

Item 1: Cover Page

United Financial Planning Group, LLC

Form ADV Part 2B Brochure Supplement for Gerard Barrasso

Address: 350 Motor Parkway
Suite 300
Hauppauge, NY 11788

Phone: (631) 234-0871

Website: www.unitedfpg.com

This brochure supplement provides information about Gerard Barrasso that supplements the United Financial Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Gerard Barrasso using the contact information listed above if you did not receive United Financial Planning Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gerard Barrasso is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 149843.

Item 2: Educational Background & Business Experience

Name: Gerard Barrasso

Year of Birth: 1969

Education: Certificate, Financial Planning
Fordham University
2008

MBA
St. John's University, The Peter Tobin College of Business
1995

BBA
Hofstra University
1991

Business Background: United Financial Planning Group, LLC
Founder & President
Jan 2008 – Present

Professional Designations: CERTIFIED FINANCIAL PLANNER™ professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an

individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Certified Public Accountant ("CPA")

The requirements to become a CPA vary by state/jurisdiction, but generally require an undergraduate degree, 150 semester hours of curriculum and the passage of an exam with sections including (1) auditing and attestation, (2) business environment and concepts, (3) financial accounting and reporting, and (4) regulation. Candidates are also required to obtain one year of work experience gained in employment in a public accounting firm, government, private industry, or an education institution. CPAs are typically subject to 40 hours per year of continuing professional education.

Personal Financial Specialist ("PFS")

The PFS credential is issued by The American Institute of Certified Public Accountants ("AICPA") and generally requires that candidates be a member of the AICPA, hold an unrevoked CPA certificate issued by a state authority, and have at least two years of full-time teaching or business experience (or 3000 hours equivalent) in personal financial planning within the five-year period preceding the date of the CPA/PFS application. It also requires a minimum of 75 hours of personal financial planning education within the five-year period preceding the date of the PFS application, and candidates must pass a final certification exam. PFS certificate holders are subject to 60 hours of continuing professional

education each year. Further information about the qualifications and standards required of a PFS may be found by visiting the AICPA's website at <https://www.aicpa.org/membership/join/pfs-eligibility-requirements.html>.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Gerard Barrasso.

Item 4: Other Business Activities

- A. Gerard Barrasso is not actively engaged in any other investment-related business or occupation.
- B. Gerard Barrasso is a certified public accountant, and provides general accounting, financial and business consulting services to clients that may or may not also be investment advisory or financial planning clients of United Financial Planning Group, LLC. To the extent investment advisory or financial planning clients also separately elect to receive accounting, financial, or business consulting services, a conflict of interest exists because Gerard Barrasso will typically receive additional compensation. Gerard Barrasso addresses this conflict of interest by fully disclosing it in this brochure supplement, by providing fee transparency to clients that wish to engage Gerard Barrasso for both investment advisory and accounting services, and by informing clients that they are under no obligation to use Gerard Barrasso for the provision of accounting services.

Item 5: Additional Compensation

Gerard Barrasso does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through United Financial Planning Group, LLC.

Item 6: Supervision

Gerard Barrasso is the sole investment adviser representative of United Financial Planning Group, LLC as well as its Chief Compliance Officer, and is therefore responsible for supervision and administration of the firm's compliance program pursuant to its written policies and procedures and code of ethics. Gerard Barrasso may be reached by using the contact information on the cover page of this brochure supplement.

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United Financial Planning Group, LLC

Form ADV Part 2B Brochure Supplement for Christine Backel

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Hauppauge, NY 11788

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Additional information about Christine Backel is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6930894.

Item 2: Educational Background & Business Experience

Name:	Christine Ann Backel
Year of Birth:	1971
Education:	Master of Science in Taxation State University of New York at Old Westbury 2018
	Bachelor of Science in Accounting State University of New York at New Paltz 1993
Business Background:	IAR United Financial Planning Group, LLC Feb 2022 – Present
	President Aurora Consulting Insights LTD Jan 2021 – Present
	Financial Services Examiner New York State Department of Financial Services Aug 2019 – Present
	Supervisor Marijean A. Celmer, CPA, PC May 2017 – Present
	Consultant United Financial Planning Group, LLC Jan 2020 – Feb 2022
	Family Office Accountant GM Advisory Group Oct 2018 – Aug 2019
	Family Office Manager Strategies for Wealth dba Cornerstone Wealth Advisory Feb 2018 – Oct 2018
Professional Designations:	<u>CERTIFIED FINANCIAL PLANNER™ professional</u>
	I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net .

