

Form ADV Part 2B – Brochure Supplement

for

**Anna Nicastro, CFP®
Wealth Management Advisor**

Effective: July 01, 2025

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Anna Nicastro, CFP® (CRD# 4830067) 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@clroadvisors.com.

Additional information about Ms. Nicastro is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4830067.

Item 2 – Educational Background and Business Experience

Anna Nicastro, CFP®, born in 1965, is dedicated to advising Clients of Claro as a Wealth Management Advisor. Ms. Nicastro earned her Bachelor's Degree in Economics and Finance from Bentley University in 1987. Additional information regarding Ms. Nicastro's employment history is included below.

Employment History:

Wealth Management Advisor, Claro Advisors LLC	07/2025 to Present
Wealth Management Advisor, Pension & Wealth Management Advisors	02/2021 to 07/2025
Consulting, Anna Nicastro, CFP®	09/2007 to 12/2020

CERTIFIED FINANCIAL PLANNER® Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with

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developments in financial planning. Two of the hours must address the Code and Standards.

Item 3 – Disciplinary Information

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

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 Ms. Nicastro.***

However, we do encourage you to independently view the background of Ms. Nicastro on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 4830067.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Ms. Nicastro serves as a Wealth Management Advisor 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.