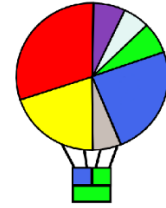


Brochure

GENERAL INFORMATION & DISCLOSURE BROCHURE

March 5, 2026

Advanced Portfolio Design, LLC



515 Groton Road Westford, MA 01886 suite 201
(978) 850-4910
www.advancedportfoliodesign.com

Advanced Portfolio Design, LLC
Fee-Only Asset Management and Financial Planning Services

Item 1 Cover Page

This brochure provides information about the qualifications and business practices of Advanced Portfolio Design, LLC. If you have any questions about the contents of this brochure, please contact us at (978)-850-4910. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Advanced Portfolio Design, LLC also is available on the SEC's website at www.adviserinfo.sec.gov

Peter J Canniff, CFP® professional

Jennifer Murphy, MST, CFP® professional

Hope S. Canniff, Financial Planner

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and CERTIFIED FINANCIAL PLANNER™ in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Item 2 Material Changes

Since our last annual update published on 06/09/2025, the Firm has the following material changes to report:

- Item 5 has been updated to remove hourly consultation services. The firm no longer offers hourly-based consultation services for financial planning.
- Item 8 has been updated to include additional disclosure regarding the risks associated with investments in digital assets.

Item 3 Table of Contents

| | |
|--|----|
| Item 1 Cover Page..... | i |
| Item 2 Material Changes..... | 1 |
| Item 3 Table of Contents..... | 2 |
| Item 4 Advisory Business..... | 3 |
| Ownership..... | 3 |
| Our Firm..... | 3 |
| How we work with our Clients..... | 3 |
| Item 5 Fees and Compensation..... | 4 |
| Financial Planning Fees..... | 4 |
| Asset Management Fees..... | 5 |
| Wealth Planning Fees..... | 5 |
| Refunds..... | 5 |
| Item 6 Performance-Based Fees..... | 5 |
| Item 7 Types of Clients..... | 5 |
| Item 8 Methods of Analysis, Investment Strategies and Risk of Loss..... | 6 |
| Item 9 Disciplinary Information..... | 7 |
| Item 10 Other Financial Industry Activities and Affiliations..... | 7 |
| Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading..... | 7 |
| Code of Ethics..... | 7 |
| Participation or Interest in Client Transactions..... | 8 |
| Personal Trading Policy..... | 8 |
| Item 12 Brokerage Practices..... | 9 |
| Selecting a brokerage company..... | 9 |
| Conflicts of Interest..... | 9 |
| Item 13 Review of Accounts..... | 10 |
| Item 14 Client Referrals and Other Compensation..... | 10 |
| Item 15 Custody..... | 10 |
| Item 16 Investment Discretion..... | 11 |
| Item 17 Voting Client securities..... | 11 |
| Item 18 Financial Information..... | 11 |
| Item 19 Requirements for State-Registered Advisers..... | 12 |

Item 4 Advisory Business

Ownership

Peter J. Canniff, CFP® professional, is the principal and managing member of Advanced Portfolio Design, LLC. Advanced Portfolio Design is owned by Peter Canniff.

Our Firm

Advanced Portfolio Design, LLC is a Fee-Only **asset management** and **financial planning firm**. We have chosen to operate as a Fee-Only firm because we feel it is the best way to meet our commitment to holding ourselves to a Fiduciary Standard to put our clients' needs ahead of our own. We are registered as an investment adviser firm in the States of Massachusetts, New Hampshire and Louisiana.

We are a specialty firm focused on applying leading edge asset allocation planning and high-quality investment selection processes. We carefully consider our clients' individual circumstances when giving advice. Special attention is given to constantly changing tax issues and changing cash flow needs.

As of December 31, 2025, we have \$100,095,000 in assets under management for ongoing review and we help clients make decisions on assets outside of our direct management service as well.

