices**

A. Recommendation of Broker-Dealer

Single Point recommends that investment accounts be held in custody by Fidelity Institutional Brokerage Group ("Fidelity"). Fidelity offers enhanced services to independent investment advisors. These services include custody of securities, trade execution platforms, and access to research not available to the general public. Fidelity is wholly independent from Single Point. It is expected that most, if not all, transactions in a given client account will be cleared through the custodian of that account in its capacity as a broker-dealer.

Single Point recommends Fidelity to its clients based on a variety of factors. These include, but are not limited to, commission costs. Fidelity has what can be considered discounted commission rates.



However, in choosing a broker-dealer or custodian to recommend, we are most concerned with the value the client receives for the cost paid, not just the cost. Fidelity adds value beyond commission cost. Other factors that may be considered in determining overall value include speed and accuracy of execution, financial strength, knowledge and experience of staff, research, and service. Fidelity also has arrangements with many mutual funds that enable us to purchase these mutual funds for client accounts at reduced transaction charges (as opposed to other broker-dealers). Fidelity has the highest market share of investment adviser business which makes them the most experienced in matters likely to arise for our clients. Single Point re-evaluates the use of Fidelity at least annually to determine if they are still the best value for our clients.

Fidelity provides Single Point with some non-cash benefits (not available to retail customers) in return for placing client assets with them or executing trades through them. Currently, these benefits come in the form of investment research and sponsored attendance at various investment seminars. We may also receive such items as investment software, books, and research reports. These products, services, or educational seminars are items that will play a role in determining how to invest client accounts. If there is any item that has a multi-use aspect, mixed between investment and non-investment purposes, Single Point will determine a reasonable allocation of investment to non-investment use and non-cash benefits will be allocated only to the investment portion of the product (and we will pay the remaining cost). Single Point receives a benefit from these services, as otherwise we would be compiling the same research ourselves. This may cause a conflict of interest as we may want to place more client accounts with a broker-dealer/custodian such as Fidelity, solely because of these added benefits. As such, Single Point may have an incentive to select or recommend a broker-dealer based on interests in receiving the research or other products or services, rather than on clients' interest in receiving most favorable execution. Single Point attempts to mitigate this potential conflict by performing regular reviews of execution services and value clients receive to ensure clients are receiving the best possible value for costs paid. However, the value to all of our clients of these benefits is included in our evaluation of custodians. Products and services received will generally be used for the benefit of all clients. However, it is possible that a given client's trades will generate non-cash benefits that acquire products and/or services that are not ultimately utilized for that same client's account. Non-cash benefits provide additional value and are accordingly considered in determining which broker-dealer or custodian to utilize as part of our best execution analysis.

We do not consider whether Fidelity or any other broker-dealer/custodian, refers clients to Single Point as part of our evaluation of these broker-dealers.

#### B. Aggregating Trades

Commission costs per client may be lower on a particular trade if all clients in whose accounts the trade is to be made are executed at the same time. This is called aggregating trades. Instead of placing a number of trades for the same security for each account, we will, when appropriate, execute one trade for all accounts and then allocate the trades to each account after execution. If an aggregate trade is not fully executed, the securities will be allocated to client accounts on a *pro rata* basis, except where doing so would create an unintended adverse consequence (For example,  $\frac{1}{4}$  of a share, or a position in the account of less than 1%.)

### Item 13: Review of Accounts

All accounts will be reviewed by one of Single Point's licensed professionals, on at least an annual basis. However, it is expected that market conditions, changes in a particular client's account, or changes to a client's circumstances will trigger a review of accounts.

All clients will receive access to Single Point's performance reporting system which provides up-to-date reporting. This report will include valuations as of the end of each quarter and current asset allocations. Wealth Logistics clients will receive reports that also include assets held by custodians other than Fidelity, and/or managed by other advisers, as well as status of projects being monitored by Single Point.

Clients should carefully review the statements they receive directly from Fidelity and advise Single Point Partners if they have any questions or concerns about their portfolios. Regular communication from the client greatly assists us in performing our services. If a client does not understand or agree with the asset allocation, holdings, or use of other managers discussed in any portion of a statement or a report from Single Point Partners, the client should contact us immediately so that any concerns may be resolved. Clients should also be aware that the software utilized by Single Point Partners may calculate asset levels differently, as it accounts for dividends differently than Fidelity's statement. Any differences between the two reports for the same time period should be fractional. Any significant differences should be brought to our attention so they may be resolved.

