

Disclosure Supplement

February 2, 2021

Timothy Benjamin Wyand, CSRIC®

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(207) 847-4032

This brochure supplement provides information about Timothy Benjamin Wyand that supplements the brochure of Flagship Harbor Advisors, LLC, a copy of which you should have received. Please contact our Chief Compliance Officer if you did not receive Flagship Harbor Advisors, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Timothy Benjamin Wyand is available on the SEC's website at www.adviserinfo.sec.gov.

Flagship Harbor Advisors, LLC, a Registered Investment Adviser

346 Commercial Street, Boston, MA 02109 | (857) 350-4229

Item 2. Educational Background and Business Experience

Timothy Benjamin Wyand, CSRIC®

Born 1982

Post-Secondary Education:

State University of New York at Fredonia – 2004, B.A., Economics

Recent Business Background:

Flagship Harbor Advisors, LLC, Investment Advisor Representative, 12/2020-Present

Shepard Financial, LPL Financial Corp., Registered Representative, 12/2020-Present

Layline Advisors, Financial Advisor, 03/2018-12/2020

United Nations Principles for Responsible Investment, Project Manager, 01/2016-09/2016

Human Development Innovation Fund, Consultant, 07/2015-09/2015

Acumen Fund, Consultant, 02/2015-06/2015

Persistent Energy Capital, Associate, 11/2013-07/2014

Citi Personal Wealth Management, Financial Advisor, Sales Associate, 08/2007-09/2013

Professional Designation(s):

Timothy Wyand holds the Chartered Socially Responsible Investment Counselor designation (“CSRIC®”) for financial professionals. This program provides experienced financial advisors and investment professionals with a foundation knowledge of the history, definitions, trends, portfolio construction principles, fiduciary responsibilities, and best practices for sustainable, responsible, and impact (SRI) investments. Instruction focuses on the foundations and history of SRI, approaches to SRI practices, shareholder advocacy, community investing, and corporate responsibility, portfolio construction and incorporating SRI into financial advising, ESG performance, risk, and rating metrics, and the Fiduciary Standard and communicating the value of SRI. In addition to successfully completing the program, CSRIC® professionals are responsible for completing 16 hours of continuing education (CE) credits every two years.

Item 3. Disciplinary Information

Flagship Harbor is required to disclose information regarding any legal or disciplinary events material to a client’s evaluation of Timothy Wyand. Flagship Harbor has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Flagship Harbor is required to disclose information regarding any investment-related business or occupation in which Timothy Wyand is actively engaged.

A. **Registered Representative of LPL Financial Corporation.** Mr. Wyand is a registered representative of LPL Financial Corporation (“LPL”), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Wyand in his individual capacity as a registered representative of LPL, to implement investment recommendations on a commission basis.

1. **Conflict of Interest.** The recommendation by Mr. Wyand that a client purchase a securities commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend investment products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any commission products from Mr. Wyand. Clients are reminded that they may purchase investment products recommended by Mr. Wyand through other, non-affiliated broker dealers. **Flagship Harbor’s Chief Compliance Officer, John Sawyer, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. **Commissions.** In the event the client chooses to purchase investment products through LPL, brokerage commissions will be charged by LPL to effect securities transactions, a portion of which commissions shall be paid by LPL to Mr. Wyand. The brokerage commissions charged by LPL may be higher or lower than those charged by other broker-dealers. The securities commission business conducted by Mr. Wyand is separate and apart from Flagship Harbor’s investment management services discussed in Flagship Harbor’s *Brochure*.

B. **Licensed Insurance Agent.** Mr. Wyand, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Wyand to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Wyand that a client purchase an insurance commission product presents a ***conflict of interest***, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client’s need. No client is under any obligation to purchase any insurance commission products from Mr. Wyand. Clients are reminded that they may purchase insurance products recommended by Mr. Wyand through other, non-affiliated insurance agents. **Flagship Harbor’s Chief Compliance Officer, John Sawyer, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5. Additional Compensation

Flagship Harbor is required to disclose information regarding any arrangement under which Timothy Wyand receives an economic benefit from someone other than a client for providing investment advisory services. Flagship Harbor has no information to disclose in relation to this Item.

Item 6. Supervision

John P. Sawyer, III, the Firm’s Chief Compliance Officer, is responsible for supervising Timothy Wyand’s advisory activities on behalf of Flagship Harbor. The telephone number to reach Mr. Sawyer is (857)-366-4982.

Flagship Harbor supervises its personnel and the investments made in client accounts. Flagship Harbor monitors the investments recommended by Timothy Wyand to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Flagship Harbor periodically reviews the advisory activities

of Timothy Wyand, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Timothy Wyand.