



ADV Part 2A Appendix 1

Mossman Financial Solutions LLC

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(830) 257-7283

www.callmossman.com

April 19, 2017

This wrap fee program brochure provides information about the qualifications and business practices of Mossman Financial Solutions LLC. If you have any questions about the contents of this Brochure, please contact us at (830) 257-7283 or via email at pmossman@nextfinancial.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Mossman Financial Solutions LLC is a Registered Investment Adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide you with information that you may use to determine whether to hire or retain them. Additional information about Mossman Financial Solutions LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Since our last filing March 22, 2017, we have made the following material change to your Form ADV Part 2A Appendix 1:

- We have updated our website to www.callmossman.com
- We have updated our Portfolio Management Fee Schedule under Item 5.
- We have updated the disclosures in Item 10 Other Financial Industry Activities and Affiliations.

We have also made the following non-material change:

- We have updated the Form ADV Part 2A Appendix 1 Item 4 to reflect that as of December 31, 2016, we managed assets of \$3,941,849.

Mossman Financial Solutions LLC will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year which is December 31st. Mossman Financial Solutions LLC will provide other ongoing disclosure information about material changes as necessary. Mossman Financial Solutions LLC will also provide you with a new Brochure, as necessary, based on changes or new information. Currently, our Brochure may be requested at any time, without charge, by contacting our office at (830) 257-7283.

Additional information about Mossman Financial Solutions LLC is also available via the SEC's website www.adviserinfo.sec.gov. You can search this site by using a unique identifying number, known as a CRD number. The CRD number for Mossman Financial Solutions LLC is 166727. The SEC's website also provides information about any persons affiliated with Mossman Financial Solutions LLC who are registered, or are required to be registered, as Investment Adviser Representatives of Mossman Financial Solutions LLC.

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Item 4 – Services, Fees and Compensation

Mossman Financial Solutions LLC was established to offer various advisory services (i.e., portfolio management, consulting services, etc.) to individuals, trusts, estates, businesses and retirement plans and their participants.

Mossman Financial Solutions LLC was founded in 2013 by Patrick Mossman who is the Firm's designated Owner, Manager and Chief Compliance Officer.

Because Mossman Financial Solutions LLC takes its fiduciary duty very seriously and is committed to maintaining the highest levels of integrity and professionalism, each client relationship will be one of earned trust and respect.

As of December 31, 2016 we have \$3,941,849 in assets under management for 35 accounts.

Services

As part of its portfolio management services, Mossman Financial Solutions LLC offers Clients the opportunity to obtain professional investment services and brokerage services for one all-inclusive fee based upon the assets under management. Mossman Financial Solutions LLC manages model portfolios comprised mostly of exchange traded funds ("ETFs") and/or mutual funds.

When an account is opened, a Client's assets will be managed on a discretionary basis. Discretionary means that Mossman Financial Solutions LLC will have the authority to make investment portfolio decisions without the Clients' prior approval of the specific transactions.

Still, all discretionary transactions will be made in accordance with the Client's objectives as determined by their suitability. A Client's portfolio will be analyzed periodically and rebalanced as needed. Should activity be required due to a substantial cash deposit or a withdrawal request, a trade may be placed to acquire or liquidate an investment.

The Client will be responsible for any and all tax consequences resulting from any rebalancing or reallocation of the account. Mossman Financial Solutions LLC does not provide or give tax advice. However, Mossman Financial Solutions will work with a Client's tax professional to assist them with tax planning. Clients will have the opportunity to meet with Mossman Financial Solutions periodically to review their account(s).

Portfolio Management Services

Clients may engage Mossman Financial Solutions LLC to manage all or a portion of their assets on a discretionary basis. Mossman Financial Solutions primarily allocates Clients' assets among a selected universe of exchange-traded funds ("ETFs") and/or mutual funds.

Mossman Financial Solutions LLC personalizes its portfolio management services to the individual needs of the Client. Mossman Financial Solutions LLC consults with Clients initially and on an ongoing basis to determine risk tolerance, time horizon and other factors that may impact the Clients' investment needs.

