

*This brochure supplement provides information about Daniel Da Ponte that supplements the Axis Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Daniel Da Ponte, President & Chief Compliance Officer if you did not receive Axis Advisors, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Daniel Da Ponte is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Axis Advisors, LLC**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Daniel Da Ponte**

Personal CRD Number: 4351051  
Investment Adviser Representative

Axis Advisors, LLC  
197 Warren Avenue, Suite 203  
East Providence, Rhode Island, 02914  
(401) 441-5111  
(866) 441-8095 Fax  
ddaponte@axisadvisorsgroup.com  
www.axisadvisorsgroup.com  
www.danieldaponte.com

UPDATED: 3/23/2020

## Item 2: Educational Background and Business Experience

**Name:** Daniel Da Ponte

**Born:** 1978

### Education Background:

#### Education:

BS Business Administration, University of Rhode Island – 2000

Graduate Certificate in Personal Financial Planning, Kansas State University – 2009

Master's Degree in Personal Financial Planning, Kansas State University - 2014

### Designations:

**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, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a **comprehensive**, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards, and accrue and report a minimum of six hours of continuing education. The e Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

### Business Background:

03/2013 – Present

Managing Member  
Axis Risk Management LLC

03/2013 – Present

President & Chief Compliance Officer  
Axis Advisors, LLC

01/1999 – 01/2019

State Senator  
State of Rhode Island

10/2005 – 03/2013

Registered Representative  
Axis Financial Group Inc.

05/2005 – 03/2013

Registered Representative  
Commonwealth Financial Network

## 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

Daniel Da Ponte is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that insurance services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Axis Advisors, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Axis Advisors, LLC in such individual's outside capacities.

Daniel Da Ponte has been elected to the Rhode Island FPA Board of Directors.

Daniel Da Ponte has joined the Board of Directors for Neighborhood Health Plan of Rhode Island.

Daniel Da Ponte is a Board Member of Portuguese-American Leadership Council of United States. Its a non-profit committed to being a national advocacy organization for issues important to the Portuguese-American community in the United States From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Axis Advisors, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of Axis Advisors, LLC in such individual's outside capacities.

## Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Daniel Da Ponte does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Axis Advisors, LLC.

## Item 6: Supervision

As the only owner and representative of Axis Advisors, LLC, Daniel Da Ponte supervises all duties and activities of the firm. Daniel Da Ponte's contact information is on the cover page of this disclosure document. Daniel Da Ponte 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.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Rhode Island securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

A. Daniel Da Ponte has **NOT** been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
  
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.

B. Daniel Da Ponte has **NOT** been the subject of a bankruptcy petition in the past ten years.

*This brochure supplement provides information about Joshua Sousa Pacheco that supplements the Axis Advisors LLC brochure. You should have received a copy of that brochure. Please contact Joshua Sousa Pacheco if you did not receive Axis Advisors LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Joshua Sousa Pacheco is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Axis Advisors LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Joshua Sousa Pacheco**

Personal CRD Number: 5865407

Investment Adviser Representative

Axis Advisors LLC  
909 State Road  
Westport, MA 02790  
(508) 444-0581  
(866) 441-0754 fax  
(866) 441-0324 toll free  
[www.massadvisor.com](http://www.massadvisor.com)  
[www.axisadvisorsgroup.com](http://www.axisadvisorsgroup.com)  
[josh@axisadvisorsgroup.com](mailto:josh@axisadvisorsgroup.com)

UPDATED: 10/05/2018

## Item 2: Educational Background and Business Experience

**Name:** Joshua Sousa Pacheco      **Born:** 1985

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

#### **Education:**

Masters of Liberal Arts Management Studies, Harvard University - 2014  
Bachelor of Science Finance, UMass Dartmouth - 2009

#### **Business Background:**

09/2014 - Present	Investment Adviser Representative Axis Advisors LLC
11/2014 - Present	Registered Representative Innovation Partners, LLC
06/2012 - 09/2014	Registered Representative Lincoln Investment
07/2011 - 06/2012	Registered Representative Capital Analysts
03/2011 - 05/2011	Cold caller Harvest Financial Group
11/2010 - 01/2011	Financial Advisor Trainee Merrill Lynch
03/2010 - 11/2010	Sales Consultant Ashley Ford
09/2001 - 05/2005	Student Bishop Stang High School

### **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**

Joshua Sousa Pacheco is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that insurance services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Axis Advisors, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Axis Advisors, LLC in such individual's outside capacities.

