

This brochure supplement provides information about James J. Williams that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact James J. Williams, President if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about James J. Williams is also available on the SEC's website at www.adviserinfo.sec.gov.



Williams Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

James Jason Williams

Personal CRD Number: 4806982

Investment Adviser Representative

Williams Financial, LLC
204 Union Street
Bennington, Vermont 05201
(866) 986-4469

28 Clinton St, Suite 2
Saratoga Springs, NY 12866

james@williamsfinancial.net
www.williamsfinancial.net

UPDATED: 03/08/2024

Item 2: Educational Background and Business Experience

Name: James Jason Williams **Born:** 1977

Education Background and Professional Designations:

Education:

CFP® Designation - 2018

Certificate in Financial Planning, Boston University - 2017

MBA Business Administration, University of Massachusetts - 2004

BS Administration, Southern Vermont College - 2000

Designations:

CFP® - 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.

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 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.

Business Background:

09/2005 – Present	CEO & Chief Investment Officer Williams Financial, LLC
01/2011 – Present	Adjunct Professor – Entrepreneurship Hudson Valley Community College

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

James J. Williams is a tax preparer and small business consultant. From time to time, he will offer clients advice or services from those activities. WF always acts in the best interest of the client. Clients are in no way required to implement the plan through any representative of WF in their capacity as a tax preparer.

James J. Williams is an Adjunct Professor at Hudson Valley Community College. Mr. Williams teaches one to two online courses per semester.

James J. Williams is the Member/Owner of KJ Properties, LLC, a holding company for commercial real estate property. This business collects rents and pays expenses for the 204 Union Street, Bennington, Vermont and 12 Main Street, North Bennington, Vermont properties. Mr. Williams oversees the operations of the company.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, James J. Williams does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Williams Financial, LLC.

Item 6: Supervision

As the only owner of Williams Financial, LLC, James J. Williams supervises all duties and activities of the firm. James J. Williams's contact information is on the cover page of this disclosure document. James J. Williams adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

This brochure supplement provides information about Daryl Ann Spirka that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Daryl Ann Spirka if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Daryl Ann Spirka is also available on the SEC's website at www.adviserinfo.sec.gov.



Williams Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Daryl Ann Spirka

Personal CRD Number: 4006179

Investment Adviser Representative

Williams Financial, LLC
204 Union Street
Bennington, VT 05201

14 Monument Square, Suite 402
Leominster, MA 01453
(866) 986-4469

daryl@williamsfinancial.net

Item 2: Educational Background and Business Experience

Name: Daryl Ann Spirka

Born: 1963

Educational Background and Professional Designations:

Education:

CFP® Designation – 2005

Bachelor of Science Business Administration, University of Vermont - 1985

Designations:

CFP® - 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.

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:

- i. 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
- ii. 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 the CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CPA - Certified Public Accountant

- 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 (typically 150 credit hours with at least 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. The vast majority of state boards of accountancy have adopted the AICPA’s Code of Professional Conduct within their state accountancy laws or have created their own.

Business Background:

01/2015 - Present	EVP / Wealth Advisor Williams Financial, LLC
05/2005 - 12/31/2021	Accountant Lonergan and Thomas Ins.
09/2002 – 12/31/2021	Owner Daryl Spirka, CPA

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Daryl Ann Spirka is an accountant. From time to time, she will offer clients advice or services from this activity. Williams Financial, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Williams Financial, LLC in their capacity as an accountant.

Item 5: Additional Compensation

Daryl Ann Spirka does not receive any economic benefit from any person, company, or organization, other than Williams Financial, LLC in exchange for providing clients advisory services through Williams Financial, LLC.

Item 6: Supervision

As a representative of Williams Financial, LLC, Daryl Ann Spirka works closely with supervisor James J. Williams, and all advice provided to clients is reviewed by this supervisor prior to implementation. James J. Williams can be reached at (866) 986-4469. Daryl Ann Spirka adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

This brochure supplement provides information about Tyler Richard Cinelli that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Tyler Richard Cinelli if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Tyler Richard Cinelli is also available on the SEC's website at www.adviserinfo.sec.gov.



