

FORM ADV PART 2B
Individual Disclosure Brochure
FC ADVISORY, LLC
("Financial Coach" / "New Wealth Project")
March 2020

Owen F. Mulhern, IV CFP®
Personal CRD Number: 4292082
Investment Adviser Representative
Owen@financialcoachgroup.com

This brochure supplement provides information about Owen F. Mulhern, IV CFP® that supplements the FC Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Owen F. Mulhern, IV CFP® if you did not receive FC Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Owen F. Mulhern, IV CFP® is also available on the SEC's website at www.adviserinfo.sec.gov.

FC ADVISORY, LLC
940 E. Boot Rd., Suite 101
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NEW WEALTH PROJECT
P: (484) 983-3308
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www.thenewwealthproject.com

FINANCIAL COACH
P: (484) 887-0452
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www.financialcoachgroup.com

Item 2: Educational Background and Business Experience

NAME: Owen F. Mulhern, IV

BORN: 1977

EDUCATIONAL BACKGROUND AND PROFESSIONAL DESIGNATIONS

EDUCATION:

BA History, Washington College - 2000

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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

BUSINESS BACKGROUND

01/2017 – Present	Investment Adviser Representative FC Advisory, LLC DBA "Financial Coach", DBA "New Wealth Project"
05/2014 – 01/2017	Registered Representative LPL Financial DBA "Financial Coach" Investment Adviser Representative FC Advisory, LLC DBA "Financial Coach"
11/2007 – 05/2014	Registered Representative [and] Investment Adviser Representative LPL Financial DBA "Financial Coach"

09/2003 – 11/2007	Registered Representative Equity Services
12/2002 – 09/2003	Registered Representative BB&T Investment Services
12/2001 – 12/2002	Registered Representative Merrill Lynch
10/2000 – 12/2001	Internal Wholesaler ING Variable Annuities

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

Owen F. Mulhern, IV is the Assistant Men's Lacrosse Coach at Downingtown Area School District. This Outside Business Activity does not create a material conflict of interest with FCADV advisory clients.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Owen F. Mulhern, IV does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FC Advisory, LLC.

Item 6: Supervision

Owen F. Mulhern, IV is a co-owner and Chief Compliance Officer of FC Advisory, LLC, and works closely with co-supervisors Jeffrey Mastronardo and Michael Traynor. All advice provided to clients is reviewed by co-supervisors prior to implementation. Jeffrey Mastronardo and Michael Traynor can be reached at (484) 887-0452.

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Jeffrey Mastronardo CFP®
Personal CRD Number: 4062720
Investment Adviser Representative
Jeff@financialcoachgroup.com

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Additional information about Jeffrey Mastronardo CFP® is also available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

NAME: Jeffrey Mastronardo

BORN: 1977

EDUCATIONAL BACKGROUND AND PROFESSIONAL DESIGNATIONS

EDUCATION:

BS Marketing, Albright College - 1999

DESIGNATIONS:

CFP® - Certified Financial Planner

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- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

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- 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

01/2017 – Present	Investment Adviser Representative FC Advisory, LLC DBA "Financial Coach", DBA "New Wealth Project"
05/2014 – 01/2017	Registered Representative LPL Financial DBA "Financial Coach" Investment Adviser Representative FC Advisory, LLC DBA "Financial Coach"
11/2007 – 05/2014	Registered Representative [and] Investment Adviser Representative LPL Financial DBA "Financial Coach"
10/1999 – 11/2007	Registered Representative Equity 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

Jeffrey Mastronardo is not actively engaged in any other investment or non-investment related businesses or occupations for compensation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Jeffrey Mastronardo does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FC Advisory, LLC.

Item 6: Supervision

Jeffrey Mastronardo is a co-owner and co-supervisor of FC Advisory, LLC, and works closely with co-supervisors Owen F. Mulhern, IV and Michael Traynor. All advice provided to clients is reviewed by co-supervisors prior to implementation. Owen F. Mulhern, IV and Michael Traynor can be reached at (484) 887-0452.

FORM ADV PART 2B
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Michael Traynor CFA®
Personal CRD Number: 2194135
Investment Adviser Representative
Mike@financialcoachgroup.com

This brochure supplement provides information about Michael Traynor CFA® that supplements the FC Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Michael Traynor CFA® if you did not receive FC Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Traynor CFA® is also available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2: Educational Background and Business Experience

NAME: Michael Traynor

BORN: 1969

EDUCATIONAL BACKGROUND AND PROFESSIONAL DESIGNATIONS

EDUCATION:

MBA Business Administration, Villanova University – 1996

BS Finance, Boston College – 1991

DESIGNATIONS:

CFA® - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

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06/2014 – 01/2017	Registered Representative LPL Financial DBA “Financial Coach” Investment Adviser Representative FC Advisory, LLC DBA “Financial Coach”
01/2012 – 04/2014	Independent Consultant Several Asset Management Firms

01/2007 – 12/2011	Chief Strategy Officer National Stock Exchange
04/2004 – 12/2006	Founding Partner MindCapital Group, LP
01/2001 – 04/2004	Head of Product Development Susquehanna Int'l Group, LLP
04/1992 – 12/2000	Various Positions The Vanguard Group, 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

Michael Traynor is not actively engaged in any other investment or non-investment related businesses or occupations for compensation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Michael Traynor does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FC Advisory, LLC.

Item 6: Supervision

Michael Traynor is a co-owner and co-supervisor of FC Advisory, LLC, and works closely with co-supervisors Owen F. Mulhern, IV and Jeffrey Mastronardo. All advice provided to clients is reviewed by co-supervisors prior to implementation. Owen F. Mulhern, IV and Jeffrey Mastronardo can be reached at (484) 887-0452.

FORM ADV PART 2B
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Meghan Theresa Tait CFP®
Personal CRD Number: 6159712
Investment Adviser Representative
Meghan@financialcoachgroup.com

This brochure supplement provides information about Meghan Theresa Tait CFP® that supplements the FC Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Meghan Theresa Tait CFP® if you did not receive FC Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

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Item 2: Educational Background and Business Experience

NAME: Meghan Theresa Tait

BORN: 1989

EDUCATIONAL BACKGROUND AND PROFESSIONAL DESIGNATIONS

EDUCATION:

BA Business Management, Washington College - 2012

DESIGNATIONS:

CFP® - Certified Financial Planner

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BUSINESS BACKGROUND

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01/2016 – 01/2017	Registered Representative LPL Financial DBA "Financial Coach" Investment Adviser Representative FC Advisory, LLC DBA "Financial Coach"
01/2013 – 01/2016	Administrative Personnel FC Advisory, LLC DBA "Financial Coach"
07/2012 – 01/2013	Sales Support Staff Member IFM Efector

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

Meghan Theresa Tait is not actively engaged in any other investment or non-investment related businesses or occupations for compensation.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Meghan Theresa Tait does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FC Advisory, LLC.

Item 6: Supervision

As a representative of FC Advisory, LLC, Meghan Theresa Tait is supervised by the firm's Chief Compliance Officer, Owen F. Mulhern, IV. Meghan Theresa Tait works closely with supervisors Owen F. Mulhern, IV, Jeffrey Mastronardo and Michael Traynor and all advice provided to clients is reviewed by co-supervisors prior to implementation. Owen F. Mulhern, IV can be reached at (484) 887-0452.