Mossman Financial Solutions LLC will analyze the Client's income needs to help determine that the recommended portfolio is suitable for the Client's investment needs, goals, objectives and risk tolerance.

Mossman Financial Solutions LLC will meet with Clients to discuss their financial circumstances, investment goals and objectives, and to determine their risk tolerance. Mossman Financial Solutions will ask Clients to provide statements summarizing current investments, income and other earnings, recent tax returns, retirement plan information, other assets and liabilities, wills and trusts, insurance policies, and other pertinent information. Based on the information shared with us, Mossman Financial Solutions LLC will analyze the Client's situation and determine whether an investment in our model portfolio is appropriate.

Mossman Financial Solutions LLC will:

- Review the Client's present financial situation
- Monitor and track assets under management
- Provide performance reports
- Build a risk management profile
- Assist in setting and monitoring goals and objectives
- Provide personal consultations as necessary upon request or as needed

The Client's circumstances shall be monitored during account reviews that will occur at least annually. These reviews will be conducted in person, by telephone conference, and/or via a written inquiry/questionnaire. Clients need to notify us promptly when their financial situation, goals, objectives, or needs change.

Under certain conditions, securities from outside accounts may be transferred into the Client's account; however, Mossman Financial Solutions LLC may recommend that Clients sell any security if the Adviser believes that it is not suitable for the current recommended investment strategy. Clients are responsible for any taxable events in these instances.

Certain assumptions may be made with respect to interest and inflation rates and the use of past trends and performance of the market and economy. Past performance is not indicative of future results.

If you, the Client, decide to implement our recommendations, Mossman Financial Solutions LLC will help you open an account. The funds in your account will be held in your name, at an independent Custodian, never with us. The custodian will effect transactions, deliver securities, and make payments as Mossman Financial Solutions LLC instructs. You are notified of any purchases or sales through trade confirmations and quarterly statements that are provided by the Custodian. These statements list the total value at the start of the quarter, itemize all transaction activity during the quarter, and list the types, amounts, and total value of securities held as of the end of the quarter. You will at all times maintain full and complete ownership rights to all assets held in your account, including the right to withdraw securities or cash, proxy voting and receiving transaction confirmations.

Mossman Financial Solutions LLC provides brokerage and certain other portfolio management services, to other Clients. Due to the differences in the investment objectives and financial situations of the various Clients Mossman Financial Solutions LLC serves, investment advice and related services provided to various Clients may differ. In addition, actions taken on behalf of various Clients may differ with respect to the nature of the advice or the timing of transactions.

Mossman Financial Solutions LLC is available during our normal business hours either by telephone, fax, email, or in person by appointment to answer your questions.

Fees and Compensation

A wrap fee program (“bundled”) allows our Clients to pay a specified fee for portfolio management services and the execution of transactions. The fee is not based upon transactions in the Client’s account.

Since Mossman Financial Solutions LLC does not charge Clients higher advisory fees based on trading activity, the Adviser may have an incentive to limit trading activities in Client account(s) because the Adviser is charged for executing trades. In addition, the amount of compensation received by the Adviser may be more than what the Adviser would receive if the Client paid separately (“unbundled”) for investment advice, brokerage, and other services. Therefore, Mossman Financial Solutions and Patrick Mossman may have a financial incentive to recommend the wrap fee program over other programs or services. Mossman Financial Solutions LLC monitors all Client accounts to ensure that the Adviser’s fiduciary duty is met for all Clients.

By participating in a wrap fee program, Clients may end up paying more or less than they would through a non-wrap fee program where a lower advisory fee is charged, but trade execution costs are passed directly through to the Client by the executing broker. Clients could also invest in exchange traded funds and/or mutual funds directly, without Mossman Financial Solutions LLC’s services. In that case, Clients would not receive the services provided by Mossman Financial Solutions LLC which are designed, among other things, to assist in determining which funds are appropriate for the portfolio and the Client’s Account.