#### **Item 14: Client Referrals and Other Compensation**

Fidelity provides us with some non-cash benefits (not available to retail customers) in return for placing client assets with them or executing trades through them. Such non-cash benefits are referred to as "soft dollars". Currently, these benefits come in the form of investment research and sponsored attendance at various investment seminars. We may also receive such items as investment software, books, and research reports. These products, services, or educational seminars are items that will play a role in determining how to invest client accounts. If there is any item that has a multi-use aspect, mixed between investment and non-investment purposes, Single Point will determine a reasonable allocation of investment to non-investment use and soft dollars will be allocated only to the investment portion of the product (and we will pay the remaining cost). Single Point receives a benefit from these services, as otherwise we would be compiling the same research ourselves. This may cause a conflict of interest as we may want to place more client accounts with a broker-dealer/custodian such as Fidelity, solely because of these added benefits. As such, Single Point may have an incentive to select or recommend a broker-dealer based on interests in receiving the research or other products or services, rather than on clients' interest in receiving most favorable execution. Single Point attempts to mitigate this potential conflict by performing regular reviews of execution services and value clients receive to ensure clients are receiving the best possible value for costs paid. However, the value to all of our clients of these benefits is included in our evaluation of custodians. Products and services received via soft dollars will generally be used for the benefit of all clients. However, it is possible that a given client's trades will generate soft dollars that acquire products and/or services that are not ultimately utilized for that same client's account. Soft dollars provide additional value and are accordingly considered in determining which broker-dealer or custodian to utilize as part of our best execution analysis.

## **Item 15: Custody**

There are two avenues through which Single Point has custody of client funds; by directly debiting its fees from client accounts pursuant to applicable agreements granting such right, and potentially by permitting clients to issue standing letters of authorization (“SLOAs”). SLOAs permit a client to issue one document that directs Single Point to make distributions out of the client’s account(s). Clients will receive statements directly from Fidelity, and copies of all trade confirmations directly from Fidelity.

Clients whose fees are directly debited will provide written authorization to debit advisory fees from their accounts held by a qualified custodian chosen by the client. Each year, clients will receive a statement outlining the fees to be debited each quarter for the year ahead, including the formula used to calculate the fee, and the time period covered by the fee. Single Point will only update and send additional statements during the year if the amount or method of billing from an account change. The invoice will also state that the fee was not independently calculated by the custodian. The client will also receive a statement from their account custodian showing all transactions in their account, including the fee.

We encourage clients to carefully review the statements and confirmations sent to them by their custodian, and to compare the information on your quarterly report prepared by Single Point against the information in the statements provided directly from Fidelity. Please alert us of any discrepancies.

In addition to the account custodian’s custody procedures, clients issuing SLOAs will be requested to confirm, in writing, that the accounts to which funds are distributed are parties unrelated to Single Point or Fidelity.

## **Item 16: Investment Discretion**

Asset management services provided to Wealth Logistics clients may be provided on a “discretionary” basis. When Single Point is engaged to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your asset allocation requirements. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others or keeping the proceeds in cash. You may at any time place restrictions on the types of investments we may use on your behalf, or on the allocations to each security type. You may receive at your request written or electronic confirmations from your account custodian after any changes are made to your account. You will also receive monthly statements from your account custodian. Clients engaging us on a discretionary basis will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as a Wealth Logistics Agreement that outlines the responsibilities of both the client and Single Point.

We generally recommend that clients utilize Fidelity Brokerage Group to act as the broker-dealer/custodian for their accounts. However, the client may use another broker-dealer if the client wishes to do so. Single Point will not, however, direct trades through another broker-dealer aside from Fidelity Brokerage Group in exchange for any sort of fee-sharing or commission-splitting

## **Item 17: Voting Client Securities**

Copies of our Proxy Voting Policies and procedures are available upon request.