Joshua Sousa Pacheco is a registered representative. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Axis Advisors LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Axis Advisors LLC in such individual's outside capacities.

Joshua Sousa Pacheco is a Partner at Rental Properties located at 141 County Street, New Bedford, MA. He started managing a multi-family rental properties and tenants inherited from parents last March 20, 2018. He devotes 80 hours during and outside trading hours. The expected percentage of his total yearly compensation is 50% that has been derived from the business.

### **Item 5: Additional Compensation**

Joshua Sousa Pacheco does not receive any economic benefit from any person, company, or organization, other than Axis Advisors LLC in exchange for providing clients advisory services through Axis Advisors LLC.

## Item 6: Supervision

As a representative of Axis Advisors LLC, Joshua Sousa Pacheco works closely with supervisor Daniel Da Ponte, and all advice provided to clients is reviewed by this supervisor prior to implementation. Daniel Da Ponte can be reached at (401) 441-5111. Joshua Sousa Pacheco 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.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by Massachusetts and Rhode Island state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Joshua Sousa Pacheco has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Joshua Sousa Pacheco has NOT been the subject of a bankruptcy petition in the past ten years.



*This brochure supplement provides information about Jane E McAuliffe that supplements the Axis Advisors LLC brochure. You should have received a copy of that brochure. Please contact Jane E McAuliffe if you did not receive Axis Advisors LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jane E McAuliffe is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Axis Advisors LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Jane E McAuliffe**

Personal CRD Number: 3031341

Investment Adviser Representative

Axis Advisors LLC  
197 Warren Avenue, Suite 203  
East Providence, RI02914  
(401) 441-5111  
[jmcauliffe@axisadvisorsgroup.com](mailto:jmcauliffe@axisadvisorsgroup.com)

UPDATED: 06/26/2017

## Item 2: Educational Background and Business Experience

**Name:** Jane E McAuliffe      **Born:** 1973

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

#### **Education:**

Bachelor of Science Management, Bryant University - 1995

#### **Designations:**

CDFA®- Certified Divorce Financial Analyst

##### MINIMUM QUALIFICATIONS

- In order to be considered for this designation, a professional must have at least two years experience in the financial or legal industry.
- Must complete a series of four examinations based upon material learned from four self-study courses. Coursework outlines several key areas important in divorce proceedings; including the treatment of property during divorce, alimony and child support, and tax implications of property division. The entire program generally takes at least 4 months to complete.

#### **Business Background:**

06/2017 - Present	Investment Adviser Representative Axis Advisors LLC
07/2015 - 06/2017	Financial Advisor Forbes Financial Planning Inc.
07/2013 - 06/2015	Sales and Marketing The Shuster Group
02/2009 - 07/2013	Homemaker Home
10/2004 - 01/2009	Registered Representative Bank of America Investment Services

### **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**

As a Certified Divorce Financial Analyst, Jane McAuliffe provides financial Planning, analysis, accounting and financial advisory in divorce proceedings. She provides these services separately through Collaborative Divorce Strategies. Clients of Axis Advisors LLC are in no way required to use the services of Ms. McAuliffe in her outside capacity.

### **Item 5: Additional Compensation**

Jane E McAuliffe does not receive any economic benefit from any person, company, or organization, other than Axis Advisors LLC in exchange for providing clients advisory services through Axis Advisors LLC.

### **Item 6: Supervision**

As a representative of Axis Advisors LLC, Jane E McAuliffe is supervised by Daniel Da Ponte, the firm's Chief Compliance Officer. Daniel Da Ponte is responsible for ensuring that Jane E McAuliffe 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 Daniel Da Ponte is (401) 441-5111.

### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Jane E McAuliffe has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;

- b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a) an investment or an investment-related business or activity;
  - b) fraud, false statement(s), or omissions;
  - c) theft, embezzlement, or other wrongful taking of property;
  - d) bribery, forgery, counterfeiting, or extortion; or
  - e) dishonest, unfair, or unethical practices.
- B. Jane E McAuliffe has NOT been the subject of a bankruptcy.

*This brochure supplement provides information about Jason Matthew Dessert that supplements the Axis Advisors LLC brochure. You should have received a copy of that brochure. Please contact Jason Matthew Dessert if you did not receive Axis Advisors LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Jason Matthew Dessert is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Axis Advisors LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Jason Matthew Dessert**

Personal CRD Number: 4482002

Investment Adviser Representative

Axis Advisors LLC  
197 Warren Avenue Suite 203  
East Providence, RI 02914  
(401) 480-0511  
[jdessert@axisadvisorsgroup.com](mailto:jdessert@axisadvisorsgroup.com)

UPDATED: 10/21/2019

## Item 2: Educational Background and Business Experience

**Name:** Jason Matthew Dessert      **Born:**1974

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

#### **Education:**

MBA, University of Florida - 2006

BS Finance/MIS, University of Rhode Island - 1998

#### **Business Background:**

04/2018 - Present      Investment Adviser Representative  
Axis Advisors LLC

08/2016 - Present      Account Manager  
Newell Brands

10/2007 - Present      Owner  
Sentry Tax and Financial Planning

05/2015 - 12/2017      IAR  
HD Vest

10/2007 - 10/2017      Owner  
Hope Tax Services

10/2015 - 08/2016      Account Manager  
SC Johnson & Co

09/2006 - 09/2015      Account Manager  
Kraft Foods

## 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**

Jason Matthew Dessert is an accountant. From time to time, he will offer clients advice or products from this activity. Axis Advisors LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Axis Advisors LLC in their capacity as an accountant.

Jason Matthew Dessert is also an enrolled agent practicing under Sentry Tax and Financial Planning. He spends approximately 30% of his time on this activity.

Jason Matthew Dessert an Account Manager at Newell Brands. He spends approximately 30% of his time on this activity.

#### **Item 5: Additional Compensation**

Jason Matthew Dessert does not receive any economic benefit from any person, company, or organization, other than Axis Advisors LLC in exchange for providing clients advisory services through Axis Advisors LLC.

#### **Item 6: Supervision**

As a representative of Axis Advisors LLC, Jason Matthew Dessert is supervised by Daniel Da Ponte, the firm's Chief Compliance Officer. Daniel Da Ponte is responsible for ensuring that Jason Matthew Dessert 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 Daniel Da Ponte is 4014415111 x 102.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Jason Matthew Dessert has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Jason Matthew Dessert has not been the subject of a bankruptcy.



***This brochure supplement provides information about David Byrne Silvia Sr. that supplements the Axis Advisors LLC brochure. You should have received a copy of that brochure. Please contact David Byrne Silvia Sr. if you did not receive Axis Advisors LLC's brochure or if you have any questions about the contents of this supplement.***

***Additional information about David Byrne Silvia Sr. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).***

## **Axis Advisors LLC**

**Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**David Byrne Silvia Sr.**

Personal CRD Number: 2605746

Investment Adviser Representative

Axis Advisors LLC  
197 Warren Avenue Suite 203  
East Providence, RI 02914  
(401) 487-9291  
[dsilvia@axisadvisorsgroup.com](mailto:dsilvia@axisadvisorsgroup.com)

UPDATED: 05/18/2020

## Item 2: Educational Background and Business Experience

**Name:** David Byrne Silvia Sr.      **Born:** 1968

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

**Education:** BA Political Science / Intern. Affairs, Univ of Cal at Santa Barbara - 1990

### **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:

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

## **Business Background:**

05/2020 – Present	Investment Adviser Representative Axis Advisors LLC
08/2019 – 05/2020	Proactive Financial Solutions 360, LLC Principal
06/2018 – 06/2019	Investment Adviser Representative Axis Advisors LLC
01/2016 – 05/2018	Implementation Consultant Envestnet   Tamarac
02/2015 – 01/2016	Financial Planner Barry Investment Advisors
01/2011 – 02/2015	Client Service Manager Fidelity investments
06/2002 – 01/2011	Senior Investment Advisor Corrigan Financial, Inc.

