

Form ADV Part 2B Brochure Supplement



March 2017

Proficient Wealth Counselors, LLC. 77 Access Road, Suite 6 Norwood, MA 02062. Phone: 781-278-9488. Fax: 781-278-9489. www.proficientwealth.com.

**Firm Contact:
Gerald Loftin, Chief Compliance Officer**

This brochure supplement provides information about Gerald Loftin that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Loftin if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Loftin is available on the SEC's website at www.adviserinfo.sec.gov.

Please note that the use of the term "registered investment adviser" and description of Proficient Wealth Counselors, LLC and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you for more information on the qualifications of our firm and our employees.

Item 2: Educational Background & Business Experience

Gerald Loftin

Year of Birth: 1969

Formal Education after high school:

- 09/1988 to 6/1993; Northeastern University; Bachelor of Science in Finance
- 01/2010 to 11/2013; Massachusetts School of Law; Juris Doctorate

Business Background:

- 10/2000 to present; Proficient Wealth Counselors, LLC; Principal
- 10/2000 to 7/2011; Commonwealth Financial Network; Advisor

Professional Designations, Exams and Licenses:

- 03/2010 – Certified Financial Planner™
- 10/2009 – Accredited Investment Fiduciary®
- 07/2002 – FINRA Series 65
- 05/1994 – Massachusetts Insurance License
- 08/2001 – New York Insurance License
- 04/2002 – Texas Insurance Licenses
- 11/2006 – Florida Insurance License
- 03/2007 – Connecticut Insurance License
- 02/2008 – Colorado Insurance License
- 03/2009 – Illinois Insurance License
- 09/2009 – Maryland Insurance License
- 10/2011 – Alabama Insurance License
- 11/2011 – North Carolina Insurance License

We may list any professional designations held by Mr. Loftin. We must provide you with a sufficient explanation of the minimum qualifications required for each designation to allow you to understand the value of the designation.

CFP®:

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.

Accredited Investment Fiduciary® (AIF®)

The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Mr. Loftin.

Item 4: Other Business Activities

Mr. Loftin is a licensed insurance agent through numerous insurance companies. In such a capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent. He spends 5% of his time on these activities.

Item 5: Additional Compensation

No one who is not a client of our firm provides an economic benefit to Mr. Loftin for providing advisory services.

Item 6: Supervision

Mr. Loftin is the Sole Principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is however bound by our firm's Code of Ethics. Please contact Mr. Loftin if you have any questions about this Brochure Supplement at 781-278-9488.

Item 7: Requirements for State-Registered Advisers

Mr. Loftin has not been involved in any arbitration claims alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization or administrative proceedings nor has he been the subject of any bankruptcy petitions.