From time to time, shareholders of stocks, mutual funds, exchange traded funds or other securities may be permitted to vote on various types of corporate actions. Examples of these actions include mergers, tender offers, or board elections. Clients are required to vote proxies related to their investments, or to choose not to vote their proxies. Single Point will not accept authority to vote client securities. Clients will receive their proxies directly from the custodian for the client account. Single Point will not give clients advice on how to vote proxies.

## **Item 18: Financial Information**

Single Point does not require the prepayment of fees more than six (6) months or more in advance and therefore has not provided a balance sheet with this brochure.

There are no material financial circumstances or conditions that would reasonably be expected to impair our ability to meet our contractual obligations to our clients.

Item 1: Cover Sheet

**ADV Part 2B: Shaun D. Erickson**



**Shaun D. Erickson**

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Shaun D. Erickson that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Shaun D. Erickson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2: Educational Background and Business Experience**

**Shaun D. Erickson, Born: 1978**

**EDUCATION:**

B.S. Finance, Bentley College, 2000

**BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Founding Partner, 06/2012 – present

Financial Planning Association of New England  
Chair of the Board of Directors, 2023  
President, 2022  
President-Elect, 2021  
Board of Directors, 2018-2020

Baystate Wealth Management, Financial Services Representative, 02/2010 – 06/2012

New England Securities (Baystate Financial Services), Financial Services Representative, 11/2001 – 06/2012

Swift Call Long Distance Ltd., Assistant, 11/2000 – 11/2001

Financial Perspective, Assistant, 05/1999 – 11/2000

**PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner

\*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.

### **Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Erickson. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

### **Item 4: Other Business Activities**

Mr. Erickson serves as a volunteer on committees of the Financial Planning Association. Mr. Erickson is also the co-founder of Knudge, a top-rated platform for Advice Engagement. Additionally, Mr. Erickson is a member of the XY Planning Network, an organization of financial advisers dedicated to serving Generation X and Generation Y clients. He also volunteers as a financial coach for patients and families at the Dana Farber Cancer Institute, is a member of NAPFA, The Society of Advice and the Advisor Growth Community.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Erickson does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

### **Item 6: Supervision**

Mr. Erickson is a principal of the firm, and also the firm's Chief Compliance Officer. He has no direct supervisor. However, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.



Item 1: Cover Sheet

## ADV Part 2B: Rene A. Jarquin



### **Rene A. Jarquin**

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277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Rene A. Jarquin that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Rene A. Jarquin is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

**Rene A. Jarquin, Born: 1970**

### **EDUCATION:**

B.S. Economics, University of Pennsylvania - Wharton School of Business, 1992

M.B.A. Marketing, Northwestern University - Kellogg School of Management, 1997

### **BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Owner, Head of Portfolio Management & Chief Investment Officer  
04/2017 – present

BNY Mellon Wealth Management, Senior Director & Portfolio Manager, 05/2005 – 03/2017

The Association of Latino Professionals for America – Boston Chapter  
President, 2005 – 2008 & 2011 – 2013  
Corporate Advisory Board Member, 2008 – 2011 & 2014

Merrill Lynch, Financial Advisor, 09/2003 – 05/2005

## **Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Jarquin. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

## **Item 4: Other Business Activities**

Mr. Jarquin is a Board Member for MassVentures since 2017, a quasi-public venture capital firm focused on fueling the Massachusetts innovation economy by funding early-stage, high-growth Massachusetts startups as they move from concept to commercialization. Mr. Jarquin is also the DEI Committee Chair for the Financial Planning Association of New England. Mr. Jarquin is not compensated for his work and spends less than 5% of his time on this activity.

These outside board seats potentially present a conflict of interest, as Mr. Jarquin could recommend that clients of SPP donate to these organizations. While this may present a conflict of interest, clients should be advised that Mr. Jarquin nor any other person or entity affiliated with SPP, receives any compensation related to the administration of such organization or the management of their assets. Clients are free to accept or reject any suggestion regarding where their charitable funds may be given. Neither organization is an advisory client of SPP.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Jarquin does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through SPP.

**Item 6: Supervision**

Mr. Jarquin is a principal of the firm, but is supervised by firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is Registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

## ADV Part 2B: Michelle M. Lum



### **Michelle M. Lum**

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**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Michelle M. Lum that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michelle M. Lum is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

**Michelle M. Lum, Born: 1989**

### **EDUCATION:**

Juris Doctor, Hamline University School of Law, 2013  
(active bar licenses held in both Hawaii and Massachusetts)

Bachelor of Science, Biomedical Sciences, Marquette University, 2011

### **BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Personal CFO, 02/2020 – present

CIBC Private Wealth Management, Analyst, 11/2014 – 01/2020

### **PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner

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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 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.

