



Andre M. Fernandes, CFP®

Weston Financial Group, Inc.

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**This Brochure Supplement provides information about Andre M. Fernandes that supplements Weston Financial's Brochure. You should have received a copy of that Brochure. Please contact Nicole M. Tremblay at 781-235-7055 or [ntremblay@westonfinancial.net](mailto:ntremblay@westonfinancial.net) if you did not receive Weston Financial's Brochure or if you have any questions about the contents of this Supplement.**

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

## Item 2- Educational Background and Business Experience

**Andre M. Fernandes** (Year of birth: 1978)

**Professional Designation:** CFP® practitioner \*

### **Educational Background:**

Bentley University, Waltham, MA, B.S. Finance

Completed the CFP® Professional Education Program at the College for Financial Planning

Andre is a Vice President and Senior Financial Counselor and has been with Weston Financial (the "Advisor") since 2000. He is a CFP® practitioner and a voting member of the Advisor's Investment Committee. Andre also serves as Vice President and Portfolio Manager of New Century Portfolios. Andre is responsible for counseling high net worth individuals and corporate executives to construct and implement comprehensive financial plans, which include the use of customized investment, tax, and estate planning strategies. He particularly enjoys employing a collaborative approach to the planning process and, in doing so, specializes in not only providing planning solutions but also educating clients while helping them meet their financial goals. He received a B.S. in Finance from Bentley University and completed the CFP® Professional Education Program at the College for Financial Planning. Andre volunteers his time with and is an active member of the financial committee of the Portuguese American Scholarship Foundation.

### **Business Experience:**

Weston Financial Group, Inc. Wellesley, MA

Senior Financial Counselor 3/2011 to Present

Vice President 6/2010 to Present

Financial Counselor 1/2007 to 3/2011

Senior Financial Associate 8/2005 to 1/2007

Financial Associate 6/2000 to 8/2005

### **\* Certified Financial Planner® (CFP®)**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

## Item 3- Disciplinary Information

There are no legal or disciplinary items applicable to a client's or prospective client's evaluation of Mr. Fernandes. 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.

## Item 4- Other Business Activities

Mr. Fernandes is a Registered Representative of Weston Securities Corporation ("WSC"), a licensed broker-dealer and sister company to the Advisor and a wholly-owned subsidiary of Washington Trust Bancorp, Inc. In addition, Mr. Fernandes is an insurance agent with The Park Insurance Agency, Inc. ("Park"), a wholly-owned subsidiary of the Advisor.

WSC acts as an introducing broker-dealer for the placement of securities for certain mutual funds, life and variable annuities, 529 College Savings Plans and limited partnerships, and as the principal underwriter and distributor for New Century Portfolios, a registered investment company. In addition, Park is an insurance agency that facilitates the placement of fixed annuities or life insurance policies. The Advisor may recommend or manage client investments in such products, and as such, Mr. Fernandes may receive compensation based, in part, on investment advisor fees paid to the Advisor and WSC and on commissions and/or service fees ("Trailers") for products and services offered by WSC and Park.

Therefore through the recommendation of these types of products, Mr. Fernandes may have an incentive to recommend investment products based on the compensation received, rather than on the client's needs, however policies and procedures are in place to ensure that the products recommended are based on the individual needs and objectives of the client rather than on the compensation received.

Personnel of the Advisor may invest in their own personal accounts. As such, the personnel may buy or sell securities also recommended to clients. To deal with any conflicts of interest, the Advisor has adopted a Code of Ethics and Statement for Insider Trading. The Code of Ethics contains provisions reasonably necessary to deter misconduct, conflicts of interest and to detect any trading violations. The Advisor has in place an Insider Trading Statement which bars trading on material non-public information. A summary of the Code of Ethics is located in the Advisor's Brochure and the full Code of Ethics will be provided upon request.

#### **Item 5- Additional Compensation**

Mr. Fernandes does not receive compensation from any outside entity other than as disclosed above in "Outside Business Activities".

#### **Item 6 - Supervision**

Mr. Fernandes' investment advisory activities are supervised by **Maria A. Staffiere**, Managing Director and Senior Financial Counselor of the Advisor. Ms. Staffiere monitors the investment advice provided to clients by Mr. Fernandes through routine communications with Mr. Fernandes. In addition, Ms. Staffiere meets regularly with Mr. Fernandes to discuss business goals and objectives. Further, Ms. Staffiere may periodically participate in client meetings and may also sample various communications provided to clients.

If you should have any questions regarding the supervision or the activities performed by Mr. Fernandes; **Maria A. Staffiere**, Managing Director and Senior Financial Counselor can be reached at [mstaffiere@westonfinancial.net](mailto:mstaffiere@westonfinancial.net) or at 781-235-7055 x 7837.

Every employee has a responsibility for knowing and following the Advisor's policies and procedures. Every person in a supervisory role is also responsible for those individuals under his/her supervision. Supervision is evidenced by periodic meetings with the supervising principal and the supervised person as well as independent annual reviews by the Compliance Department. Nicole M. Tremblay, Esq.; Vice President and Chief Compliance Officer (the "CCO"), has the overall responsibility for monitoring and testing compliance with the Firm's policies and procedures. Possible violations of these policies or procedures will be documented and reported to the appropriate department manager for remedial action. Repeated violations, or violations that the CCO deems to be of serious nature, will be reported by the CCO directly to the President, or a similarly designated officer, and/or the Advisor's Board of Directors and/or investment companies' Board of Trustees.