

Richard Mark Allison – CRD# 1813496

This brochure supplement provides information about Richard Mark Allison that supplements the Marian Financial Services, Inc. Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact Richard Mark Allison if you did not receive Marian Financial Services, Inc.'s brochure or if you have any questions about the contents of this supplement.

Please note that information about our investment adviser firm and investment adviser representatives is found in three different locations. 1) at the SEC's website located at www.adviserinfo.sec.gov. 2) at investor.gov/CRS and 3) at brokercheck.finra.org. Our firm **is not** affiliated with a broker-dealer, nor do we have any registered representatives. We are a Registered Investment Adviser.

Registration as a Registered Investment Adviser does not imply a certain level of skill or training. A Registered Investment Adviser refers to the firm itself, not any person.

For further information about this Brochure Supplement contact:

Richard M. Allison
Residential Home Office
109 Velvetleaf Drive
St. Johns, FL 32259-4489
Phone (904) 460-2700
<http://www.marianfs.com>
rick@marianfs.com

Item 2 - Education & Experience Background

NAME:

- Richard Mark Allison, President, Chief Compliance Officer & Portfolio Manager
- Formerly known as Richard Allison Johnson
 - Voluntarily restored birth name to Richard Mark Allison in 2019
- *Born:* 1956

EDUCATION BACKGROUND:

- The University of Arkansas at Little Rock (UALR) -Bachelor of Arts in Criminal Justice - Personal Finance Minor awarded May 13th, 2017
- Attended the University of North Florida 2016-2017 – Transferred hours to UALR for graduation.

FINANCIAL DESIGNATIONS:

- Certified Financial Planner® – 1992
- Chartered Advisor for Senior Living® - 2005
- Chartered Mutual Fund Counselor® - 1998

BUSINESS BACKGROUND:

- Marian Financial Services, Inc. - President, CCO & Investment Adviser - 2008 - Present
- RIA Rules, LLC – Principal/Managing Member - 2004 – Present
 - *RIA Rules, LLC is a firm offering RIA compliance consulting to State Registered Investment Adviser firms. See <https://www.riarules.com> for more details.*
 - *RIA Rules, LLC was formerly known as First Coast Planning, LLC. First Coast Planning LLC changed its name to RIA Rules, LLC in 2020.*
 - *First Coast Planning LLC was formerly known as Rick Johnson Family Office LLC from 2004 to 2015.*
- INI Realty Referral, Inc. – Real Estate Sales Associate – 2017 - Present
- INI Realty Investments, Inc. – Real Estate Sales Associate – 2013 – 2016

MINIMUM QUALIFICATIONS FOR FINANCIAL DESIGNATIONS

CFP® - CERTIFIED FINANCIAL PLANNER™ DESIGNATION

The CFP® is granted by the Certified Financial Planner Board of Standards.

Mr. Allison earned the CFP® License on 12/1/1992. His License number is 045467.

The requirements for obtaining and maintaining the CFP® designation are granted by the Certified Financial Planner Board of Standards. Their website is located at <http://www.cfp.net>. A synopsis of the requirements to obtain the CFP® designation is as follows:

A) EDUCATION REQUIREMENT

Before applying for the CFP® Certification Examination, you need to complete the education requirements set by CFP Board. You can fulfill the education requirement through one of three paths:

- 1) Complete a CFP Board-Registered Education Program
- 2) Apply for Challenge Status
- 3) Request a Transcript Review

B) BACHELOR'S DEGREE REQUIREMENT

A bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university¹ is required to attain CFP® certification. The bachelor's degree requirement for the CFP® certification became effective March 1, 2007. At the time, Mr. Allison (formerly Mr. Johnson) was granted the CFP® designation, there was not a bachelor's degree requirement in effect. However, he has earned his bachelor's degree as of May 13th, 2017. He holds a Bachelor of Arts in Criminal Justice with a Personal Finance Minor from the University of Arkansas-Little Rock.

¹ An "accredited college or university" is one that has been accredited by an accreditation body recognized by the U.S. Department of Education. To confirm a school's accreditation please visit the [Department of Education's Web site](http://www.oped.gov/accreditation/Search.aspx) (www.oped.gov/accreditation/Search.aspx).

C) PASS THE CFP® CERTIFICATION EXAMINATION

The CFP® Certification Examination tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas. All questions are multiple-choice, including those questions related to case problems.

At the time, he studied for the CFP® designation, there were six individual three-hour exams that he had to pass, 18 hours total, instead of the 10-hour examination that is in effect today. In addition, each test included an essay and multiple-choice questions as opposed to today where it is all multiple-choice questions. He completed all six exams consecutively without fail over a two-year period and was granted the CFP® designation and license on December 1, 1992. Each course was considered 3 hours of college equivalent credit or 18 hours total.