Williams Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Tyler Richard Cinelli

Personal CRD Number: 5688437

Investment Adviser Representative

Williams Financial, LLC
204 Union Street
Bennington, Vermont 05201
(866) 986-4469

28 Clinton St, Suite 2
Saratoga Springs, NY 12866

tyler@williamsfinancial.net

Item 2: Educational Background and Business Experience

Name: Tyler Richard Cinelli **Born:** 1986

Educational Background and Professional Designations:

Education:

AIF® - 2018

QPFC - 2014

MBA Management-Finance, SUNY Albany - 2013

Bachelors Management-Finance, Rensselaer Polytechnic Institute - 2009

Designations:

QPFC - Qualified Plan Financial Consultant

QPFC is the professional credential for financial professionals who sell, advise, market or support qualified retirement plans. The QPFC program provides an understanding of general retirement planning concepts, terminology, distinctive features of qualified plans and the role of retirement plan professionals. QPFC is not an entry-level credential. A candidate will be expected to demonstrate a general proficiency of plan administration, compliance, investment, fiduciary, and ethics issues. Earning ASPPA's QPFC credential requires successful completion of the Plan Financial Consulting Parts 1 and 2 examinations, in addition to other licensing and/or demonstration of retirement plan related experience requirements.

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).

Business Background:

08/2017 - Present	Financial Planner & Retirement Plan Specialist Williams Financial LLC
02/2017 - 07/2017	Account Executive LT Trust

09/2016 - 02/2017

Regional Sales Director
America's Best 401k

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Tyler Richard Cinelli is a licensed insurance agent in Vermont. From time to time, he will offer clients advice in this area; however, he no longer sells insurance or products from this activity. Williams Financial, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Williams Financial, LLC in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

Tyler Richard Cinelli does not receive any economic benefit from any person, company, or organization, other than Williams Financial, LLC in exchange for providing clients advisory services through Williams Financial, LLC.

Item 6: Supervision

As a representative of Williams Financial, LLC, Tyler Richard Cinelli is supervised by James J Williams, the firm's Chief Compliance Officer. James J. Williams is responsible for ensuring that Tyler Richard Cinelli adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for James J. Williams is (866) 986- 4469.

This brochure supplement provides information about Meredith Grace Phippen that supplements the Williams Financial, LLC brochure. You should have received a copy of that brochure. Please contact Meredith Grace Phippen if you did not receive Williams Financial, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Meredith Grace Phippen is also available on the SEC's website at www.adviserinfo.sec.gov.



Williams Financial, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Meredith Grace Phippen

Personal CRD Number: 7853740

Investment Adviser Representative

Williams Financial, LLC
204 Union Street
Bennington, Vermont 05201
(866) 986-4469

28 Clinton St, Suite 2
Saratoga Springs, NY 12866

meredith@williamsfinancial.net

Item 2: Educational Background and Business Experience

Name: Meredith Grace Phippen **Born:** 1998

Educational Background and Professional Designations:

Education:

Bachelor of Business Administration, SUNY Cobleskill – 2023
AS Business Administration, Hudson Valley Community College – 2019

Business Background:

02/2024 – Present	Associate Financial Planner Williams Financial LLC
06/2023 – 01/2024	Paraplanner Williams Financial LLC
12/2019 – 05/2023	Client Service Associate Williams Financial LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Meredith Grace Phippen is not involved in any outside business activities required to be disclosed.

Item 5: Additional Compensation

Meredith Grace Phippen does not receive any economic benefit from any person, company, or

organization, other than Williams Financial, LLC in exchange for providing clients advisory services through Williams Financial, LLC.

Item 6: Supervision

As a representative of Williams Financial, LLC, Meredith Grace Phippen is supervised by James J Williams, the firm's Chief Compliance Officer. James J. Williams is responsible for ensuring that Meredith Grace Phippen adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for James J. Williams is (866) 986-4469.