

# **Investment Adviser Brochure Supplement Part 2B**

## **Lyn Allison Parker**

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This brochure supplement provides information about Lyn A. Parker that supplements the WHITMAN FINANCIAL SERVICES, LLC brochure. You should have received a copy of that brochure. Please contact us if you did not receive WHITMAN FINANCIAL SERVICES, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Lyn A. Parker is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Financial Planning offered through WHITMAN FINANCIAL SERVICES, LLC, a registered investment adviser, not affiliated with LPL Financial.

**April 29, 2024**

## Item 2 – Educational Background and Business Experience

Lyn A. Parker was born in 1957. Ms. Parker earned the Juris Doctor (JD) degree from the Massachusetts School of Law in 2020 and was admitted to the MA Bar in June 2021, NH Bar in March 2022 and CT Bar in May 2023. She earned a Bachelor of Arts degree with a major in Communications from the University of New Hampshire in 2002 and a Certificate of Advanced Financial Planning from Merrimac College in 2013.

Ms. Parker has earned and maintains various professional designations. The designations and minimum qualification requirements follow:

### **Certified Financial Planner™ (CFP®)**

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 that the 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.

**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 or the Former CFP® Professionals Seeking Reinstatement* and agree to be bound by the 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:

**Ethics** – Commit to complying with the CFP Board’s *Code and Standards*. This includes a commitment 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. The CFP Board may sanction a CFP® professional who does not abide by this commitment, but the CFP Board does not guarantee a CFP® professional's services.

**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*.

## **Enrolled Agent (EA)**

An Enrolled Agent has earned the privilege of representing taxpayers, before the Internal Revenue Service. Enrolled Agents are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can practice before. There are two tracks to becoming an Enrolled Agent.

**Written examination** – Applicants must achieve passing scores on all parts of the Special Enrollment Examination (SEE). Applicants must pass a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or Enrolled Agent from practice before the IRS.

**IRS experience** – Someone can become an Enrolled Agent based on past service and technical experience with the IRS. This includes:

- Possessing the years of past service and technical experience specified in IRS Circular 230;
- Passing a background check to ensure that you have not engaged in any conduct that would justify the suspension or disbarment of an attorney, CPA, or Enrolled Agent from practice before the IRS.

## **Business Experience**

<b>Firm Name and Title</b>	<b>Dates</b>
The Law Office of Lyn A. Parker, Attorney, CFP®, EA	06/2021 to present
WHITMAN FINANCIAL SERVICES, LLC, Administrative Associate	09/2011 to present
LPL Financial, Investment Adviser Representative	07/2013 to 02/2022
LPL Financial, Registered Principal	09/2015 to 02/2022
LPL Financial, Registered Sales Associate	09/2017 to 02/2022
LPL Financial, Registered Representative	07/2013 to 09/2015

## **Item 3 – Disciplinary Information**

Ms. Parker does not have any legal or disciplinary events to disclose. Ms. Parker is not the subject of any pending legal, disciplinary or administrative proceedings. A client can obtain the disciplinary history of the Adviser or its representatives from The Commonwealth of Massachusetts, Securities Division upon request.

## **Item 4 – Other Business Activities**

Ms. Parker is an attorney-at-law and the owner of a law firm that bears her name. Ms. Parker consults with clients regarding estate planning and miscellaneous legal matters. Ms. Parker provides tax consulting and preparation support through WHITMAN FINANCIAL SERVICES, LLC.

Ms. Parker has been an Adjunct Professor of Law at Massachusetts School of Law since January 2023. Ms. Parker may recommend legal services and receive compensation if products or services are purchased through any firms with which Ms. Parker is affiliated. Whenever this occurs, a conflict will exist between the interests of Ms. Parker and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Ms. Parker use any services through Ms. Parker if they decide to follow the recommendations.

Ms. Parker develops Special Enrollment Examination and Certified Financial Planner™ testing material, holds Board positions with nonprofit professional and civic organizations and is a notary. None of these positions currently represent a conflict or potential conflict of interest with advisory clients.

## **Item 5 – Additional Compensation**

Please refer to Item 4 - Other Business Activities above.

## **Item 6 – Supervision**

Ms. Parker's supervisor is Dallas W. Coffman, Managing Member. Clients may contact Mr. Coffman at 781-246-0902.

## **Item 7 – Requirements for State-Registered Advisers**

Ms. Parker has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair or unethical practices.

Ms. Parker has never paid an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Ms. Parker has not been the subject of any bankruptcy petition.