



Patrick K. Carroll, CRD No. 1073745
Pamela Jean Flick, CRD No. 3218433
Todd Michael Feldman, CRD No. 2772420
Vincent Sean McCarron, CRD No. 4472030

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FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Patrick K. Carroll, Pamela J. Flick, and Todd M. Feldman that supplements the Obsidian Personal Planning Solutions, LLC brochure. You should have received a copy of that brochure. Please contact us at 301-990-4395 if you did not receive Obsidian Personal Planning Solutions, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Patrick K. Carroll, Pamela J. Flick, Todd M. Feldman, and Vincent S. McCarron is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: **Patrick K. Carroll**

Year of Birth: 1958

Education beyond high school:

- American College, Master of Science in Financial Services, 1997
- Virginia Tech, BS, 1980

Business Background for the past five (5) years:

- Obsidian Planning Holding LLC, Managing Member, 06/2019 to Present.
- Obsidian Personal Planning Solutions, LLC (formerly ACI Partners, LLC), Managing Member, 09/2004 to Present
- Triad Advisors, Registered Representative, 02/2017 to Present
- Obsidian Business Planning Solutions, Inc., President, 08/2013 to Present
- M Group Insurance LLC, Managing Member/Agent, 01/2005 to Present
- National Planning Corporation, Registered Representative and Investment Adviser Representative, 4/1999 to 2/2017
- Overture Holdings LLC, Managing Member 1/2020 to Present

CFP Designation, Received, 1988

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 63,000 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, administered in 10 hours over a two-day period, 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;

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.

Chartered Financial Consultant (ChFC) Designation- Received, 2003

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Item 3 Disciplinary Information

Patrick K. Carroll has no history of any legal or disciplinary events that deems to be material to a client's consideration of Patrick K. Carroll to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Patrick K. Carroll that is not included in this brochure supplement. (<http://brokercheck.finra.org/Support/TermsAndConditions.aspx>)

Item 4 Other Business Activities

Patrick K. Carroll is a registered representative and/or investment adviser representative with Triad Advisors ("Triad"). Triad is a diversified financial services company engaged in the sale of specialized investment products.

In this capacity, Mr. Carroll may recommend securities or insurance products offered by Triad as part of your investment portfolio. If clients purchase these products through Mr. Carroll, he will receive the customary commissions in his separate capacity as a registered representative and/or investment adviser representative of Triad. Additionally, Mr. Carroll could be eligible to receive incentive awards such as Triad may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Carroll an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Obsidian Personal Planning Solutions firm brochure for additional disclosures on this topic.

Patrick K. Carroll has an ownership interest in M Group Insurance LLC, a licensed insurance agency. Mr. Carroll is also separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by M Group Insurance LLC and/or Mr. Carroll for insurance related activities. This presents a conflict of interest because Mr. Carroll may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Patrick K. Carroll has ownership interests in the following described entities wherein his respective duties do not create a conflict of interest to his provision of advisory services through Obsidian Personal Planning Solutions, LLC:

1. Next Chapter Program, LLC, a financial services company for individuals who have lost a family member, and devotes approximately 1% of his professional time as such;
2. Coordinated Trust Services, LLC, a trust funding service company, and devotes approximately 1% of his professional time as such;
3. 401(k) Compliance Solution, LLC, a plan sponsor consulting company, and devotes approximately 1% of his professional time as such.
4. Montgomery Rental Management, a entity used for personal rental properties
5. National Capital Trolley Museum, Board Member. Non-Profit organization that operates a historic trolley

Mr. Patrick Carroll is also the author of "Tame Your Money Elephants". Fees may be received from the sale of this

published book. Clients of the firm are welcome but are never obligated to purchase any product or publication that may be available. The book is available on Amazon.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Carroll's other business activities.

Also, please refer to the *Fees and Compensation* section, and the *Other Financial Industry Activities and Affiliations* section of Obsidian Personal Planning Solutions, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Patrick Carroll, Chief Compliance Officer, is responsible for supervising the advisory activities of the firm and can be reached at 301-990-4395.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Obsidian Personal Planning Solutions, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

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Item 2 Educational Background and Business Experience

Your Financial Adviser: **Pamela J. Flick**

Year of Birth: 1962

Education beyond high school:

- George Washington University, Master of Business Administration in Finance, 1991
- Indiana University of PA, BS, Business/Marketing, 1984
- Harrisburg Area Community College, Associates Degree, Business Retailing, 1982

Business Background for the past five (5) years:

- Obsidian Personal Planning Solutions, LLC (formerly ACI Partners, LLC), Senior Planning Specialist, 02/2018 to Present
- Triad Advisors, Registered Representative, 2/2017 to Present
- Obsidian Business Planning Solutions, Inc., Senior Planning Specialist, 08/2013 to Present
- M Group Insurance LLC, Product Consultant, 04/2005 to Present
- Wealth Strategies Group, Senior Planning Specialist, 4/2005 to 2/2018
- National Planning Corporation, Registered Representative, 5/2005 to 2/2017

CFP Designation-Received, 2015

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Experience -Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

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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

Pamela J. Flick has no history of any legal or disciplinary events that deems to be material to a client's consideration of Pamela J. Flick to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Pamela J. Flick that is not included in this brochure supplement. (<http://brokercheck.finra.org/Support/TermsAndConditions.aspx>)

Item 4 Other Business Activities

Pamela J. Flick is a registered representative and/or investment adviser representative with Triad Advisors ("**Triad**"). Triad is a diversified financial services company engaged in the sale of specialized investment products.

