

Item 1: Cover Page

ADV Part 2B  
Brochure Supplement



Colman | Knight  
..... Integral Wealth Advisory Services .....

Colman Knight Advisory Group, LLC  
18 Audubon Lane  
Carlisle, MA 01741

978-371-2015

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

February 2019

This brochure supplement provides information about the investment advisory representatives and supplements the information provided in the Colman Knight Advisory Group, LLC (“Colman Knight”) brochure. You should have received a copy of that brochure. Please contact Colman Knight Advisory Group, LLC at 978-371-2015 or by email at [rich@colmanknight.com](mailto:rich@colmanknight.com) if you did not receive the brochure or if you have any questions about the content of this supplement.

Additional information about Colman Knight Advisory Group, LLC (“Colman Knight”) and its investment advisory personnel is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Colman Knight Advisory Group, LLC is 119696. Information on Colman Knight Advisory Group, LLC personnel can be accessed via their personal CRD number.

## Education and Business Standards

Colman Knight Advisory Group, LLC requires that all advisors it employ have a Bachelor's degree and/or further coursework demonstrating knowledge of investments, financial planning and tax planning. Examples of acceptable coursework include: an MBA, CFP® or CFDA®. Additionally, advisors must have work experience that demonstrates their aptitude for investment management, and financial planning.

Colman Knight Advisory Group, LLC requires that any employee whose function involves determining or giving investment advice to clients must be a graduate of a four year college and must:

- Have previous experience in insurance, investments, accounting, or financial planning;
- Hold or be pursuing one of the following designations: Certified Financial Planner™ (CFP®), or Certified Divorce Financial Analyst (CDFA®), an attorney in good standing;
- Subscribe to the Code of Ethics of the CFP® Board of Standards; the FPA Standards of Care and Code of Ethics, and the NAPFA Standards of Care and Code of Ethics;
- Be properly licensed for all advisory activities in which they are engaged.

## Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP Board to use the CFP mark. CFP certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP Board ([www.cfp.net](http://www.cfp.net)).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.
- 30 hours of continuing education every 2 years.

Master in Business Administration (MBA): The Master in Business Administration (MBA) is an academic degree higher than a bachelor's degree but lower than a doctor's degree. This degree provides theoretical and practical training to help graduates gain a better understanding of general business management functions. MBA general requirements:

- Bachelor's degree from an accredited college or university.
- Graduate Management Admission Test (GMAT).
- Accepted by the program based on its selection criteria.
- Completion of required coursework with a passing grade.

Juris Doctor (JD), Esquire (Esq.): The Juris Doctor, also called a Doctor of Law or Doctorate of Jurisprudence, is the law degree typically awarded by an accredited U.S. law school after successfully completing three years of post-graduate law study. Those who hold the degree of Juris Doctor are professionals committed to the practice of law, and they are primarily concerned with ensuring that laws are upheld and followed in a variety of circumstances. JD program general requirements:

- Undergraduate's degree from an accredited college or university.
- Law School Admission Test (LSAT).
- Accepted by the program based on its selection criteria.
- Completion of required coursework with a passing grade.
- Successfully pass the bar exam to be licensed to practice law within their jurisdiction.

Professionals who pass the required bar examination are known as lawyers or attorneys, and they are designated by the suffix esquire (Esq.) or J.D. Not all J.D. degree holders sit for the bar exam, and thus not all J.D. holders are licensed attorneys, unless the jurisdiction permits otherwise.

Uniform Registered Investment Advisor Representative (Series 65): The Series 65 is a securities license required by most U.S. states for individuals who act as investment advisors. The Series 65 exam, called the Uniform Investment Adviser Law Examination, covers laws, regulations, ethics, and topics such as retirement planning, portfolio management strategies, and fiduciary responsibilities. While there are no prerequisites in order to sit for the Series 65 exam some firms require significant industry experience as well as other industry designations to manage client's accounts and provide professional investment advice.

Item 1: Cover Page

ADV Part 2B  
Brochure Supplement



Colman | Knight  
..... Integral Wealth Advisory Services .....

Colman Knight Advisory Group, LLC  
18 Audubon Lane  
Carlisle, MA 01741

978-371-2015

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

February 2019

This brochure supplement provides information about Marc Gerald Berman that supplements the information provided in the Colman Knight Advisory Group, LLC ("Colman Knight") brochure. You should have received a copy of that brochure. Please contact Richard Colman, Chief Compliance Officer at 978-371-2015 or by email at [rich@colmanknight.com](mailto:rich@colmanknight.com) if you did not receive the brochure or if you have any questions about the content of this supplement.

Additional information about Marc Gerald Berman is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) via his personal Web CRD number. The searchable IARD/CRD number for Colman Knight Advisory Group, LLC is 119696.

