

# **Form ADV Part 2B – Individual Disclosure Brochure**

**For**

**Dana C. Rowen  
Senior Vice President, Wealth Advisor**

**Effective: March 27, 2023**

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Dana C. Rowen (CRD# **4719436**) 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 this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or Claro’s Disclosure Brochure, please contact the Advisor at (800) 604-2838 or by email at [info@claroadvisors.com](mailto:info@claroadvisors.com).

Additional information about Dana C. Rowen is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Item 2 – Educational Background and Business Experience**

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Dana C. Rowen, born in 1980, is a Vice President and Financial Advisor of Claro. Mr. Rowen earned his Bachelor of Science in Business Management from Babson College in 2002. Additional information regarding Mr. Rowen’s employment history is included below.

### **Employment History:**

SVP, Wealth Advisor, Claro Advisors, LLC	02/2012 to Present
Registered Representative, Mutual Securities, Inc.	02/2012 to 04/2017
Financial Advisor, Morgan Stanley Smith Barney	02/2004 to 02/2012
Marketing Support, Eaton Vance	09/2002 to 11/2003

## **Item 3 – Disciplinary Information**

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Rowen.* Mr. Rowen 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. Rowen. 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. Rowen.* The Advisor encourages you to independently view the background of Mr. Rowen on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4719436.

## **Item 4 – Other Business Activities**

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### Insurance Agency Affiliations

Mr. Rowen is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Rowen’s role with Claro. As an insurance professional, Mr. Rowen will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Rowen is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products. Clients are under no obligation to implement any recommendations made by the Mr. Rowen.

## **Item 5 – Additional Compensation**

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Mr. Rowen has additional business activities where compensation is received as noted in Item 4 above.

## **Item 6 – Supervision**

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Mr. Rowen serves as a Vice President, Financial Advisor of Claro and is supervised by Jennifer C. Street, the Chief Compliance Officer. Ms. Street can be reached at (617) 379-3270.

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.