

Colin R. Watters, CFP®
Watters Financial Services, LLC

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Colin R. Watters, CFP® that supplements the Watters Financial Services, LLC brochure. You should have received a copy of that brochure. Contact us at 201-843-0044 if you did not receive Watters Financial Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Colin R. Watters, CFP® (CRD # 6153524) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Colin R. Watters, CFP®

Year of Birth: 1989

Formal Education After High School:

- Brett Danko Educational Center, Pennington, NJ, CFP Exam Review, 2/2017
- The College for Financial Planning, Centennial, CO, Certificate, Financial Planning, 1/2017
- Iona College, New Rochelle, NY, Bachelor of Arts in Criminal Justice, 6/2012

Business Background:

- Watters Financial Services, LLC, Client Advisor, 4/2017 - Present
- Watters Financial Services, LLC, Associate, 4/2015 - 4/2017
- Scottrade, Inc., Investment Consultant Trainee/Registered Representative, 9/2013 - 4/2015
- Joseph Gunnar & CO., LLC, Registered Representative, 6/2013 - 8/2013
- Joseph Gunnar & CO., LLC, Paid Internship/Financial Consultant Trainee, 1/2013 - 6/2013

Certifications: 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 63,000 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.

Item 3 Disciplinary Information

Colin R. Watters, CFP® does not have any reportable disciplinary information nor has he ever had any reportable disciplinary actions against him.

Item 4 Other Business Activities

Colin R. Watters, CFP® is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Client Advisor of Watters Financial Services, LLC. Moreover, Mr. Watters does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Colin R. Watters, CFP® does not receive any additional compensation beyond that received as a Client Advisor of Watters Financial Services, LLC.

Item 6 Supervision

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Watters Financial Services, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and document suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Timothy J. Watters, CFP®, Owner/President

Supervisor phone number: 201-843-0044

Item 7 Requirements for State Registered Advisers

Colin R. Watters, CFP® has never had any reportable arbitration claims, nor ever been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has never been the subject of a bankruptcy petition.