How we work with our Clients

We work primarily with people who feel that their investment portfolio has reached an amount where mistakes or lack of proper attention are unacceptable. We also help clients handle difficult or complex financial decisions around the main areas of financial planning including, but not limited to; retirement planning, cash flow, tax planning, estate planning, and protection planning.

Our Philosophy

We believe that the top priority in a wealth planning relationship should always be to develop an intimate understanding of the clients' needs and financial circumstances. We will need to know what level of information will bring the client to the appropriate comfort level. We believe in educating clients on financial issues that matter to them, in a way that they can easily understand. We will also need to spend time getting to know our clients' personal goals and concerns as well as their family, business and financial circumstances.

Financial Planning - We prefer to work with clients based on a comprehensive financial planning relationship which considers their specific goals, time-frame and level of risk aversion. We believe that it is important to have a good understanding of a client's tax situation, current and future cash flows, overall investment holdings and experience, estate plan, and family circumstances.

Asset Management – We assist our asset management clients in managing their investment accounts. We provide customized portfolio design. We make specific investment recommendations and may execute the transactions for the client. We also provide periodic review of these investments and the overall asset allocation of the portfolio and recommend changes as needed.

As a Fee-Only firm, we believe our interests are tied to our clients' best interests. Since most of our fees are calculated as a percentage of managed assets, most of our future revenue will improve or decline based on our clients' long term financial success.

Wealth Planning – When clients take advantage of both our **Asset Management** services and our **Financial Planning** services this is referred to as “Wealth Planning.” This is our preferred avenue for working with clients. We believe the most successful outcomes are a result of combining these services. There is some overlapping information between financial planning and asset management, so it is more efficient and more effective to combine these services. Tax Preparation services may be offered to Wealth Planning clients. Individuals providing tax preparation on behalf of the firm will be licensed as Enrolled Agents. No additional fee will be charged for tax planning services unless otherwise agreed upon. Tax planning is not offered as a stand-alone service.

Retirement Plan Services – Advanced Portfolio Design will no longer be accepting new retirement plan advisory clients.

We currently provide advisory services to a limited number of existing retirement plans. We will not be offering this service to new plans or clients. Retirement plan advisory services have been offered to plan sponsors of participant directed 401(k) plans that companies established for their employees. Advanced Portfolio Design reviews plan information and assists the sponsor in developing or updating the plan’s Investment Policy Statement. Depending on the scope of the engagement, the Firm may periodically review the investment options selected by the plan sponsor and make recommendations to keep or replace investment options as appropriate. Plan sponsors are under no obligation to follow such recommendations. We also assist participants with enrolling and making withdrawals on an as needed basis.

We may also function as a sort of financial coach or quarterback to help you coordinate your activities with your other professional advisers, such as your tax preparer, insurance agent, or your attorney. When your situation requires specialized expertise which falls outside of our specialties, we will tell you and can help you identify and work with other advisers.

Item 5 Fees and Compensation

Advanced Portfolio Design has a very flexible set of fee structures that can be customized to best meet the needs of different types of client relationships. They are designed to be fair from client to client and to keep our clients’ best interests at heart. Below is a general description of our fee structures. As required by Massachusetts law, we have a specifically structured fee schedule form that we provide as an addendum to this brochure. See the “Table of Fees for Services” dated 3/12/2024 that we will provide with this brochure.

Financial Planning Fees

Comprehensive Financial Plan

For comprehensive financial planning services, we may negotiate a flat fee which will be commensurate with the time involved and the hourly rate. A flat rate can help reduce a client’s worries about making changes and asking questions. Flat fees typically range from \$4,000 to \$12,000. We will give you advice on your financial concerns, including, but not limited to: investments, taxes, insurance, retirement and estate planning. A flat fee would be based on the estimated number of hours the project would take multiplied by our hourly rate.

Asset Management Fees

We manage your account for a percentage of the assets under our management. It is important to note that many investments that are used (such as mutual funds and exchange-traded funds) have internal expenses that must also be considered in making investment decisions.

