

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

**For**

**Michael J. Kurkulonis, CLTC, CRPC<sup>®</sup>  
Senior Vice President, Wealth Advisor**

**Effective: March 27, 2023**

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Michael J. Kurkulonis, CLTC, CFPC<sup>®</sup>, (CRD# 5008266) in addition to the information contained in the Claro Advisors LLC (“Claro” or the “Advisor” CRD #160294) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or Claro’s Disclosure Brochure, please contact the Advisor at (800) 604-2838 or by email at [info@claroadvisors.com](mailto:info@claroadvisors.com).

Additional information about Michael J. Kurkulonis is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Educational Background and Business Experience

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Michael J. Kurkulonis, CLTC, CFPC®, born in 1980, is a Vice President of Claro. Mr. Kurkulonis earned a Bachelor of Arts degree in Marketing from Assumption College in 2002. Additional information regarding Mr. Kurkulonis's employment history is included below.

### Employment History:

SVP, Wealth Advisor - Claro Advisors LLC	09/2012 to Present
Registered Representative, Mutual Securities, Inc.	09/2012 to 05/2015
Financial Advisor, Fidelity Bank	06/2006 to 08/2012
Financial Advisor, Morgan Stanley	05/2006 to 06/2006
Teller/Marketing, Millbury Credit Union	09/2003 to 05/2006

### Certified Long Term Care ("CLTC")

The CLTC, Certified in Long-Term Care designation is a long-term care planning designation granted by the Corporation for Long-term Care Certification to individuals who satisfy educational, work experience and ethics requirements. Recipients of the CLTC have completed a rigorous multidisciplinary course and examination, that focuses on long-term care. To maintain this designation, the CLTC must satisfy continuing education requirements and adhere to the CLTC Code of Professional Responsibility.

### Chartered Retirement Planning Counselor ("CRPC®")

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

## Item 3 – Disciplinary Information

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Kurkulonis.* Mr. Kurkulonis has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Kurkulonis.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Kurkulonis.*

The Advisor encourages you to independently view the background of Mr. Kurkulonis on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 5008266.

## Item 4 – Other Business Activities

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### Insurance Agency Affiliations

Mr. Kurkulonis is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from a Mr. Kurkulonis' role with Claro. As an insurance professional, Mr. Kurkulonis may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Kurkulonis is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products. Clients are under no obligation to implement any recommendations made by the Mr. Kurkulonis.

#### **Item 5 – Additional Compensation**

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Mr. Kurkulonis has additional business activities where compensation is received as noted in Item 4 above.

#### **Item 6 – Supervision**

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Mr. Kurkulonis serves as a Vice President of Claro and is supervised by Jennifer C. Street, the Chief Compliance Officer. Ms. Street can be reached at (617) 379-3270.

Claro has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Claro. Further, Claro is subject to regulatory oversight by various agencies. These agencies require registration by Claro and its Supervised Persons. As a registered entity, Claro is subject to examinations by regulators, which may be announced or unannounced. Claro is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.