### **Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Lum. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

### **Item 4: Other Business Activities**

Ms. Lum has no outside business activities.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Lum does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

### **Item 6: Supervision**

Ms. Lum is supervised by the firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

**ADV Part 2B: Meghan E. Dwyer**



**Meghan E. Dwyer**

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**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Meghan E. Dwyer that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Meghan E. Dwyer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

**Meghan E. Dwyer, Born: 1983**

### **EDUCATION:**

Bachelor of Science, Marketing, Fairfield University, 2005

### **BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Personal CFO, 03/2021 – present

Modera Wealth Management, LLC, Financial Advisor, 04/2017 – 03/2021

BNY Mellon Wealth Management, Wealth Manager, 04/2013 – 03/2017

BNY Mellon, Senior Portfolio Administrator, 09/2008 – 04/2013

### **PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner

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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 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.

### Certified Divorce Financial Analyst

A Certified Divorce Financial Analyst (CDFA®) is a member of the Institute for Divorce Financial Analysts (IDFA™) who specializes in the financial issues surrounding divorce. The role of the CDFA® includes acting as an advisor to one party’s divorce lawyer, or as a mediator for both parties. A CDFA® uses his or her knowledge of tax law, asset distribution, and short-term and long-term financial planning to achieve an equitable divorce settlement.

To become a CDFA®, a person must satisfactorily fulfill the following requirements:

- Education - CDFA® professionals must develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the IDFA™.
- Examination - CDFA® practitioners must pass a four-part Certification Examination that tests their understanding and knowledge of the financial aspects of divorce. In addition, the practitioner must demonstrate the practical® of this knowledge in the divorce process.
- Experience - CDFA® professionals must have a minimum of two years of experience in a financial or legal capacity prior to earning the right to use the CDFA® certification mark.
- Ethics - As a final step to certification, CDFA® practitioners agree to abide by a strict code of professional conduct known as the IDFA™ Code of Ethics and Professional Responsibility, that sets forth their ethical responsibilities to the public, clients, employers, and other professionals. The IDFA™ may perform a background check during this process and each candidate for CDFA® certification must disclose any investigations or legal proceedings relating to his or her professional or business conduct.
- Ongoing Certification Requirements - Once certified, CDFA® practitioners are required to maintain technical competence and fulfill ethical obligations. Every two years, they must complete a minimum of twenty (20) hours of continuing education, ten (10) of which are specifically related to the field of divorce. In addition to the biennial continuing education requirement, as part of the renewal process all CDFA® practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that have been taken against them during the past two years.

**Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Dwyer. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

**Item 4: Other Business Activities**

Ms. Dwyer has no outside business activities.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Dwyer does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

**Item 6: Supervision**

Ms. Dwyer is supervised by the firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

## ADV Part 2B: Alexa C. Fattore



### **Alexa C. Fattore**

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Alexa C. Fattore that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Alexa C. Fattore is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2: Educational Background and Business Experience**

**Alexa C. Fattore, Born: 1990**

### **EDUCATION:**

B.S. Accounting, Bryant University, 2012

### **BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Financial Advisor 02/2022 – present

Corrigan Financial, Inc., Financial Planner, 01/2019– 10/2021

Providence Equity Partners, LLC, Tax Manager, 06/2015 – 01/2019

PricewaterhouseCoopers, LLP, Tax Associate, 07/2012 – 06/2015

### **PROFESSIONAL DESIGNATIONS:**

#### **Certified Financial Planner**

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- 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.