Depending on the size and complexity of your account, the annual negotiable fee for **Asset Management** only and retirement plan services is between 0.6% and 1.2%. Such fees are calculated based on asset values on the last day of the quarter. The fee is paid quarterly at the end of each quarter.

The most typical range is from 0.8% to 1.1%.

Wealth Planning Fees

If this service is appropriate, clients will be eligible for a reduced rate on both **financial planning** and **asset management** fees to account for the efficiency of combining these services. Tax preparation may also be included. We collect the fee quarterly, at the end of each quarter.

The annual negotiable fee for **Wealth Planning** is between 0.7% and 1.3%. Such fees calculated based on asset values on the last day of the quarter. The fee is paid quarterly, at the end of each quarter.

The most typical range is from 0.9% to 1.2%.

- A “percentage of net worth” fee may also be used. This would tend to tie our interests in more tightly with the client’s overall circumstances.
- A third option would be a flat annual fee, to be re-negotiated each year, based on the net worth and complexity of the client’s circumstances.

Refunds

Refunds - If you wish to terminate our association, any prepaid fees which are not allocated to hours worked will be promptly refunded to you. Financial planning fees are also fully refundable if requested within 5 days of being paid. You may request a refund by notifying us in writing (by mail or in-person) at Advanced Portfolio Design, LLC 515 Groton Road, Westford, MA 01886. Asset management fees are charged after they are earned and are not refundable.

Item 6 Performance-Based Fees

We do not have performance-based fees because we believe that they could influence us to recommend more aggressive investment strategies than what is appropriate for the client.

Item 7 Types of Clients

- Most of our clients are families, individuals or business owners, but we will also work with businesses, charities and trusts & estates.
- We have a minimum asset under management requirement of \$1,000,000 for clients which may be waived in our discretion.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Portfolio Design - We design portfolios based on **Asset Allocation** planning (Modern Portfolio Theory). Please refer to <http://www.sec.gov/investor/pubs/assetallocation.htm> for some good information on asset allocation planning. We generally use computer-based allocation software to design the long-term overall strategy. We will remain adaptable and will allow portfolios to vary from the model based on the client's opinion or our opinion of the current economic and investment environment or other issues that may affect the client.

We may also help our clients design their own allocation strategy if they have different ideas than conventional portfolio theories.

Simple computer models will be used for simple cases or smaller portfolios. More complex models will be used as appropriate. Additional complexity will be built in for portfolios requiring varying tax brackets, and varying cash flows or to work with investments you have which may not be repositionable.

Clients may select an active or a passive investment style. We help clients prepare for the money they will spend tomorrow and thirty years from now, as well as the wealth that will be left behind for heirs or charities.

Investment Selection - We give advice on (but don't necessarily recommend) all types of securities, ranging from stocks, bonds, mutual funds, ETFs, CDs to commodities. We engage primarily in fundamental security analysis. Our main sources of information are professional research materials prepared by others, corporate rating services, annual reports and company press releases. Most of our investment strategies rely on developing a diversified portfolio of mutual funds and exchange traded funds using modern portfolio theory.

To date we have not recommended Separately Managed Accounts (SMAs) to our clients. We will continue to evaluate SMAs on an ongoing basis to determine whether they may be an appropriate and cost-effective investment strategy for our high-net-worth clients.

Risks of specific investments utilized - A description of the types of securities we may recommend to you and some of their inherent risks are provided below.

Mutual Fund and Exchange Traded Fund Risk. Mutual funds and closed-end funds generally refer to investments that allow money to be pooled with the funds of other investors to purchase stocks, bonds, or other securities. ETFs are traded on exchanges and hold assets such as stocks, bonds, or commodities. An investment in a Mutual Fund or ETF involves substantially the same risks as investing directly in the underlying securities. Your portfolio must pay its pro rata portion of a Mutual Fund or ETF's fees and expenses. Shares of a closed-end investment company or ETF may trade at a premium or discount to the net asset value of its portfolio securities.