**Marc Gerald Berman, CFP®**

Personal CRD#3088816

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

- Year of birth: 1943

*Education & Professional Designations:*

- Boston University, Diploma in Financial Planning (2001)
- Northeastern University, MS Industrial Engineer (1968)
- Northeastern University, BS Industrial Engineer (1966)
- Certified Financial Planner (CFP®) Accreditation (2001)

*Recent Business Background:*

- Colman Knight Advisory Group, LLC - Financial Planner & Investment Manager - (09/1999 to Present)

**Item 3: Disciplinary Information**

- None

**Item 4: Other Business Activities**

- Trustee for the Red Mill Village Condominium Trust through June 8, 2014

**Item 5: Additional Compensation**

- None

**Item 6: Supervision**

Marc Berman is a Financial Planner & Investment Manager for Colman Knight Advisory Group, LLC. His compliance related activities are supervised by Rich Colman, Chief Compliance Officer (CCO). Complete adherence to the Firm's compliance manual and the Code of Ethics is required by all employees. As noted below, each aspect of Marc's work is periodically audited by the CCO to ensure compliance. This includes, but is not limited to, the following items:

- Client communications including e-mails, internal notes and memos
- Financial Plans, Investment Policy Statements and client recommendations
- Portfolio reports and trade records
- Client meetings and on-site visits
- Cash movements from custodian including deposits and withdrawals
- Pre-clearance of personal securities transactions

*Supervisor's contact information:*

Gayle Colman, Managing Member ♦ (978)371-2015 ♦ [gayle@colmanknight.com](mailto:gayle@colmanknight.com)

Item 1: Cover Page

# ADV Part 2B Brochure Supplement



Colman | Knight  
..... Integral Wealth Advisory Services .....

Colman Knight Advisory Group, LLC  
18 Audubon Lane  
Carlisle, MA 01741

978-371-2015

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

February 2019

This brochure supplement provides information about Gayle Knight Colman that supplements the information provided in the Colman Knight Advisory Group, LLC ("Colman Knight") brochure. You should have received a copy of that brochure. Please contact Richard Colman, Chief Compliance Officer at 978-371-2015 or by email at [rich@colmanknight.com](mailto:rich@colmanknight.com) if you did not receive the brochure or if you have any questions about the content of this supplement.

Additional information about Gayle Knight Colman is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) via her personal Web CRD number. The searchable IARD/CRD number for Colman Knight Advisory Group, LLC is 119696.

**Gayle Knight Colman, CFP®**

Personal CRD# 1397812

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

- Year of birth: 1960

*Education & Professional Designation:*

- Auburn University, BS Finance (1982)
- Certified Financial Planner® Accreditation (1987)
- Received FPA “Leadership in Action” Recognition, in 2011
- Certified Integral Coach™, Integral Coaching Canada
- Certified Conscious Relationship Coach, The Hendricks Institute
- Associate Certified Coach, International Coach Federation
- Graduate, Hendricks Institute Leadership and Transformation Program

*Recent Business Background:*

- Colman Knight Advisory Group, LLC – Managing Member (09/1988 to Present)

**Item 3: Disciplinary Information**

- None

**Item 4: Other Business Activities**

- Gayle Colman, Certified Integral Coach™, Integral Coaching Canada - Coaching, training and workshops ([www.gaylecolman.com](http://www.gaylecolman.com))
- Commissioner - Disciplinary & Ethics Commission of the CFP Board of Standards as a Commissioner (volunteer position)
- Advisory Council of The Umbrella in Concord

**Item 5: Additional Compensation**

- None

**Item 6: Supervision**

Gayle Colman is a Managing Member of Colman Knight Advisory Group, LLC. Her compliance related activities are supervised by Rich Colman, Chief Compliance Officer (CCO). Complete adherence to the Firm’s compliance manual and the Code of Ethics is required by all employees. As noted below, each aspect of Gayle’s work is periodically audited by the CCO to ensure compliance. This includes, but is not limited to, the following items:

- Client communications including e-mails, internal notes and memos
- Financial Plans, Investment Policy Statements and client recommendations
- Portfolio reports and trade records
- Client meetings and on-site visits
- Cash movements from custodian including deposits and withdrawals
- Pre-clearance of personal securities transactions

*Supervisor’s contact information:*Rich Colman, CCO/Managing Member ♦ (978)371-2015 ♦ [rich@colmanknight.com](mailto:rich@colmanknight.com)

Item 1: Cover Page

# ADV Part 2B Brochure Supplement



Colman | Knight  
..... Integral Wealth Advisory Services .....

Colman Knight Advisory Group, LLC  
18 Audubon Lane  
Carlisle, MA 01741

978-371-2015

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

February 2019

This brochure supplement provides information about Rich Keith Colman, Esq. that supplements the information provided in the Colman Knight Advisory Group, LLC ("Colman Knight") brochure. You should have received a copy of that brochure. Please contact Richard Colman, Chief Compliance Officer at 978-371-2015 or by email at [rich@colmanknight.com](mailto:rich@colmanknight.com) if you did not receive the brochure or if you have any questions about the content of this supplement.