The course curriculum that he took was based on these six areas of study:

- Estate Planning
- Retirement Planning
- Insurance Planning & Risk Management
- Investment Planning
- General Principles of Financial Planning
- Tax Planning

D) MEET THE EXPERIENCE REQUIREMENT

At least three years of qualifying full-time work experience are required for certification. Qualifying experience includes work that can be categorized into one of the six primary elements of the personal financial planning process. Experience can be gained in many ways including:

- The delivery of all, or any portion, of the personal financial planning process to a client.
- The direct support or supervision of individuals who deliver all, or any portion, of the personal financial planning process to a client.
- Teaching all or any portion of the personal financial planning process.

He obtained his life insurance license in 1984 (inactive as of December 2021) and his securities license in 1988. He qualified for three years of full-time work experience before obtaining his certification in 1992.

E) PASS CANDIDATE FITNESS STANDARDS AND BACKGROUND CHECK

Applicants for CFP® certification must pass CFP Board's *Candidate Fitness Standards*, which describe conduct that will or may bar an individual from being certified. After you have met the education, examination, and work experience requirements, you must disclose past or pending litigation or agency proceedings and agree to abide by the CFP Board's *Code of Ethics and Professional Responsibility, Rules of Conduct*, and *Financial Planning Practice Standards*. A background check will also be conducted.

He passed the initial background check and met the CFP Board's Candidate Fitness Standards and continues to meet these standards today. He will gladly have his fingerprints taken and submit them to the FBI and then have the results mailed to any client who requests them.

F) PAY CERTIFICATION FEES

Upon completing the first three steps, fees will apply as follows:

- A one-time, non-refundable initial certification application fee of \$150 for the background checks as noted above.
- An annual certification fee (subject to change by the CFP® Board.)
- He has paid the required fees to maintain his CFP® certification continuously since it was first granted on December 1, 1992.



CERTIFIED FINANCIAL PLANNER™

G) AUTHORIZATION TO USE THE CFP®, CERTIFIED FINANCIAL PLANNER™, AND MARKS.

He received his authorization to use the CFP® Designation and mark on December 1, 1992. To maintain the CFP® designation, he must complete 30 hours of Continuing Education in the field of Financial Planning every two years. He has continuously complied with the 30 hours of Continuing Education requirement each reporting period since he first earned the right to use the CFP® mark.

Verification that Mr. Allison does indeed hold the CFP® Designation as claimed in this document can be obtained by searching for Mr. Allison at the Certified Financial Planner Board of Standards website at www.cfp.net or by calling 800-487-1497.

CASL® - CHARTERED ADVISOR FOR SENIOR LIVING®

The CASL® is granted by The American College of Financial Services, Bryn Mawr, Pennsylvania.

He was granted the CASL® designation on August 1, 2005.

A CASL® (Chartered Advisor for Senior Living™) is a financial services professional who is uniquely qualified to work with mature clients and those planning for retirement. A CASL® has the specific knowledge and experience to enhance the quality of your later years by assisting you with important investment, health insurance, retirement, and estate planning decisions. A CASL® can provide guidance and assistance on a broad range of financial and senior lifestyle topics including:

- Saving for retirement
- Structuring distributions from pensions, 401(k)s, 403(b)s, IRAs, and Social Security
- Planning for health and long-term care needs
- Developing effective estate planning strategies

A) EXPERIENCE

The experience requirement for the CASL® designation may be satisfied by EITHER of the following:

- Achieving the experience requirements for The College's CLU®, ChFC®, RHU®, REBC®, and CLF® designations, OR
- Advise clients on financial and/or practical matters relating to their retirement years or on issues dealing with aging for at least three of the five years preceding the awarding of the designation. The same rules for part-time qualifying experience count for this type of work experience as count toward the CLU® and ChFC® designations.

B) CODE OF ETHICS

Each designee will be required to adhere to The American College's Code of Ethics and Procedures. Embodied in the Code are the Professional Pledge and the eight Canons.

C) CONTINUING EDUCATION

Each designee must complete 15 hours of continuing education every two years with the additional condition that at least 10 of these hours should be in course work directly related to the course work required to obtain this designation. The CE requirements for the CASL® designation are administered by the PACE Recertification Program.

The CASL® designation has five required courses which are:

- HS 328 Investments
- HS 330 Fundamentals of Estate Planning
- HS 350 Understanding the Older Client
- HS 351 Health and Long-Term Care Financing for Seniors
- HS 352 Financial Decisions for Retirement

Each CASL course is considered 3 hours of college equivalent credit or 15 hours total.

Note: The CASL® designation is considered a legacy designation by The American College meaning that it is no longer offered. Current CASL® designation holders may maintain their CASL® designation by paying their fee to The American College and continuing to fulfill the ethics and continuing education requirements each reporting period.

CMFC® - CHARTERED MUTUAL FUND COUNSELOR® DESIGNATION

The CMFC® is granted by the College for Financial Planning.