### **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**

David Byrne Silvia Sr. is not engaged in any investment-related business or occupation (other than this advisory firm).

### **Item 5: Additional Compensation**

David Byrne Silvia Sr. does not receive any economic benefit from any person, company, or organization, other than Axis Advisors LLC in exchange for providing clients advisory services through Axis Advisors LLC.

## Item 6: Supervision

As a representative of Axis Advisors LLC, David Byrne Silvia Sr. is supervised by Daniel DaPonte, the firm's Chief Compliance Officer. Daniel DaPonte is responsible for ensuring that David Byrne Silvia Sr. 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 Daniel DaPonte is (401) 441-5111.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. David Byrne Silvia Sr. has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. David Byrne Silvia Sr. has NOT been the subject of a bankruptcy.

*This brochure supplement provides information about Cheryl D. Sanfilippo that supplements the Axis Advisors LLC brochure. You should have received a copy of that brochure. Please contact Cheryl D. Sanfilippo if you did not receive Axis Advisors LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Cheryl D. Sanfilippo is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Axis Advisors LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Cheryl D. Sanfilippo**

Personal CRD Number: 7270478

Investment Adviser Representative

Axis Advisors LLC  
197 Warren Avenue, Suite 203  
East Providence, RI02914  
(401) 441-5111  
[cheryl@axisadvisorsgroup.com](mailto:cheryl@axisadvisorsgroup.com)

UPDATED: 06/26/2017

## Item 2: Educational Background and Business Experience

**Name:** Cheryl D. Sanfilippo      **Born:** 1963

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

#### **Education:**

- Bachelor of Science Management Advisory Service (Accounting and MIS), Southern New Hampshire University (formerly New Hampshire College) – 1985
- Master of Business Administration, Providence College Graduate School - 1990

#### **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:

- 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 CFP Board’s enforcement process, which could result in suspension or permanent revocation of their

CFP® certification.

**Certified Public Accountant (CPA):** 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:**

- 07/2020 - Present Financial Planner  
Axis Advisors LLC
- 07/2019 – Present Certified Public Accountant (CPA)  
O'Reilly, Skuncik & Sanfilippo, Ltd.
- 01/2013 – Present Adjunct Instructor, as needed,  
Roger Williams University
- 02/2017 - 06/2019 Accounting Supervisor  
Highlander Charter School
- 10/2000 - 01/2017 Certified Public Accountant (CPA) & Financial Planner  
Corrigan Financial, Inc.

### **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**

Ms. Sanfilippo is a shareholder and CPA at O'Reilly, Skuncik & Sanfilippo, Ltd, an accounting and tax consulting firm. She devotes approximately 150 hours a month, with about 4.5 hours during trading hours.

### **Item 5: Additional Compensation**

Cheryl D. Sanfilippo does not receive any economic benefit from any person, company, or organization, other than Axis Advisors LLC in exchange for providing clients advisory services through Axis Advisors LLC.

### **Item 6: Supervision**

As a representative of Axis Advisors LLC, Cheryl D. Sanfilippo is supervised by Daniel Da Ponte, the firm's Chief Compliance Officer. Daniel Da Ponte is responsible for ensuring that Cheryl D. Sanfilippo 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 Daniel Da Ponte is (401) 441-5111.

### **Item 7: Requirements For State Registered Advisers**

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Cheryl D. Sanfilippo has NOT been involved in any of the events listed below.
  - 1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  - 2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Cheryl D. Sanfilippo has NOT been the subject of a bankruptcy.