Additional information about Rich Keith Colman, Esq. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) via his personal Web CRD number. The searchable IARD/CRD number for Colman Knight Advisory Group, LLC is 119696.



**Richard Keith Colman, Esq.**

Personal CRD# 4624978

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

- Year of birth: 1956

*Education & Professional Designation:*

- Boston University, Juris Doctor (1981)
- Cornell University, BA Government (1978)
- Admission to Bars (MA, NY) (1981)

*Recent Business Background:*

- Colman Knight Advisory Group, LLC – CCO, and Managing Member (09/1988 to Present)

**Item 3: Disciplinary Information**

- None

**Item 4: Other Business Activities**

Mr. Colman is a licensed practicing attorney admitted to the Bars of the States of Massachusetts and New York. Mr. Colman maintains a limited Legal practice separate and distinct from Colman Knight's financial planning and investment advisory activities. Mr. Colman may indirectly serve as attorney for certain of Colman Knight's clients. Colman Knight may engage Mr. Colman to draft legal documents on behalf of its clients when it determines a need for such legal documents. A fixed project-based fee shall be mutually agreed upon prior to the commencement of legal work. Mr. Colman shall charge all of his legal fees to Colman Knight. Upon mutual agreement with its clients, Colman Knight shall invoice its clients in the amount of Mr. Colman's legal fees. No portion of the financial plan or any other services rendered by Colman Knight to its clients should be interpreted as legal advice. Rather, clients should defer to the advice of their own attorney. Mr. Colman spends approximately ten percent (10%) of his time on legal work. Additional Outside Business Activities include:

- Secretary of nonprofit "Pointing Out the Great Way Foundation" 501c 3
- Teaching Fundamentals of Trusts and Estates at the Suffolk University Sawyer School of Finance. (Teach one semester in the fall per year.)

**Item 5: Additional Compensation**

- None

**Item 6: Supervision**

Rich Colman is the CCO and Managing Member for Colman Knight Advisory Group, LLC. His compliance related activities are supervised by Gayle Colman, Managing Member. Complete adherence to the Firm's compliance manual and the Code of Ethics is required by all employees. As noted below, each aspect of Rich's work is periodically audited to ensure compliance. This includes, but is not limited to, the following items:

- Client communications including e-mails, internal notes and memos
- Financial Plans, Investment Policy Statements and client recommendations
- Portfolio reports and trade records
- Client meetings and on-site visits
- Cash movements from custodian including deposits and withdrawals
- Pre-clearance of personal securities transactions

*Supervisor's contact information:*Gayle Colman, Managing Member ♦ (978)371-2015 ♦ [gayle@colmanknight.com](mailto:gayle@colmanknight.com)

Item 1: Cover Page

ADV Part 2B  
Brochure Supplement



Colman | Knight  
..... Integral Wealth Advisory Services .....

Colman Knight Advisory Group, LLC  
18 Audubon Lane  
Carlisle, MA 01741

978-371-2015

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

February 2019

This brochure supplement provides information about Shaohui Li that supplements the information provided in the Colman Knight Advisory Group, LLC ("Colman Knight") brochure. You should have received a copy of that brochure. Please contact Richard Colman, Chief Compliance Officer at 978-371-2015 or by email at [rich@colmanknight.com](mailto:rich@colmanknight.com) if you did not receive the brochure or if you have any questions about the content of this supplement.

Additional information about Shaohui Li is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) via her personal Web CRD number. The searchable IARD/CRD number for Colman Knight Advisory Group, LLC is 119696.

Shaohui Li

Personal CRD# 6884484

Item 2: Education Background and Business Experience

- Year of birth: 1992

## Education &amp; Professional Designation:

- Bentley College, Master's Degree (2017)
- Series 65 (2017)

## Recent Business Background:

- Colman Knight Advisory Group, LLC – Tax Preparer, Investment Assistant (07/2017 to Present)
- Colman Knight Advisory Group, LLC - Financial Advisor (October 2018 – Present)

Item 3: Disciplinary Information

- None

Item 4: Other Business Activities

- None

Item 5: Additional Compensation

- None

Item 6: Supervision

Shaohui Li is an Investment Assistant of Colman Knight Advisory Group, LLC. Her compliance related activities are supervised by Rich Colman, Chief Compliance Officer (CCO). Complete adherence to the Firm's compliance manual and the Code of Ethics is required by all employees. As noted below, each aspect of Shaohui's work is periodically audited by the CCO to ensure compliance. This includes, but is not limited to, the following items:

Client communications including e-mails, internal notes and memos

- Financial Plans, Investment Policy Statements and client recommendations
- Portfolio reports and trade records
- Client meetings and on-site visits
- Cash movements from custodian including deposits and withdrawals
- Pre-clearance of personal securities transactions

*Supervisor's contact information:*

Gayle Colman, Managing Member ♦ (978)371-2015 ♦ [gayle@colmanknight.com](mailto:gayle@colmanknight.com)