

Form ADV Part 2B – Brochure Supplement

For

**Lincoln R. Hurney
Investment Advisor Representative**

Effective: March 27, 2023

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Lincoln R. Hurney (CRD# 7654213) in addition to the information contained in the Claro Advisors LLC (“Claro” or the “Advisor”, CRD# 160294) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Claro Disclosure Brochure or this Brochure Supplement, please contact us at (800) 604-2838 or by email at info@claroadvisors.com.

Additional information about Mr. Hurney is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7654213.

Item 2 – Educational Background and Business Experience

Lincoln R. Hurney, born in 1982, is dedicated to advising Clients of Claro as an Investment Advisor Representative. Mr. Hurney earned a MBA from UMASS Boston in 2015. Mr. Hurney also earned a Business Management degree from Lynchburg College in 2006.

Employment History:

Associate, Claro Advisors LLC	12/2021 to Present
Senior Business Analyst, Tufts University	09/2018 to Present
Business Analyst, Shawmut Design & Construction	01/2018 to 07/2018
Business Analyst, Harvard University	10/2015 to 12/2017
Business Analyst, Scivantage	07/2012 to 08/2014

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Hurney. Mr. Hurney has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Hurney.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Hurney.*

However, we do encourage you to independently view the background of Mr. Hurney on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7654213.

Item 4 – Other Business Activities

Mr. Hurney is dedicated to the investment advisory activities of Claro's Clients. Mr. Hurney does not have any other business activities.

Item 5 – Additional Compensation

Mr. Hurney is dedicated to the investment advisory activities of Claro's Clients. Mr. Hurney does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Hurney serves as an Investment Advisor Representative of Claro and is supervised by Jennifer Street, the Chief Compliance Officer. Ms. Street can be reached at (800) 604-2838.

Claro has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Claro. Further, Claro is subject to regulatory oversight by various agencies. These agencies require registration by Claro and its Supervised Persons. As a registered entity, Claro is subject to examinations by regulators, which may be announced or unannounced. Claro is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.