Our Portfolio Management Services Agreement defines what fees are charged and their frequency. The Client will authorize the Custodian to directly debit fees from their account held at the Custodian and to pay Mossman Financial Solutions LLC. Advisory fees are prorated for each contribution and withdrawal made during the applicable calendar quarter (with the exception of small inconsequential contributions and withdrawals). Clients will be provided with a quarterly statement reflecting deduction of the advisory fees.

There are other fees that Clients may be charged by other parties. These include fees charged by managers, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees. Money market funds and exchange-traded funds (ETFs) also charge internal management fees, which are disclosed in the fund’s prospectus. These fees may include, but are not limited to, a management fee, liquidation fee, and/or other fund expenses. Mossman Financial Solutions does not receive any compensation from these fees. All of these fees are in addition to the advisory fee paid to the Firm. Clients should review all fees charged to fully understand the total amount of fees they will pay.

Either the client or Mossman Financial Solutions LLC may terminate the Firm’s services without penalty at any time. Client’s will incur charges for advisory services rendered up to the point of termination. Mossman Financial Solutions will provide Clients with a pro-rata refund of any prepaid advisory fees to the extent that one is due.

Portfolio Management Fee Schedule

The Firm’s fees are outlined in the chart below. Under certain circumstances, advisory fees may be negotiable based upon prior relationships as well as related account holdings.

Up to 2.5% annually	This fee is for Portfolio Management Services and includes most administrative and transaction fees (“bundled”).
0.25%	Some accounts may be subject to an administrative fee for services and reporting.

All annual fees will be divided by four (4) and paid quarterly in advance. Fees are calculated on the gross value of the Client account(s) under management. No change in the annual fee shall be effective without prior written notification to the Client.

Accounts that belong to the same household may be grouped for the purpose of determining the fee. A “household” comprises the beneficial owner of an account, as well as the beneficial owner’s spouse, ancestors and their descendants (such as parents’ grandparents, and great-grandparents), children, spouses of lineal descendants, siblings and spouses of siblings.

Mossman Financial Solutions LLC believes that its annual fee is reasonable in relation to the portfolio management services provided under this wrap fee program and the fees charged by other investment advisers offering similar services/programs.

Item 5 – Account Requirements and Types of Clients

The Firm requires an initial minimum account size of \$50,000. The account size may be negotiable under certain circumstances. Participation in the wrap fee program generally is initiated by submitting a completed account application, portfolio management agreement and questionnaire.

Mossman Financial Solutions LLC provides portfolio management services to individuals, trusts, estates, businesses and retirement plan participants. Several factors may influence the selection of the account structure including but not limited to:

- The Client’s preference for a wrap vs. transaction charges per trade on certain or all securities;
- Account size;
- Anticipated trading frequency;
- Anticipated securities to be traded;
- Management style; and

- Long term investment goals.
-

Item 6 – Portfolio Manager Selection and Evaluation

Patrick Mossman serves as the portfolio manager for all Client accounts for the wrap fee program. The Firm does not use any third-party managers.

Mossman Financial Solutions LLC reviews performance information provided to them through Albridge Solutions, LLC.

With respect to the wrap program, Mossman Financial Solutions LLC may consider requests for reasonable restrictions on the management of the account. However, such restrictions may be placed on particular ETFs and/or mutual funds, but cannot restrict the individual securities held within the ETFs and/or mutual funds.

If such investment restrictions are implemented, the Client will experience a different investment return than what will be realized by the model itself. Such performance may be better or worse than the model. For these reasons, if a Client wishes to make a request concerning restrictions based on specific securities, it may be more appropriate for the Client to participate in other portfolio management programs. It should be noted, any standardized reports of model performance will not reflect the performance of the model with restrictions applied. However, quarterly performance reports of the Client's account will accurately reflect the Client's actual account performance with restrictions.

Methods of Analysis, Investment Strategies and Risk of Loss

The core philosophy and methodology behind the Mossman Financial Solutions LLC portfolio management strategy is to attempt to match the benchmark in normal markets, but outperform in significant down markets. Mossman Financial Solution LLC strategy uses NO derivatives, leverage, or shorting. The Model Portfolio is constructed to seek endurance in all types of markets.

