

*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](http://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  
12 Main Street  
North Bennington, Vermont 05257  
(866) 986-4469

28 Clinton St, Suite 2  
Saratoga Springs, NY 12866

[james@williamsfinancial.net](mailto:james@williamsfinancial.net)  
[www.williamsfinancial.net](http://www.williamsfinancial.net)

UPDATED: 03/26/2026

## 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:

##### CERTIFIED FINANCIAL PLANNER™ (CFP®)

James J. Williams holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation, awarded by the Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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 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 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 the 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 – 01/2025	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 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](http://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  
12 Main Street  
North Bennington, VT 05257

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

[daryl@williamsfinancial.net](mailto: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:**

##### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

Daryl A. Spirka holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation, awarded by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

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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 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.

### **Business Background:**

01/2015 - Present	Executive Vice President & Senior Wealth Advisor Williams Financial, LLC
05/2005 - 12/31/2021	Accountant Lonergan and Thomas Ins.
09/2002 – Present	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](http://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  
12 Main Street  
North Bennington, Vermont 05257  
(866) 986-4469

28 Clinton St, Suite 2  
Saratoga Springs, NY 12866

[tyler@williamsfinancial.net](mailto:tyler@williamsfinancial.net)

## Item 2: Educational Background and Business Experience

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

### **Educational Background and Professional Designations:**

#### **Education:**

CFP® Designation - 2025

AIF® - 2018

MBA Management-Finance, SUNY Albany - 2013

Bachelors Management-Finance, Rensselaer Polytechnic Institute - 2009

#### **Designations:**

##### **CERTIFIED FINANCIAL PLANNER™ (CFP®)**

Tyler R. Cinelli holds the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation, awarded by the Certified Financial Planner Board of Standards, Inc. ("CFP Board").

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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 to maintain the right to continue to use the CFP® marks:

- iii. 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
- iv. 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.

### **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	Senior Vice President and Senior Wealth Advisor 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 not involved in any outside business activities required to be disclosed.

### **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](http://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  
12 Main Street  
North Bennington, Vermont 05257  
(866) 986-4469

28 Clinton St, Suite 2  
Saratoga Springs, NY 12866

[meredith@williamsfinancial.net](mailto: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.