Structured Notes. These are complex instruments consisting of a bond component and an imbedded derivative. Structured notes that provide for the repayment of principal at maturity are subject to the credit risk of the issuing financial institution. Structured notes that do not offer this protection may cause a client to lose some, or all, of its principal. Depending on the nature of the linked asset or index, the market risk of the structured note may include changes in equity or commodity prices, changes in interest rates or foreign exchange rates, or market volatility. A client's ability to trade or sell structured notes in a secondary market is often very limited and clients should, therefore, be prepared to hold a structured note to its maturity date, or risk selling the note at a discount to its value at the time of sale. Structured notes may have complicated

payoff structures that can make it difficult for clients to accurately assess their value, risk and potential for growth through the term of the structured note. Determining the performance of each note can be complex and this calculation can vary significantly from note to note depending on the structure. Notes can be structured in a wide variety of ways. Structured notes expose investors to credit risk: if the structured note issuer defaults on these obligations, investors may lose some, or all, of the principal amount they invested in the structured notes as well as any other payments that may be due on the structured notes. If a structured note has a “call provision” and the issuer “calls” the structured note, investors may not be able to reinvest their money at the same rate of return provided by the structured note that the issuer redeemed.

Digital Assets. We may invest client accounts in virtual currencies, cryptocurrencies, and digital coins and tokens (“Digital Assets”). The investment characteristics of Digital Assets generally differ from those of traditional currencies, commodities, or securities. Importantly, Digital Assets are not backed by a central bank or a national, supra-national or quasi-national organization, any hard assets, human capital, or other form of credit. Rather, Digital Assets are market-based: a Digital Asset’s value is determined by (and fluctuates often, according to) supply and demand factors and can be extremely volatile. These assets are speculative in nature, may experience sudden and significant price fluctuations, and are not covered by FDIC or SIPC insurance.

In addition to market volatility, trading Digital Assets involves significant risks including limited regulatory oversight, cybersecurity threats, and operational failures at exchanges or trading platforms. Regulatory developments or government actions may also materially impact the value or legality of Digital Assets. Due to these risks, investors must have the financial capacity, investment experience, and willingness to bear the risk of total loss when considering exposure to Digital Assets.

Investing in securities involves risk of loss that clients should be prepared to bear.

Item 9 Disciplinary Information

We have no legal or disciplinary history. You may obtain disciplinary history information for investment advisers by visiting <https://adviserinfo.sec.gov/> and searching the individual or Firm name.

Item 10 Other Financial Industry Activities and Affiliations

Advanced Portfolio Design, LLC does not have any financial industry affiliations.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics

We have adopted the NAPFA code of ethics. NAPFA, the **National Association of Personal Financial Advisers**, is the nation’s leading organization dedicated to the advancement of Fee-Only comprehensive financial planning. Consumers and the media look to NAPFA for access to financial advisers who meet the highest standards for professional competency, comprehensive financial planning and Fee-Only compensation. To find out more about NAPFA please visit the NAPFA web site online at

<http://www.napfa.org/HomeMore.asp>. Because of conflict-of-interest restrictions, fiduciary requirements, and continuing education requirements, we believe the NAPFA code of ethics is the strongest in the industry.

NAPFA Code of Ethics

Objectivity: NAPFA members strive to be as unbiased as possible in providing advice to clients, and NAPFA members practice on a Fee-Only basis.

Confidentiality: NAPFA members shall keep all client data private, unless authorization is received from the client to share it. NAPFA members shall treat all documents with care and take care when disposing of them. Relations with clients shall be kept private.

Competence: NAPFA members shall strive to maintain a high level of knowledge and ability. Members shall attain continuing education at least at the minimum level required by NAPFA. Members shall not provide advice in areas where they are not capable.

Fairness & Suitability: Dealings and recommendation with clients will always be in the client's best interests. NAPFA members put their clients first.