The model utilizes exchange traded funds (ETFs) and/or mutual funds representing many different Indexes. The funds most often used are published by industry leading ETF and/or mutual fund providers.

The allocation of assets will be dynamic - changing in response to market conditions. The Firm believes this is a strategy for managing risk without overly diminishing returns. Mossman Financial Solutions LLC attempts to reduce risk through investing in baskets of securities (ETFs) and/or mutual funds rather than investing in individual security issues. Tax consequences, (i.e. gains and losses based upon anticipated portfolio changes) are discussed with Clients on an ongoing basis. The risks in our strategy center around market fluctuations providing an element of volatility whereby the portfolio's value will fluctuate on a daily basis.

In order to perform our analysis, Mossman Financial Solutions LLC uses many resources, such as:

- Financial newspapers and magazines (e.g. Wall Street Journal, Forbes, etc.)

- Research materials prepared by others that the Firm purchases
- Websites

The investment strategies Mossman Financial Solutions LLC uses to implement any investment advice include, but are not limited to:

- Long term purchases (securities held at least a year)
- Short term purchases (securities sold within a year)
- Trading (securities sold within 30 days)

Relative Strength

Relative strength is a type of technical analysis which measures an investment's performance relative to a particular index or the overall financial markets. Relative strength is a numerical measurement expressed as a percentage or ratio of a given investment's performance to a corresponding index or market average.

While relative strength may not provide definitive signals in intra-day periods, measurement of relative strength over multiple days or weeks can signal buying or selling opportunities. Drastic price movements or swings over a very short period of time may also affect the relative strength of an investment.

Technical Analysis

Technical Analysis is a technique that attempts to determine a security's value by developing models and trading rules based upon price and volume transformation. Technical analysis assumes that a market's price reflects all relevant information so the analysis focuses on the history of a security's trading behavior rather than external drivers such as economic, fundamental and news events. The practice of technical analysis incorporates the importance of understanding how market participants perceive and act upon relevant information rather than focusing on the information itself. Ultimately, technical analysts develop trading models and rules by evaluating factors such as market trends, market participant behaviors, supply and demand and pricing patterns and correlations.

As with other types of analysis, the predictive nature of technical analysis can vary greatly; models and rules are often modified and updated as new patterns and behaviors develop. Past performance is not an indicator of future return.

Risks

Mossman Financial Solutions LLC cannot guarantee our analysis methods will yield a return. In fact, a loss of principal is always a risk. Investing in securities involves a risk of loss that Clients should be prepared to handle. Clients need to understand that investment decisions made for their account are subject to various market, currency, economic, political and business risks. The investment decisions Mossman Financial Solutions LLC makes will not always be profitable nor can the Adviser guarantee any level of performance.

The following is a list of some general risks associated with investing in mutual funds or ETFs.

- Country Risk - The possibility that political events (a war, national elections), financial problems (rising inflation, government default), or natural disasters (an earthquake, a poor harvest) will weaken a country's economy and cause investments in that country to decline.
- Currency Risk -The possibility that returns could be reduced for Americans investing in foreign securities because of a rise in the value of the U.S. dollar against foreign currencies. Also called exchange-rate risk.
- Income Risk - The possibility that a fixed-income fund's dividends will decline as a result of falling overall interest rates.
- Industry Risk - The possibility that a group of stocks in a single industry will decline in price due to developments in that industry.
- Inflation Risk - The possibility that increases in the cost of living will reduce or eliminate a fund's real inflation-adjusted returns.
- Manager Risk -The possibility that an actively managed mutual fund's investment adviser will fail to execute the fund's investment strategy effectively resulting in the failure of stated objectives.
- Market Risk -The possibility that stock fund or bond fund prices overall will decline over short or even extended periods. Stock and bond markets tend to move in cycles, with periods when prices rise and other periods when prices fall.
- Principal Risk -The possibility that an investment will go down in value, or "lose money," from the original or invested amount.

