**ADV Part 2B: Brochure Supplement for Seaport Financial Education LLC (Part 2B)**

December 4, 2024



**Seaport Financial Education LLC**
**138 Heritage Drive, Portsmouth RI 02871
Phone: 401.595.5511**

**Email: wdwyer@SeaportFinEd.com
Website: www.SeaportFinEd.com**

**Brochure Supplement (Part 2B)**
**Dated:** November 18, 2024

This brochure provides information about the qualifications and business practices of Seaport Financial Education LLC. Knowing who you are doing business with and choosing to trust for financial advice should be your top priority when selecting a financial advisory partner. This document is important, and you should read this brochure in its entirety. This brochure supplement provides information about the individuals who provide investment advice on behalf of Seaport Financial Education LLC ("Seaport Financial" or the "Firm"). You should receive a copy of the Firm’s full brochure (Part 2A) and this supplement.

As required, this document is written in plain English to make it easy to read. However, if there is something you do not understand or if you have any questions about the contents of this brochure, please contact Seaport Financial Education LLC at (401) 595-5511. 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. Seaport Financial Education LLC is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. If you have not received the Firm’s brochure or if you have any questions about the contents of this supplement, please contact Bill Dwyer at 401.595.5511

**1. Supervised Persons and Their Professional Background**

The following is a list of the individuals at Seaport Financial Education LLC who provide investment advice. Each individual's qualifications, educational background, and employment history are outlined below.

**William J Dwyer, III, CRPC**

**Position:** Owner and Senior Financial Planner
**Date of Birth:** October 26, 1974

**Educational Background:**

* B.A. Stonehill College, 1996
* Chartered Retirement Planning Counselor CRPC®
* NASD Series 7 & 66
* Life, Accident & Health License

**Business Background:**

* Seaport Financial Education LLC, Owner & Senior Financial Planner (2024 – Present)
* TIAA, Wealth Management Advisor (2016 – 2024)
* Fidelity Investments, Central Relationship Manager (2015)
* Fidelity Investments, Account Executive (2011 – 2015)
* Fidelity Investments, Investment Representative (2010 – 2011)
* OppenheimerFunds, Inc, Regional Sales Representative (2007 – 2010)
* Fidelity Investments, Client Service Manager (2005-2006)
* Fidelity Investments, Financial Consultant (2003-2004)
* Fidelity Investments, Senior Inside Wholesaler (2001-2003)
* Fidelity Investments, Inside Wholesaler (2000-2001)
* Fidelity Investments, Advisor Council Relationship Manager (1999-2000)
* Fidelity Investments, Associate Development Representative (1999)
* Fidelity Investments, Client Service Representative (1997-1999)

**Disciplinary Information:**
William J Dwyer, III has no disciplinary history or criminal convictions to report.

**Other Business Activities:**

* William does not engage in any business activities outside of Seaport Financial LLC that would conflict with his duties to clients.

**2. Description of Advisory Services Provided**

The individual listed above is authorized to provide investment advisory services to clients, including financial planning, investment management strategies, and retirement planning. They provide financial education, guidance and assist clients in setting short and long-term financial goals. They engage in contingency planning and help clients understand the resources available to them through their existing custodians. They do not sell investment products or discretionary management services, so that they’re able to remain product agnostic and unbiased with their education, guidance and advice.

**Financial Planning Process**

It is essential that clients understand what takes place when they engage Seaport Financial Education LLC in a financial advisory relationship. Most of the work we do is planning, education and guidance. We do not make security level buy/sell/hold recommendations. We are here to help you plan and oversee your financial life.

* + We begin with a 15-minute complimentary consultation to make sure we’re able to add value to your situation and that we’re a good fit to work together.
	+ **Discovery Meeting**: This is our first full meeting where we learn about your situation, needs and wants. We will then utilize the information gathered to build a financial plan and portfolio analysis. We leverage Morningstar, an independent industry analyst firm, for the portfolio analysis and MoneyGuide Pro to identify a probability of success that you’ll be able to maintain your desired spending and lifestyle to and through retirement.
	+ **Findings Presentation**. At this meeting, we’ll deliver the financial plan and analysis that we’ve built for you. We’ll analyze your asset allocation, pointing out any areas of concentration or potential risk. We’ll discuss issues to consider around allocation, income generation, contingency planning and legacy planning. We’ll also walk you through tools and resources available at your current custodian, or other industry resources, to help you implement our recommendations. Our recommendations are unbiased, as we choose to neither to custody, nor sell investment or insurance products.
	+ **Implementation Follow Up**: This is a follow-up meeting to ensure you were able to implement our recommendations and, if not, we’ll work with you to overcome whatever obstacles were in your way. An example of this would be us recommending that you automate your Required Minimum Distribution payments, to remove the manual processing and reduce the likelihood you’ll miss a payment. Should you have experienced troubles in adding this feature to your accounts, we’ll work with you and your financial services vendor to accomplish the task.

**3. Additional Compensation**

Each individual listed in this supplement is compensated through the flat fee charged for our services. This compensation structure is designed to align the interests of Seaport Financial Education LLC and its advisors with the best interests of clients.

None of the individuals listed above receive compensation from any third party for recommending specific products or services to clients. They do not participate in any referral fees, commissions, or revenue sharing arrangements that could create conflicts of interest.

**4. Supervision**

The investment advisory services are supervised by Seaport Financials’ Chief Compliance Officer (CCO) and Owner, William J Dwyer, III. The Firm has established comprehensive compliance policies and procedures designed to ensure that all advisors adhere to the standards set forth by the SEC and other regulatory authorities. This includes regular performance reviews, ongoing training, and adherence to the Firm's Code of Ethics.

If you have any questions or concerns regarding the supervision of any individual advisor, you may contact the Firm’s compliance department at 401.595.5511.

**5. Client Referrals and Third-Party Payments**

Seaport Financial Education LLC may compensate others for lead generation and client referrals. Most client relationships are established through the Firm’s marketing efforts and by advisors’ direct outreach to potential clients. Occasionally, we will purchase leads or compensate others for referrals so that we can continue to expand our reach and services. We will not accept or pay money to any individual or organization that could jeopardize our unbiased nature.

**6. Disciplinary Information**

As noted above, none of the individuals listed in this brochure supplement have any disciplinary history, criminal convictions, or regulatory violations that are required to be disclosed under the rules and regulations of the Financial Industry Regulatory Authority (FINRA).

**7. Other Information**

For more information about the advisory services and qualifications of Seaport Financial Education LLC or its investment professionals, or to obtain a copy of the Firm's full Form ADV Part 2A, please contact Bill Dwyer at 401.595.5511, wdwyer@SeaportFinEd.com or visit our website at:

This supplement provides only a summary of certain important information about the individuals listed above. You are encouraged to review all relevant documents and to ask questions if anything is unclear.

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