Integrity & Honesty: NAPFA members will endeavor to always take the high road and to be ever mindful of the potential for misunderstanding that can accrue in normal human interactions. NAPFA members will be diligent to keep actions and reactions so far aboveboard that a thinking client or other professional would not doubt intentions. In all actions, NAPFA members should be mindful that in addition to serving our clients, we are about the business of building a profession, and our actions should reflect this.

Regulatory Compliance: NAPFA members will strive to maintain conformity with legal regulations.

Full Disclosure: NAPFA members shall fully describe method of compensation and potential conflicts of interest to clients and also specify the total cost of investments.

Professionalism: NAPFA members shall conduct themselves in a way that would be a credit to NAPFA at all times. NAPFA membership involves integrity, honest treatment of clients, and treating people with respect.

We also subscribe to the Certified Financial Planner® code of ethics as well.

We will provide a copy of your code of ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

We do not participate in investments with our clients.

Personal Trading Policy

Our personal trading policy refers to transactions made by our employees or owner for their own account or for an account owned by our company. We have no company trading account at this time.

Advanced Portfolio Design, LLC maintains an in-depth personal trading policy within its compliance manual. Here is a summary of key points of the policy:

- Client trades at our company are only made by Peter Canniff, Jennifer Murphy, or Hope Canniff.

- If we happen to be following the same advice about buying or selling a relevant security that we are recommending to a client; it is our policy to make sure that the client's transactions come first.
- We review all relevant employee investment transactions every quarter.
- Employees are not allowed to make private placement investments or to invest in Initial Public Offerings (IPOs) without getting permission from the appropriate compliance manager at Advanced Portfolio Design, LLC.

Item 12 Brokerage Practices

Selecting a brokerage company

We generally recommend that our clients hold their accounts at a broker that allows us broad access to our clients' account information. We currently recommend that our clients use Fidelity. This company has an excellent reputation, low costs to the client and very large investment selections. They provide our firm with the capability of downloading client account information, on a daily basis, in a format that integrates well with our financial planning and portfolio management software.

If you would like us to manage assets that are held outside of Fidelity, in most cases we will likely need to rely on quarterly account statements provided by you to review those accounts.

Conflicts of Interest

Our business has been designed to minimize all possible conflicts of interest. Whenever we feel there is a potential conflict of interest with our clients, we will discuss it with the client up front.

Potential conflicts

- Fidelity's institutional platform provides Advanced Portfolio Design with access to trading, custody, reporting, research, and various support services. Some of those services help us manage or administer our clients' accounts while others help us manage and grow our business. Fidelity's support services are generally available on an unsolicited basis (i.e., we do not have to request them) and at no charge to us. The products and services available are not contingent on how much business we do with them, but it could be viewed as a reason for us to favor them.
- Since most of our fees are based on a percentage of managed assets, we may have a financial incentive to discourage you from spending or giving away your assets. We will always disclose this conflict clearly and immediately upon discussing such issues.
- Since we get paid asset management fees on assets that you bring over to our management, we may have a conflict of interest in advising you that we are better for you than your previous provider.

Ways we avoid conflicts of interest

- We are an independent, fee-only financial advisory firm. We do not earn sales commissions by selling securities or insurance products. We do not work for investment companies or insurance companies. We work only for you, our clients.
- The work we do and the recommendations we make are intended to be in the client's best interest.

- You are free to select any broker you wish for implementation of our advice. If you want us to handle transactions for your accounts you will need to select a broker that will allow us to do so.
- If you want us to recommend a broker, you will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with you, and not upon any financial agreement between the recommended broker and us.

Item 13 Review of Accounts

Investment Reviews

Managed Assets - For our **asset management** clients and our **wealth planning** clients we prepare a quarterly performance and asset allocation report. We will also include a written commentary and detailed investment data at least annually. We believe clients have a right to know what their investments are, why they have them, and how they are doing. We will review these reports together in-person, or by phone, with each client at least annually. For many clients, a quarterly review is most appropriate.

