

Form ADV Part 2B: *Brochure Supplement*

Ryan J. Carney

CRD Number: 6559045

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Winthrop Partners – WNY, LLC

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This brochure supplement provides information about Ryan J. Carney that supplements the brochure for Winthrop Partners – WNY, LLC and its affiliated advisers, Winthrop Partners – EPA, LLC and Winthrop Partners – WPA, LLC (herein, collectively, “Winthrop” or the “Firms”). You should have received a copy of that brochure. Please contact Kyle R. Bubeck by phone at (913) 239-0100, or via email at krbubeck@beaconcompliance.com, if you did not receive Winthrop’s brochure, or if you have any questions about the contents of this supplement.

Additional information about Ryan J. Carney may be available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Educational, Background and Business Experience

Full Legal Name

Ryan J. Carney

Date of Birth

1990

Education

- Bowdoin College; B.S. in Economics; 2015

Business Experience

- Winthrop Partners - WNY, LLC, Member, Trader, 2016 - Present
- Locust Capital Management, Advisor, 02/2016 - 05/2016
- AXA Advisors, Financial Consultant, 2015 - 2016

Professional Designations

- **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 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.

Item 3 Disciplinary Information

Ryan J. Carney has no reportable disciplinary history.

Item 4 Other Business Activities

Investment Related Activities

- Ryan J. Carney is not engaged in any other investment related business or occupation.

Non-Investment Related Activities

- Ryan J. Carney is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of time.

Item 5 Additional Compensation

- Ryan J. Carney does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Brian Werner is a Managing Member and the Chief Investment Officer of the Firm. Therefore, if you have any questions or complaints regarding the handling of your account, you may contact Mr. Werner or the firm's Chief Compliance Officer. The contact information for our Chief Compliance Officer is:

Name: Kyle Bubeck
Title: Chief Compliance Officer
Phone Number: 913-239-0100
Email Address: [krebubeck@beaconcompliance.com](mailto:krbubeck@beaconcompliance.com)

Supervisory Procedures

Winthrop supervises its personnel to ensure they are suitable to work with clients and provides services and advice consistent with each client's particular investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Winthrop periodically reviews the advisory activities of Ryan J. Carney, which may include reviewing individual client accounts.

Kyle Bubeck, the Chief Compliance Officer of the firm has the responsibility of developing the compliance program of the firm and for its implementation and on-going oversight.