Overall Fund Risk

- Clients need to remember that past performance is no guarantee of future results. All funds carry some level of risk. You may lose some or all of the money you invest, including your principal, because the securities held by a fund go up and down in value. Dividend or interest payments may also fluctuate, or stop completely, as market conditions change.
- Before you invest, be sure to read a fund's prospectus and shareholder reports to learn about its investment strategy and the potential risks. Funds with higher rates of return may take risks that are beyond your comfort level and are inconsistent with your financial goals.

Stock Fund Risk

Although a stock fund's value can rise and fall quickly over the short term, historically stocks have performed better over the long term than other types of investments — including corporate bonds, government bonds, and treasury securities.

Overall "market risk" poses the greatest potential danger for investors in stocks funds. Stock prices can fluctuate for a broad range of reasons, such as the overall strength of the economy or demand for particular products or services.

Technical Analysis Risk

- Technical analysis is derived from the study of market participant behavior and its efficacy is a matter of controversy.

- Methods vary greatly and can be highly subjective; different technical analysts can sometimes make contradictory predictions from the same data.
- Models and rules can incur high transaction costs.

Performance-Based Fees and Side-by-Side Management

Mossman Financial Solutions LLC does not charge any performance-based fees. These are fees based on a share of capital gains on or capital appreciation of the assets of a Client.

Voting Client Securities

As a matter of firm policy and practice, the Firm does not have any authority to and does not vote proxies on behalf of Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in your portfolios. Further, Mossman Financial Solutions LLC will not be required to take any action or render any advice with respect to any securities held in the Account, which are named in or subject to class action lawsuits. Mossman Financial Solutions LLC will, however, forward to the Client any information the Firm receives regarding class action legal matters involving any security held in the Account and discuss such information if the Client so desires.

Item 7 – Client Information Provided to Portfolio Managers

The personnel at Mossman Financial Solutions LLC have access to all client information obtained by the advisor with respect to client account that they manage.

Item 8 – Client Contact with Portfolio Managers

The primary point of contact for Clients with respect to this wrap fee program is Patrick Mossman. Clients are always free to directly contact Patrick Mossman with any questions or concerns they have about their portfolios or other matters.

Item 9 – Additional Information

Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of the Firm or the integrity of our management. Neither Mossman Financial Solutions LLC nor Patrick Mossman has any adverse disciplinary history. Mossman Financial Solutions functions as a fiduciary and adheres to high ethical standards at all times.

Other Financial Industry Activities and Affiliations

Patrick Mossman is dually registered as an investment adviser representative of Mossman Financial Solutions LLC and an investment adviser representative/a registered representative of NEXT Financial Group, Inc. NEXT is registered as a full service, general securities broker-dealer, and a registered

investment adviser with the Securities and Exchange Commission (“SEC”). NEXT is also a member of the Financial Industry Regulatory Authority, Inc. (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”).

In his role as a registered representative, he may offer commissionable securities products to you for which he will receive the usual and customary commission (i.e., variable insurance products, mutual funds, equities, bonds, and other securities). In his role as an investment adviser representative with NEXT Financial Group, Inc., he may offer investment advisory services and receive an advisory fee that is paid through NEXT Financial Group, Inc. and service your accounts through NEXT’s Corporate RIA rather than through Mossman Financial Solutions LLC. These roles account for approximately 50% of his time.

While our security sales are reviewed for suitability by an appointed supervisor through NEXT Financial Group, Inc., you should be aware of the potential financial incentive Mossman Financial Solutions LLC has to sell securities products and are encouraged to ask us about any conflicts presented. Mossman Financial Solutions, LLC has a fiduciary responsibility to do what is in your best interests and the Adviser monitors all accounts to make certain the Adviser fulfills this obligation.