We review managed accounts (asset management) on an ongoing basis. We screen all managed investments once each quarter to rate them as a buy, sell, hold or probation. Using that information, we provide written recommendations to each client based on various factors that should be considered such as their asset allocation plan, their tax situation, their goals and other factors related to the economic outlook.

Outside Accounts - Accounts at other money managers are reviewed as the clients provide copies of statements to us.

Financial Planning clients- For financial planning clients we will review their investments when producing the financial plan.

Financial Plan Reviews

Financial plan reviews are performed as-needed based on the client's needs. This is generally based on our regular discussions with the client regarding their financial situation. For example, a tax review may be annual, but an estate review may be only upon a change to the client circumstances or the estate tax laws.

Item 14 Client Referrals and Other Compensation

We do not receive any economic benefit from another person or entity for soliciting or referring clients.

We do not compensate any persons, either directly or indirectly, for client referrals.

Item 15 Custody

Advanced Portfolio Design, LLC does not take traditional custody of our clients' investments. Managed assets will be held at custodians such as Fidelity Investments. These custodians will hold your investments for you and will provide you with regular account statements. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. You should carefully review account statements for accuracy. You may access information about your accounts directly through them if you like online, by telephone, email, or by regular mail.

Deemed Custody – Some of our accounts are set up to allow clients to verbally ask us to move money or assets for them. Some examples are to transfer cash to their bank accounts for their cash flow needs or to

move money to or from retirement accounts to meet tax planning needs or tax law requirements. Recent rule changes at the SEC and the Commonwealth of Massachusetts have determined that our ability to transfer money or investments out of a client's account at the client's request counts as us having custody. The Massachusetts Securities Division has provided seven conditions which, if satisfied, relieve Advanced Portfolio Design of the custody rule's annual surprise-examination requirement. Accordingly, we will comply with the conditions specified, rather than undergo an annual independent verification for these assets.

In addition, in limited circumstances we may act as trustee for a client account. This appointment requires us to undergo an annual surprise examination by an independent public accountant to verify client funds and securities for accounts over which we act as trustee and have custody.

Item 16 Investment Discretion

We manage advisory accounts on a discretionary or non-discretionary basis. If you enter into a non-discretionary arrangement with our firm, we only complete transactions after obtaining specific permission from you the client. We make a recommendation, we discuss it with the client, and then we would make the transaction if the client authorizes it.

We may also follow a client's investment instructions where the investment was the client's suggestion.

If you provide us with discretionary authority, which will be evidenced via the written, discretionary agreement between the client and the Firm, we will have the authority to determine the selection and amount of securities to be purchased or sold for your account(s), without contacting you prior to each trade for approval.

You may specify investment objectives, guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any particular stock or industry should not exceed specified percentages of the value of the portfolio and/or place other restrictions or prohibitions of transactions in the securities of a specific industry or security.

Item 17 Voting Client securities

Owners of shares of stocks, mutual funds and other securities often have proxy voting rights for those securities. Advanced Portfolio Design, LLC does not vote proxies on behalf of clients. All clients will receive proxy materials directly from their custodian(s). We may answer a client's questions regarding proxy-voting matters, but we will not vote the proxy for any client.

Item 18 Financial Information

Advanced Portfolio Design, LLC does not have any financial condition that could impact its ability to continue properly serving its clients.

We do not accept prepayment of fees of more than \$500 per client more than six months in advance.

We do not take custody of client assets, so we are not required to provide an audited balance sheet.

Item 19 Requirements for State-Registered Advisers

Adviser Biographies

Peter J. Canniff, CFP® professional

I am the Founder of Advanced Portfolio Design, LLC. I grew up in Quincy Massachusetts and was raised in a family of ten children. As you can imagine we did not have a lot of financial resources. I always had it in my mind to become the financial expert who could help people do better with their finances. I wanted to do well by helping others do well.