In this capacity, Ms. Flick may recommend securities or insurance products offered by Triad as part of your investment portfolio. If clients purchase these products through Ms. Flick, she will receive the customary commissions in her separate capacity as a registered representative and/or investment adviser representative of Triad. Additionally, Ms. Flick could be eligible to receive incentive awards such as Triad may offer. She may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Ms. Flick an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Obsidian Personal Planning Solutions firm brochure for additional disclosures on this topic.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Ms. Flick's other business activities.

Also, please refer to the *Fees and Compensation* section, and the *Other Financial Industry Activities and Affiliations* section of Obsidian Personal Planning Solutions, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Patrick Carroll, Chief Compliance Officer, is responsible for supervising the advisory activities of the firm and can be reached at 301-990-4395.

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Item 2 Educational Background and Business Experience

Your Financial Adviser: **Todd M. Feldman**

Year of Birth: 1973

Education beyond high school:

- Pennsylvania State University, B.S. Finance, 1995

Business Background for the past five (5) years:

- Obsidian Personal Planning Solutions, LLC (formerly ACI Partners, LLC), Financial Planner, 07/2016 to Present
- Triad Advisors, Registered Representative, 07/2016 to Present
- M Group Insurance LLC, Agent, 07/2016 to Present
- Sandy Spring Bank, Financial Advisor, 01/2013 to 02/2016

CFP Designation-Received, 2010

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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

Todd M. Feldman has no history of any legal or disciplinary events that deems to be material to a client's consideration of Todd M. Feldman to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Todd M. Feldman that is not included in this brochure supplement. (<http://brokercheck.finra.org/Support/TermsAndConditions.aspx>)

Item 4 Other Business Activities

Todd M. Feldman is a registered representative and/or investment adviser representative with Triad Advisors ("**Triad**"). Triad is a diversified financial services company engaged in the sale of specialized investment products.

In this capacity, Mr. Feldman may recommend securities or insurance products offered by Triad as part of your investment portfolio. If clients purchase these products through Mr. Feldman, he will receive the customary commissions in his separate capacity as a registered representative and/or investment adviser representative of Triad. Additionally, Mr. Feldman could be eligible to receive incentive awards such as Triad may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Feldman an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Obsidian Personal Planning Solutions firm brochure for additional disclosures on this topic.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Feldman's other business activities.

Also, please refer to the *Fees and Compensation* section, and the *Other Financial Industry Activities and Affiliations* section of Obsidian Personal Planning Solutions, LLC's firm brochure for additional disclosures on this topic.

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Item 2 Educational Background and Business Experience

Your Financial Adviser: **Vincent S. McCarron**

Year of Birth: 1954

Education beyond high school:

- University of New Haven, 1973
- George Washington University, 1975

Business Background for the past five (5) years:

- Obsidian Personal Planning Solutions, LLC (formerly ACI Partners, LLC), Investment Advisor Representative, 06/2017 to Present
- M Group Insurance, Insurance Agent, 01/2005 – Present
- Triad Advisors, Registered Representative, 06/2017 to Present
- Wealth Strategies Group, Registered Representative, 01/2005 to 06/2017

Item 3 Disciplinary Information

Vincent S. McCarron has no history of any legal or disciplinary events that deems to be material to a client's consideration of Vincent S. McCarron to act as their investment adviser representative. FINRA's BrokerCheck® may have additional information regarding the disciplinary history of Vincent S. McCarron that is not included in this brochure supplement. (<http://brokercheck.finra.org/Support/TermsAndConditions.aspx>)

Item 4 Other Business Activities

Vincent S. McCarron is a registered representative and/or investment adviser representative with Triad Advisors ("**Triad**"). Triad is a diversified financial services company engaged in the sale of specialized investment products.

In this capacity, Mr. McCarron may recommend securities or insurance products offered by Triad as part of your investment portfolio. If clients purchase these products through Mr. McCarron, he will receive the customary commissions in his separate capacity as a registered representative and/or investment adviser representative of Triad. Additionally, Mr. McCarron could be eligible to receive incentive awards such as Triad may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. McCarron an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Obsidian Personal Planning Solutions firm brochure for additional disclosures on this topic.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. McCarron's other business activities.

Also, please refer to the *Fees and Compensation* section, and the *Other Financial Industry Activities and Affiliations* section of Obsidian Personal Planning Solutions, LLC's firm brochure for additional disclosures on this topic.

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