#### Certified Public Accountant (CPA)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

#### Personal Financial Specialist (PFS)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 75 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA’s Code of Professional Conduct and is encouraged to follow AICPA’s Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

**Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Fattore. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

**Item 4: Other Business Activities**

Ms. Fattore has no outside business activities.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Fattore does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

**Item 6: Supervision**

Ms. Fattore is supervised by the firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

**ADV Part 2B: Leah M. Warren**



**Leah M. Warren**

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Leah M. Warren that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Leah M. Warren is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2: Educational Background and Business Experience

**Leah M. Warren, Born: 1987**

### **EDUCATION:**

B.A. Economics & Spanish, Simmons University, 2009

### **BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Personal CFO, 04/2022 – present

Ballentine Partners, Senior Client Advisor, 12/2013– 07/2021

Daintree Advisors, Client Service/Operations, 08/2010 – 12/2013

### **PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner

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- 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:

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### **Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Warren. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

### **Item 4: Other Business Activities**

Ms. Warren has no outside business activities.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Warren does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

### **Item 6: Supervision**

Ms. Warren is supervised by the firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

**ADV Part 2B: Claire N. Hawkes**



**Claire N. Hawkes**

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Claire N. Hawkes that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Claire N. Hawkes is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2: Educational Background and Business Experience

**Claire N. Hawkes, Born: 1995**

### **EDUCATION:**

Bachelor of Science, Business Administration, University of New Hampshire, 2018

### **BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Associate PCFO, 01/2023 – present

Ballentine Partners, LLC, Wealth Advisor, 6/2017 – 12/2022

### **PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner

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- 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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**Item 3:           Disciplinary Information**

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**Item 4:           Other Business Activities**

Ms. Hawkes has no outside business activities.

**Item 5:           Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Hawkes does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

**Item 6:           Supervision**

Ms. Hawkes is supervised by the firm’s Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

## ADV Part 2B: Michelle Silverman Harrison



### Michelle Silverman Harrison

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

(617) 600-0510

March 22, 2024

This Brochure Supplement provides information about Michelle Silverman Harrison that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Michelle Silverman Harrison is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2: Educational Background and Business Experience**

### **Michelle Silverman Harrison, Born: 1982**

#### **EDUCATION:**

Master of Business Administration, Finance & International Management, Boston University, 2009

Bachelor of Science, Economics & International Relations, Boston University, 2004

#### **BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Personal CFO, 8/2023 – present

Ballentine Partners, LLC, Wealth Planner, 2/2013 –6/2023

#### **PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner

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- 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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### **Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Harrison. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

### **Item 4: Other Business Activities**

Ms. Harrison is a Board Member and a Member of the Investment Committee of the Maynard Education Foundation (MEF), an independent, non-profit 501(c)3 organization that uses its philanthropic contributions to enhance educational excellence in the Maynard Public Schools by funding ideas and projects which promote and celebrate academic rigor and achievement, excitement about learning, and innovation in instruction.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Harrison does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

### **Item 6: Supervision**

Ms. Harrison is supervised by the firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

ADV Part 2B: Joshua R. Sedlecky



**Joshua R. Sedlecky**

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

(617) 600-0510

March 22, 2024

**This Brochure Supplement provides information about Joshua R. Sedlecky that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Joshua R. Sedlecky is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



**Item 2: Educational Background and Business Experience**

**Joshua R. Sedlecky, Born: 2000**

**EDUCATION:**

Bachelor of Business Administration, Personal Financial Planning, Western Michigan University, 2022

**BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Investment Operations Analyst, 4/2021 – present

Centennial Securities, Financial Advisor Intern, 7/2020 –8/2020

**Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Sedlecky. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

**Item 4: Other Business Activities**

Mr. Sedlecky has no outside business activities.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Sedlecky does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

**Item 6: Supervision**

Mr. Sedlecky is supervised by the firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

## ADV Part 2B: Sara Walker Thomson



### **Sara Walker Thomson**

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

**(617) 600-0510**

**March 22, 2024**

**This Brochure Supplement provides information about Sara Walker Thomson that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Sara Walker Thomson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2: Educational Background and Business Experience**

**Sara Walker Thomson, Born: 1980**

**EDUCATION:**

Bachelor of Arts, British Literature, Rhode Island College, 2002

**BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Planning Analyst, 12/2022 – present

Corrigan Financial, Inc., Paraplanner, 10/2018 –11/2022

Newport County Chamber of Commerce, Finance & Operations Director, 8/2012 – 10/2018

**Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Thomson. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

**Item 4: Other Business Activities**

Ms. Thomson has no outside business activities.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Thomson does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