NEXT is a wholly owned subsidiary of NEXT Financial Holdings, Inc. NEXT Financial Holdings, Inc. is not a publicly traded company, however, some Registered Representatives of NEXT may be individual stock holders in NEXT Financial Holdings, Inc. NEXT is not responsible for the advisory activities of its registered representatives that are conducted solely through Mossman Financial Solutions LLC and do not involve NEXT. Mossman Financial Solutions LLC is required to pay certain fees to NEXT Financial Group, Inc., for the oversight that NEXT is required to conduct. The payment of such fees may increase revenues to NEXT which may increase the value of NEXT Financial Holdings, Inc. shares they may hold. Clients should be aware that this is a perceived conflict of interest.

Because of the affiliation with NEXT, these persons may have three different but concurrent roles:

- As a registered person with NEXT who may receive commissions for recommending securities
- As an investment adviser representative of NEXT who may receive a fee for rendering advisory services (applicable only for the states in which dual registration is permitted); and
- As an investment advisor representative of Mossman Financial Solutions LLC who may offer services outside of NEXT.

Mossman Financial Solutions LLC is not affiliated with NEXT. Clients should be clear which entity the services are being offered through, and the appropriate disclosure documents have been obtained. It is important to note that the information of Clients using the services of Mossman Financial Solutions LLC will be shared with NEXT for the purpose of surveilling transactions in the Clients’ account(s) and for billing.

Patrick Mossman, the Managing Member and Chief Compliance Officer, is also a licensed insurance agent/broker with various companies. In his role as an insurance agent/broker, he may offer commissionable (non-variable) insurance products to you for which he may receive compensation from insurance companies. He may recommend and sell life, disability and long-term care insurance and will

receive the usual and customary commissions. The sale of these products accounts for approximately 10% of his time.

Patrick Mossman may have a financial incentive to forego providing you with advisory services when appropriate and instead recommend the purchase of commissionable investments, if he deems that the payout for recommending the purchase of these investments would be higher than providing advisory services on these products for an advisory fee. Therefore, a conflict of interest may exist between his interests and your best interests. Because Mossman Financial Solutions LLC has a fiduciary responsibility to do what is in the client's best interest, client accounts will be monitored to make certain this obligation is fulfilled.

Patrick Mossman, when acting as a registered representative of NEXT Financial Group, Inc., could also receive 12(b)(1) fees as a result of placing clients with mutual funds, but not through Mossman Financial Solutions LLC. Clients will receive full disclosure regarding 12(b)(1) fees prior to such a sale.

Code of Ethics, Participation or Interest in Client Accounts and Personal Trading

General Information

Mossman Financial Solutions LLC may recommend securities to Clients that the Mossman Financial Solutions LLC has purchased for their own accounts. Mossman Financial Solutions LLC may trade securities in their account that the Adviser has recommended as long as the Adviser places client orders prior to company personnel account orders. This policy is meant to prevent anyone with the Mossman Financial Solutions LLC from benefiting as a result of transactions placed on behalf of client's accounts.

The following acts are prohibited:

- Employing any device, scheme or artifice to defraud
- Making any untrue statement of a material fact
- Omitting to state a material fact necessary in order to make a statement, in light of the circumstances under which it is made, not misleading
- Engaging in any fraudulent or deceitful act, practice or course of business
- Engaging in any manipulative practices
- Participating in Client accounts

Clients may request a copy of Mossman Financial Solutions LLC's Code of Ethics by contacting our office during our normal business hours.

Personal Trading

Mossman Financial Solutions LLC has established the following restrictions in order to ensure our fiduciary responsibilities to you, the Client, are met:

- No securities for our personal portfolio(s) shall be bought or sold where this decision is substantially derived, in whole or in part, from the role of Investment Advisory Representative(s) of the Firm, unless the information is also available to the investing public on reasonable inquiry. In no case, shall the Firm put our own interests ahead of yours.
- Certain affiliated accounts may trade in the same securities with Client accounts on an aggregated basis when consistent with our obligation of best execution. When trades are aggregated, all parties will share the costs in proportion to their investment. The Adviser will retain records of the trade order (specifying each participating account) and its allocation. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.
- Open-end mutual funds and/or investment sub-accounts which may comprise a variable insurance product are purchased or redeemed at a fixed net asset value. Therefore, purchases of these products by an advisor are not likely to have an impact on the prices of the fund in which you invest. These types of transactions are not prohibited and are exempt from monitoring.
- Orders may not be placed in a way which provides a benefit to the adviser for the purchase or sale of a security.