I graduated from Fitchburg State College in 1988 with a degree in business management. College work experience led to a six-year run in restaurant management after graduation. Starting in 1994, I worked for 13 years at a national financial planning firm working with financial plans, investments, and insurance. At that phase of my career, I determined that I wanted to be less accountable to a company for sales and how much money I could bring in and change over to being accountable purely to my clients and how I can make them better off.

In 2006 I started my own Fee-Only financial planning and asset management firm - Advanced Portfolio Design, LLC. I have a strong belief in putting the clients' needs ahead of my own by holding the company to a fiduciary standard and operating as a Fee-Only financial planning and asset management company.

Our overall offering here is called Wealth Planning. We work hard to get our clients into every appropriate financial strategy that will get them ahead and do better with the situation they have. One of my favorite things about our work is helping people take advantage of financial strategies that would have otherwise been a serious missed opportunity. Imagine the power of using time-proven strategies and not missing opportunities, all while avoiding common mistakes.

I feel that the areas that I can be most helpful to clients are:

- Retirement Planning
- Company Stock Plans
- Investment and Asset Allocation strategies
- Tax strategies (current year and lifetime projections)
- Estate Planning
- Getting the most out of complicated employee benefits plans
- Cash Flow and Cash Reserve strategies
- Debt Management strategies
- Insurance and protection planning

I have lived with my family in Tyngsboro, MA since 2008 and spent 18 years in the Nashua, NH area before that. I have been married to my wife Nicole since 1992 and I am very happy that my daughter, Hope Canniff, has been an amazing co-worker with me here for several years.

For further information involving firm personnel please refer to the accompanying Form ADV Part 2B brochure supplement.

Jennifer A. Murphy, CFP® professional

I started at Advanced Portfolio Design, LLC in May 2016. I have achieved the CERTIFIED FINANCIAL PLANNER™ professional certification and am a Registered Investment Adviser Representative who holds a FINRA Series 65 securities license.

I graduated from Bentley University in 2005 with a Bachelor of Science in Corporate Finance & Accounting. In 2007, I received a Master of Science in Taxation with a Certificate in Financial Planning from Bentley University.

In the beginning of my career, I worked in “Corporate America” within the financial services industry, including managing the SEC reporting functions for multiple public companies. With my father considering retirement, I helped look for a CFP® professional that used a client-first fiduciary approach and became heavily involved in their financial planning. It was then that I knew that I wanted to change career paths to become a CFP® professional myself. I am also an enrolled agent who has earned the privilege of representing taxpayers before the Internal Revenue Service.

The aspect of my job I like most is knowing I helped clients achieve important life goals like retirement, buying a home, getting out of debt, or just feeling more financially independent by avoiding common mistakes and helping them develop a strategy that will allow them to succeed.

I provide comprehensive financial planning services across all areas of financial planning, but feel that the areas I excel at are:

- Retirement Planning
- Tax planning
- Company stock plans
- Cash flow and budget analysis
- Debt management strategies

I have lived in Lowell, MA with my husband and two children since 2011, and grew up in Dracut, MA. I enjoy spending my free time with my family, traveling, horse riding, and walking our dog. I am also an avid New England sports fan.

For further information involving firm personnel please refer to the accompanying Form ADV Part 2B brochure supplement.

Hope S. Canniff

After studying biology and biomedical engineering at the beginning of college, I finally realized that I am interested in my father's financial business after all. There is such a great need for good financial advice in our complex society.

In 2021 I graduated with a Bachelor of Science in Finance, magna cum laude, from University of Massachusetts, Lowell.

I have been working at Advanced Portfolio Design for several years. During college I worked full time for three summers and began working full-time year-round in January of 2022.

I really like learning the new fintech software that comes out and helping our team start using it with our work with our clients.

I love working on tax and retirement projections for our clients by fine-tuning and simplifying complex tax strategies to help their money last longer.

When I am not in the office you can find me hiking on a mountain or cooking at home for friends and family. I also love traveling and bowling. I am a big New England Patriots fan and am definitely a dog person.

For further information involving firm personnel please refer to the accompanying Form ADV Part 2B brochure supplement.