

## **Item 1 Cover Page**

A.

### **Kristofer Thomas Harrison**

Northeastern Financial Consultants, Inc.

ADV Part 2B, Brochure Supplement

Dated: February 15, 2024

Contact: Kristofer Harrison, Chief Compliance Officer

3 Abington Executive Park, Suite 1

S. Abington Township, Pennsylvania, 18411

[www.nefci.com](http://www.nefci.com)

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**This brochure supplement provides information about Kristofer Thomas Harrison that supplements the Northeastern Financial Consultants, Inc. brochure; you should have received a copy of that brochure. Please contact Kristofer Harrison, Chief Compliance Officer, at (570) 586-1064 if you did not receive Northeastern Financial Consultants, Inc.'s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Kristofer Thomas Harrison is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Item 2 Education Background and Business Experience**

Kristofer Thomas Harrison was born in 1977. Mr. Harrison graduated from Villanova University in 2000, with a degree in Sociology. Mr. Harrison graduated from Temple University in 2003 with his Master of Business Administration degree. Mr. Harrison earned his JD degree from Temple University in 2003. Mr. Harrison has been a Senior Financial Advisor of Northeastern Financial Consultants, Inc. since June of 2007. From May of 2005 to June of 2007, Mr. Harrison was a financial advisor of Smith Barney.

Kristofer Thomas Harrison is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he 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](http://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.

### Item 3 Disciplinary Information

None.

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

- A. The supervised person is not actively engaged in any other investment-related business or occupation.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation. While Mr. Harrison is licensed as an attorney in his separate individual capacity, he does not provide legal services or hold himself out as providing legal services. Therefore, Mr. Harrison does not provide legal services to any of the Registrant's clients, and no corresponding attorney-client relationship can be established.

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

None.

#### **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Kristofer Harrison, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Harrison also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Harrison at (570) 586-1064.

#### **Item 7 State-Registered Investment Advisors**

- A. Mr. Harrison has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Harrison has never been the subject of a bankruptcy petition.

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A.

**Mary Jule Anne Roginski**

Northeastern Financial Consultants, Inc.

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Dated: February 15, 2024

Contact: Kristofer Harrison, Chief Compliance Officer

3 Abington Executive Park, Suite 1

S. Abington Township, Pennsylvania, 18411

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B.

**This brochure supplement provides information about Mary Jule Anne Roginski that supplements the Northeastern Financial Consultants, Inc. brochure; you should have received a copy of that brochure. Please contact Kristofer Harrison, Chief Compliance Officer at (570) 586-1064 if you did *not* receive Northeastern Financial Consultants, Inc.'s brochure or if you have any questions about the contents of this supplement.**

**Additional information about Mary Jule Anne Roginski is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

**Item 2 Education Background and Business Experience**

Mary Jule Anne Roginski was born in 1967. Ms. Roginski graduated from Marywood College in 1988, with a Bachelor of Science degree in Secondary Math Education. Since July of 2011, Ms. Roginski has been a Paraplanner at Northeastern Financial Consultants, Inc. From November of 1997 to June of 2011, Ms. Roginski was a paraplanner at Ameriprise/RVSLife Insurance Company.

**Item 3 Disciplinary Information**

None.

**Item 4 Other Business Activities**

- A. The supervised person is not actively engaged in any other investment-related business or occupation.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

**Item 5 Additional Compensation**

None.

**Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with current state regulatory requirements. The Registrant's Chief Compliance Officer, Kristofer Harrison, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Harrison also monitors accounts and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Harrison at (570) 586-1064.

**Item 7 State-Registered Investment Advisors**

- A. Ms. Roginski has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Ms. Roginski has never been the subject of a bankruptcy petition.