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- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Certified Public Accountant (“CPA”)

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Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Christine Backel.

Item 4: Other Business Activities

- A. Christine Backel is President of Aurora Consulting Insights LTD, a firm providing consulting services as well as tax and accounting services. Aurora Consulting Insights LTD is not affiliated with United Financial Planning Group, LLC.
- B. Christine Backel is a tax and accounting supervisor with Marijean A. Celmer, CPA, PC.

Christine Backel is a Financial Services Examiner with the New York State Department of Financial Services.

Item 5: Additional Compensation

Christine Backel does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through United Financial Planning Group, LLC.

Item 6: Supervision

Christine Backel is supervised and monitored by Gerard Barrasso, Founder & President, pursuant to United Financial Planning Group, LLC's written policies and procedures and code of ethics. Gerard Barrasso may be reached at 631-234-0871.

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Form ADV Part 2B Brochure Supplement for Ryan Derousseau

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Additional information about Ryan Derousseau is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 7684477.

Item 2: Educational Background & Business Experience

Name: Ryan Michael Derousseau

Year of Birth: 1983

Education: Certificate of Financial Planning
Boston University
2021

Master's in Business and Economic Reporting
New York University
2007

BBA, English, Minors in Business and Journalism
University of Texas
2006

Business Background: Financial Planner
United Financial Planning Group, LLC
Jan 2023 – Present

Director, Sole Member
Thinking Cap, LLC
Dec 2022 – Present

Founder, Director, Writer
RMD Media, Inc.
Oct 2014 – Present

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Ryan Derousseau.

Item 4: Other Business Activities

- A. Ryan Derousseau is not actively engaged in any other investment-related business or occupation.
- B. Ryan Derousseau is a writer/journalist at RMD Media, Inc. where he participates as the Founder/Director.

Item 5: Additional Compensation

Ryan Derousseau does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through United Financial Planning Group, LLC.

Item 6: Supervision

Ryan Derousseau is supervised and monitored by Gerard Barrasso, Founder & President, pursuant to United Financial Planning Group, LLC's written policies and procedures and code of ethics. Gerard Barrasso may be reached at 631-234-0871.

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United Financial Planning Group LLC

1. Form ADV Part 2B Brochure Supplement for Jose Vivero

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Additional information about Jose Vivero is available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6491974.

Item 2: Educational Background & Business Experience

Full Name: Jose Eduardo Vivero

Year of Birth: 1992

Post-Secondary Education: Bachelor of Business Administration in Finance
Western Connecticut State University
2019

Business Background: Financial Advisor
United Financial Planning Group LLC
June 2025 – Present

Unemployed
Jan 2025 – June 2025

Associate Advisor
Moneco Advisors
Apr 2023 – Jan 2025

Administrative Associate
LPL Financial, LLC
Apr 2020 – Jan 2025

Sr Relationship Manager
Moneco Advisors
Apr 2020 – Apr 2023

Representative
Northwestern Mutual Wealth Management Company
Mar 2019 – Mar 2020

Professional Designations¹: CERTIFIED FINANCIAL PLANNER® professional
Chartered Financial Consultant (ChFC)
Chartered Life Underwriter (CLU)
Retirement Income Certified Professional (RICP)

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jose Vivero.

Item 4: Other Business Activities

A. Jose Vivero is not actively engaged in any other investment-related business or occupation.

¹ Please see [Exhibit A](#) for professional designation descriptions.

B. Jose Vivero is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

Jose Vivero does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through United Financial Planning Group LLC.

Item 6: Supervision

Jose Vivero is supervised and monitored by Gerard Barrasso, CCO, pursuant to United Financial Planning Group LLC's written policies and procedures and code of ethics. Gerard Barrasso may be reached using the contact information on the cover page of this brochure supplement.