

## Part 2B of Form ADV: *Brochure Supplement*

Item 1 - Cover Page

Stephen M. Moss, AIF<sup>®</sup>

Principals of:

### **Pegasus Financial Group, LLC**

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#### **Disclosure:**

This brochure supplement provides information about, Stephen M. Moss, Thomas M. Welsh, Andrew J. Mika and Matthew Ryan Albritton that supplements the Pegasus Financial Group, LLC brochure. You should have received a copy of that brochure. Please contact us at 703-956-6662 or email: [smoss@pegasusfg.com](mailto:smoss@pegasusfg.com) if you did not receive the Pegasus Financial Group's brochure or if you have any questions about the contents of this supplement. The information in this brochure has not been approved by or verified by the United States Securities and Exchange Commission "SEC" or by any state securities authority.

Additional information about Pegasus Financial Group, Stephen M. Moss, Thomas M. Welsh, Andrew J. Mika, and Matthew Ryan Albritton is also available at <https://brokercheck.finra.org> or at the SEC's website at [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov). You can search for our information using our CRD numbers listed in Item 2.

Any reference to our advisors as "registered" does not imply any certain level of skill or training.

This document is effective **March 31, 2019**.

## Item 2 - Educational Background and Business Experience

**Name:** **Stephen Michael Moss, AIF®** - CRD# 1343419 "Steve"  
**Born:** 1957  
**Formal Education:** BS in Business Administration, High Point (NC) College; 1979  
FINRA Series 7, 66, Virginia Life/Health/Annuities; 2002  
AIF® Accredited Investment Fiduciary designation; 2016  
**Business Background:** US Army - Captain; 1979-1982  
Procter & Gamble - Regional Account Executive; 1982-2001  
American Express Financial Advisors - Financial Advisor; 2002-03  
Bennett Financial - Financial Advisor; 2003-2005  
Capital Planning & Investments, Inc. - Financial Advisor; 2005-2007  
Pegasus Financial Group LLC - Owner/COO/Advisor; 2007-present

**Name:** **Thomas McAteer Welsh, CFP®** - CRD# 5954235 "Tom"  
**Born:** 1951  
**Formal Education:** BS in Economics, University of Pennsylvania/Wharton School; 1973  
CFP® Education, Georgetown University; 2010-2011  
CFP® designation; 2015  
FINRA Series 7, 66 and Virginia Life/Health/Annuities: 2012  
**Business Background:** IBM Corporation – Branch Manager; 1973-1989  
Siemens AG – Vice President Various Markets; 1989-2007  
Western Alliance Bancorp – Sales Manager; 2008-2009  
Pegasus Financial Group LLC – Financial Advisor; 2011-present

**Name:** **Andrew Joseph Mika, CFP®** - CRD# 6600025 "Andy"  
**Born:** 1960  
**Formal Education:** BS in Physics, College of William & Mary; 1982  
Graduate work in Education, College of William & Mary; 1982-1983  
CFP® Certification Education, James Madison University; 2015  
FINRA Series 7, 66 and Virginia Life/Health/Annuities; 2016  
CFP® designation; 2018  
**Business Background:** Fairfax County Public Schools – Physics Teacher; 1983-2014  
Pegasus Financial Group LLC; 2015-present

**Name:** **Matthew Ryan Albritton, CFP® AIF®** - CRD# 5932231 "Ryan"

**Born:** 1985  
**Formal Education:** BS Public Administration, George Mason University 2011  
CFP® Education University of Richmond; 2014 CFP® designation; 2014  
FINRA Series 6, 63, 65; 2011 NASD Series 7; 2013  
Virginia Life/Health/Annuities; 2011  
AIF® Accredited Investment Fiduciary designation; 2017  
**Business Background:** ING Financial Partners; 2011-2012  
Alliant Wealth Advisors; 2012-2013  
Clarion Wealth Management Partners; 2013-2016  
Pegasus Financial Group LLC; 2016 - present

Thomas M. Welsh CFP®, Matthew Ryan Albritton, CFP® AIF®, and Andrew J. Mika, CFP®, are CFP® professionals.

The following is information about the CFP® program, directly from the CFP® Board website, [www.cpf.net](http://www.cpf.net):

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 71,000 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 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. 01/26/2017

Steve Moss, AIF® and Ryan Albritton, CFP® AIF® have been awarded the Accredited Investment Fiduciary® AIF® designation. The following is information about the AIF® Program, directly from the fi360, Center for Fiduciary Studies website:

The AIF designation signifies specialized knowledge of fiduciary responsibility and the ability to implement policies and procedures that meet a defined standard of care. The designation is the culmination of a rigorous training program, and agreement to abide by the Code of Ethics and Conduct Standards. On an ongoing basis, completion of continuing education and adherence to the Code of Ethics and Conduct Standards are required to maintain the AIF designation.

### Item 3 - Disciplinary Information

There are no legal or disciplinary actions, proceedings, or decisions against Steve Moss, Tom Welsh, Andy Mika or Ryan Albritton. We hold ourselves to the highest professional standards.

#### **Item 4 - Other Business Activities**

We also offer the following non-investment advisory services that include:

- Income Tax Preparation - 13%
- Mortgage Advisory Services - 1%
- Life & Health Insurance Sales - 1%
- Hourly Financial Advice, Financial Plans, & Ongoing Planning Services – 12%

These other business activities complement our overall business philosophy of providing a broad range of financial advice to meet the needs of our clients. Clients choose our services on an as needed basis. They are informed that they can engage other professionals to provide these services. There are no conflicts of interest between these services and fulfilling the needs in the best interests of our clients.

#### **Item 5 - Additional Compensation**

We do not receive or accept sales awards, prizes, or bonuses from anyone or any business. We do not receive any compensation or consideration for making referrals to other professionals or businesses. We do not provide compensation or consideration to anyone or any business providing referrals to us. We appreciate the referrals we receive and verbally or in writing thank those who send referrals to us.

#### **Item 6 - Supervision**

Steve Moss, Ryan Albritton, Thomas Welsh, and Andy Mika are supervised by the Registered Principal at United Planners Financial Services, our Broker/Dealer. They support this supervision by:

- Sending original applications and paperwork to United Planners for approval.
- Providing United Planners with monthly reports
- Supporting annual audit by United Planners
- Supporting audits by the Virginia State Corporation Commission

#### Item 7 - Requirements for State-Registered Advisers

We are registered with the:

Commonwealth of Virginia  
State Corporation Commission  
Division of Securities and Retail Franchising  
PO Box 1197  
Richmond, VA 23218  
Phone: 804-371-9051

We have never been involved in or been found liable in any arbitration claim, including those alleging damages in excess of \$2,500.

We have never been involved in or found liable in a civil, self-regulatory organization or administrative proceeding.

We do not have any relationships or arrangements with any issuer of securities of any kind.

We have never been the subject of a bankruptcy petition or proceeding.