Under certain circumstances, exceptions may be made to the policies stated above. Records of these trades, including the reasons for the exceptions, will be maintained with our records as required.

Privacy Statement

Mossman Financial Solutions LLC is committed to safeguarding Clients' confidential information and holds all personal information provided in the strictest confidence. These records include all personal information that the Firm collects from you or receives from other firms in connection with any of the financial services they provide. We also require other firms with whom we deal to restrict the use of your information. Our Privacy Policy is available by contacting our office during our normal business hours.

Conflicts of Interest

Mossman Financial Solutions LLC has a duty to disclose potential and actual conflicts of interest. Employees have a duty to report potential and actual conflicts of interest to management.

Mossman Financial Solutions LLC acts in a fiduciary capacity. If a conflict of interest arises between the Client and Mossman Financial Solutions LLC, we shall make every effort to resolve the conflict in your favor. Mossman Financial Solutions LLC strives to do what is equitable and in the best interests of all the accounts Mossman Financial Solutions LLC advises.

Use of Disclaimers

Mossman Financial Solutions LLC shall not attempt to limit liability for willful misconduct or gross negligence through the use of disclaimers.

Brokerage for Client Referrals

Mossman Financial Solutions LLC does not receive any compensation or incentive fee for referring Clients to its broker-dealer for brokerage trades.

Review of Accounts

Reviews will be conducted by us at least annually or as agreed to. You may request more frequent reviews and may set thresholds for triggering events that would cause a review to take place. Generally, Mossman Financial Solutions LLC will monitor for changes and shifts in the economy and market shifts and corrections.

Reports

You will be provided with account statements reflecting the transactions occurring in the account on at least a quarterly basis. These statements will come from the custodian of your account. These statements will be written or electronic depending upon what you selected when you opened the account. You will be provided with confirmations for each securities transaction executed in the account if you request them.

Client Referrals and Other Compensation

Mossman Financial Solutions LLC does not receive any compensation for referring clients to anyone nor do we pay any compensation to anyone if they refer clients to us.

Financial Information

Mossman Financial Solutions LLC is required to provide certain financial information or disclosures about our financial condition. Mossman Financial Solutions LLC has no financial commitment that would impair our ability to meet any contractual and fiduciary commitments to you, our Client. Mossman Financial Solutions LLC has not been the subject of any bankruptcy proceedings. In no event shall the Firm charge advisory fees that are both in excess of five hundred dollars and more than six months in advance of portfolio management services rendered.

Discretion

If Clients choose to use our services, Mossman Financial Solutions LLC will receive discretionary authority from the Client at the beginning of the relationship to select the identity and amount of securities to be bought or sold. This information is described in the Portfolio Management Agreement.

Item 10 – Requirements for State Registered Advisers

Other Relationships

Neither Mossman Financial Solutions LLC nor Patrick Mossman has any relationship with any issuer of securities.

As noted in Item 9 “Additional Information” above, Patrick Mossman is dually registered as an investment advisor representative of the Firm and registered representative of NEXT Financial Group, Inc., a broker-dealer, registered investment adviser, member FINRA/SIPC. This role accounts for approximately 50% of his time.

These commissions and/or fees may be in addition to the advisory fee you pay to the Firm. While our security sales are reviewed for suitability by an appointed supervisor through NEXT Financial Group, Inc., you should be aware of the potential financial incentive Mossman Financial Solutions LLC has to sell securities products and are encouraged to ask about any conflicts presented. Mossman Financial

Solutions LLC has a fiduciary responsibility to do what is in the Client's best interests and the Adviser monitors all accounts to make certain the Adviser fulfills this obligation.

Patrick Mossman is also a licensed insurance agent/broker with various companies. He may recommend and sell life, disability and long-term care insurance and will receive the usual and customary commissions. The sale of these products accounts for approximately 10% of his time.

