

## Item 1 Cover Page

A.

### **Kristofer Thomas Harrison**

Northeastern Financial Consultants, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 30, 2022

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 2005 to June of 2007 Mr. Harrison was a financial advisor of Smith Barney.

Kristofer Thomas Harrison has been a CERTIFIED FINANCIAL PLANNER™ professional since 2007. Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are

collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### **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 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.

**Item 1 Cover Page**

A.

**Mary Jule A. Roginski**

Northeastern Financial Consultants, Inc.

ADV Part 2B, Brochure Supplement

Dated: March 14, 2022

Contact: Kristofer Harrison, Chief Compliance Officer  
3 Abington Executive Park, Suite 1  
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[www.nefci.com](http://www.nefci.com)

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**This brochure supplement provides information about Mary Jule A. 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 A. 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 A. 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.