**Item 6: Supervision**

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Item 1: Cover Sheet

## ADV Part 2B: Abraham Kirby-Galen



### Abraham Kirby-Galen

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

(617) 600-0510

March 22, 2024

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**Additional information about Abraham Kirby-Galen is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2: Educational Background and Business Experience**

**Abraham Kirby-Galen, Born: 1993**

**EDUCATION:**

Bachelor of Mathematics and Arabic Studies, Williams College, 2016

**BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Associate Planning Analyst, 9/2021 – present

**Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Kirby-Galen. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

**Item 4: Other Business Activities**

Mr. Kirby-Galen is the founder and Tax Preparer at Taxes for Beginners in New Haven, CT. This company was started in 2021.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Mr. Kirby-Galen does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

**Item 6: Supervision**

Mr. Kirby-Galen is supervised by the firm's Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.

Item 1: Cover Sheet

ADV Part 2B: Cassandra Anton Golden



**Cassandra Anton Golden**

Single Point Partners, LLC  
277 Dartmouth Street  
Boston, MA 02116  
[www.spcfo.com](http://www.spcfo.com)

**(617) 600-0510**

**October 11, 2024**

**This Brochure Supplement provides information about Cassandra Anton Golden that supplements the Single Point Partners, LLC Brochure. You should have received a copy of that Brochure. Please contact Shaun D. Erickson at the number above if you did not receive Single Point Partners, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Cassandra Anton Golden is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2: Educational Background and Business Experience**

**Cassandra Anton Golden, Born: 1999**

**EDUCATION:**

Bachelor of Science, Finance, Virginia Tech, 2021

**BUSINESS EXPERIENCE:**

Single Point Partners, LLC, Planning Analyst, 7/2020 – present  
Edelman Financial Engines, Trading & Operations Intern, 6/2019 – 1/2020

**PROFESSIONAL DESIGNATIONS:**

Certified Financial Planner

\*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.

**Item 3: Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Ms. Golden. Clients may obtain the disciplinary history of the firm or its representatives from The Commonwealth of Massachusetts Securities Division upon request.

**Item 4: Other Business Activities**

Ms. Golden has no outside business activities.

**Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Ms. Golden does not receive economic benefit from any person, company, or organization in exchange for providing clients with advisory services through SPP.

**Item 6: Supervision**

Ms. Golden is supervised by the firm’s Chief Compliance Officer, Shaun Erickson. Additionally, all employees of SPP are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where SPP is registered. Shaun Erickson can be contacted via telephone at (617) 600-0510.



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PRIVACY NOTICE

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Investment Advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives customers the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

**TYPES OF NONPUBLIC PERSONAL INFORMATION (“NPI”) WE COLLECT**

We collect NPI about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information and Financial Account Numbers and/or Balances, Sources of Income, Credit Card Numbers or other Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

**PARTIES TO WHOM WE DISCLOSE INFORMATION**

All Investment Advisers may need to share NPI to run their everyday business. In the section below, we list the typical reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, work with technology providers, compliance consultants, and counsel, or report to credit bureaus;
- For our marketing – to offer our products and services to you;
- For joint marketing with other financial companies;
- For our affiliates’ everyday business purposes – information about your transactions and experiences; or

If you are a new customer we may begin sharing your information on the day you sign our agreement. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. However, please note we do not use NPI to give to third parties so they may market to you.

**PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT’S INFORMATION**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

**THE RIGHT TO LIMIT SHARING – OPTING OUT AND OPTING IN**

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: (i) sharing for affiliates’ everyday business purposes -- information about your creditworthiness; and (ii) sharing with affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately at our address or telephone number if you choose to opt out of these types of sharing.

Massachusetts law gives its residents additional rights to limit sharing. Under Massachusetts law, we may not share NPI with non-affiliates unless we first receive written permission (“opting-in”). If we do not receive permission to share this NPI, then we are prohibited from sharing this NPI with “non-affiliates” as defined below.

**I give you permission to share my NPI with non-affiliates as described herein.**

Signature of Client(s): \_\_\_\_\_

**DEFINITIONS:** Affiliates – companies related by common ownership or control. They can be financial and nonfinancial companies; Non- affiliates – companies not related by common ownership or control. They can be financial and nonfinancial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.

*Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.*