As such, Patrick may have a financial incentive to sell you commissionable products in addition to providing you with portfolio management services when such commissionable products may not be suitable. Alternatively, he may have a financial incentive to forego providing portfolio management services when appropriate and instead recommend the purchase of commissionable investments, if he deems that the payout for recommending the purchase of these investments would be higher than providing portfolio management services on these products for an advisory fee. Therefore, a conflict of interest may exist between his interests and your best interests. Because Mossman Financial Solutions LLC has a fiduciary responsibility to do what is in the Client's best interest, Client accounts will be monitored to make certain this obligation is fulfilled.

ADV Part 2B Patrick Mossman

Item 1 – Cover Page

Patrick Mossman

Mossman Financial Solutions LLC

961-A Water Street

Kerrville, TX 78028

(830) 257-7283

April 19, 2017

This brochure supplement provides information about Patrick Mossman and supplements the Mossman Financial Solutions LLC brochure. You should have received a copy of that brochure. Please contact Mossman Financial Solutions LLC if you did not receive the brochure or if you have any questions about the contents of this supplement.

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

Item 2 – Educational Background and Business Experience

Education

Bachelor of Science in Animal Business, 1985
Texas Tech University, Lubbock, Texas

Business History

January 2013 – Present	Managing Member and Chief Compliance Officer at Mossman Financial Solutions LLC
March 2009 – Present	Investment Advisor Representative/Registered Representative of NEXT Financial Group, Inc.
May 2001 – March 2009	Investment Advisor Representative/Registered Representative of Morgan Stanley & Co., Inc.
November 1999 – May 2001	Investment Advisor Representative/Registered Representative of Merrill Lynch, Pierce, Fenner & Smith, Inc.

Item 3 – Disciplinary History

Neither Mossman Financial Solutions LLC nor Patrick Mossman has any record of disciplinary history.

Item 4 – Outside Business Activities

Patrick Mossman is dually registered as an investment advisor representative of the Firm and a registered representative of NEXT Financial Group, Inc., a broker-dealer, registered investment adviser, member FINRA/SIPC. This role accounts for approximately 50% of his time.

Patrick Mossman is also a licensed insurance agent/broker with various companies. He may recommend and sell life, disability and long-term care insurance and will receive the usual and customary commissions. The sale of these products accounts for approximately 10% of his time.

Patrick Mossman is on the Board of Directors for Our Lady of the Hills Regional Catholic High School. He provides direction and guidance for the financial well-being of the school and assists with efforts to build enrollment.

Item 5 – Additional Compensation

Patrick Mossman, in his role as a registered representative, may offer commissionable securities products to Clients for which he may receive compensation. He may offer variable insurance products, mutual funds, equities, bonds, and other securities for which he will receive the usual and customary commission. In his role as an investment adviser representative with NEXT Financial Group, Inc. he may offer investment advisory services and receive an advisory fee that is paid through NEXT Financial Group Inc. and service your accounts through NEXT's Corporate RIA rather than through the Firm.

Patrick Mossman is also a licensed insurance agent/broker with various companies. In his role as an insurance agent/broker, he may offer commissionable (non-variable) insurance products for which he may receive compensation from insurance companies. He may recommend and sell life, disability and

long-term care insurance and will receive the usual and customary commissions. These commissions may be in addition to the portfolio management fee paid to Mossman Financial Solutions.

Item 6 – Supervision

Patrick Mossman is the Chief Compliance Officer and performs supervisory duties for his firm along with additional supervision supplied by NEXT Financial Group, Inc.

Item 7 – Requirements for State-Registered Advisers

Patrick Mossman has no reportable events to disclose.

Performance Fees

Mossman Financial Solutions LLC does not charge a performance-based fee (fees based on a share of capital gains on, or capital appreciation of, the assets of a client) for our asset management accounts.

Other Relationships

Neither Mossman Financial Solutions LLC nor Patrick Mossman has any relationship with any issuer of securities.