He was granted the CMFC® Designation on March 2, 1998.

The CMFC Program is the only industry-recognized mutual fund designation. It is the result of collaboration between the College for Financial Planning® and the Investment Company Institute (ICI), the primary trade association for the mutual fund industry. The program's quality and thoroughness reflect the combined experience and expertise of the College and the ICI.

This program provides you with a thorough knowledge of mutual funds and their various uses as investment vehicles. As a graduate of the program, you can approach mutual funds with a new understanding and confidence, as well as having the ability to communicate that confidence to your clients.

A) REQUIREMENTS

The College for Financial Planning® awards the CHARTERED MUTUAL FUND COUNSELORSM AND CMFC® designation to students who complete the program must:

- Pass the final examination; and

- Comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that is required to be disclosed.
- Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in the termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.
- Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for two years.

B) CONTINUED USE

Continued use of the CMFC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CMFC® designation by:

- Completing 16 hours of continuing education.
- Reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- Paying a biennial renewal fee of \$95.

C) CHARTERED MUTUAL FUND COUNSELOR® COURSE CURRICULUM:

- Introduction to Mutual Funds
- Open & Closed-End Funds: Types & Characteristics
- Other Packaged Investment Products
- Risk/Return: Part I
- Risk/Return: Part II
- Asset Allocation
- Selecting a Mutual Fund for a Client
- Retirement Planning
- Ethics, Integrity & Professional Conduct

The CMFC® or Chartered Mutual Fund Counselor® Designation is a legacy designation meaning that it is no longer offered to new students by the College of Financial Planning which is owned by Kaplan Financial Education. However, current designees may maintain their CMFC® designation by fulfilling continuing education requirements and paying the bi-annual renewal fee.

Item 3 - Disciplinary Information

Mr. Allison has a clean securities and investment adviser background history and therefore he has no disciplinary information on his record about any securities licenses and or designations that he has held in the past or currently holds today in Florida or any other state.

Additional information about Richard Mark Allison is available on the SEC's website at www.adviserinfo.sec.gov.

Item 4 - Other Business Activities

RIA RULES, LLC

Richard Mark Allison owns 100% of RIA Rules, LLC (non-investment related) which is a firm where he conducts his compliance consulting activities for other Registered Investment Adviser firms. His website is located at: <http://www.riarules.com>.

Mr. Allison spends about 5 - 10% of his time working for RIA Rules, LLC and about 90 - 95% of his time working for Marian Financial Services, Inc. RIA Rules, LLC was formerly known as First Coast Planning from March 2015 until February 2020. First Coast Planning, LLC was formerly known as Rick Johnson Family Office LLC from August 2004 until March 2015. RIA Rules, LLC is not affiliated with Marian Financial Services, Inc. However, both firms are owned 100% by Mr. Allison.

INI REALTY REFERRAL, INC.



Mr. Allison is a real estate sales associate licensed with INI Realty Referral, Inc. located at 3603 Cardinal Point Dr., Jacksonville, FL 32257. Their website is located at <http://www.inirealtyinvestments.com>. INI Realty Referral, Inc. has no affiliation with Marian Financial Services, Inc. INI Realty Referral, Inc. is a subsidiary of INI Realty Investments, Inc.

From time to time, Mr. Allison runs across clients and prospects who may be selling their real estate or looking to buy real estate, including businesses. He seeks to assist anyone who needs help with these activities. He will earn a split of the standard real estate commission for this activity. He spends less than 5% of his time on this activity.

ESTATE GURU

Mr. Allison is affiliated with Estate Guru and their network of attorneys for legal document creation. (<https://www.estateguru.com>) Mr. Allison is not an attorney, but rather assists the client and the network attorney with data input related to legal document creation.

NOTARY PUBLIC

Mr. Allison is a notary public with the state of Florida. His notary commission number is 456443 and his commission expires on October 30, 2027.

CONFLICT OF INTEREST STATEMENT

As part of an overall financial plan, the fact that Mr. Allison may receive compensation from real estate purchase or sales referrals, then means a) a conflict exists between your interests and the interests of Mr. Allison; b) you are under no obligation to act upon Mr. Allison's recommendations; and c) if you elect to act on any recommendations, then you are under no obligation to execute the transaction through Mr. Allison.

Item 5 - Additional Compensation

401(K) COMPENSATION

Mr. Allison receives a 401(k)-employer matching contribution plus a discretionary profit-sharing contribution in addition to his salary for his efforts in running the firm. He is not paid per new client account for investment management services.

Item 6 - Supervision

Mr. Allison is a 100% owner of Marian Financial Services, Inc. and is self-supervised.

Item 7 - Additional Disclosure Requirements for State-Registered Advisers

A. DISCIPLINARY INFORMATION

See Item 3 above.

B. BANKRUPTCY INFORMATION

Mr. Allison (or under his former name, Richard Allison Johnson) has never declared bankruptcy.