



Deirdre R. Prescott

Sandy Cove Advisors, LLC

**37 Derby Street
Suite 5
Hingham, MA 02043**

**Telephone: 617-622-1500
Facsimile: 617-979-8727**

October 22, 2019

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Deirdre R. Prescott that supplements the Sandy Cove Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 617-622-1500 if you did not receive Sandy Cove Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Deirdre R. Prescott is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Deirdre R. Prescott

Year of Birth: 1963

Education:

- Bentley College, Master's of Finance, 1999
- Providence College, Bachelor's of Science, 1985

Business Background:

- Sandy Cove Advisors, LLC, Managing Member, 11/2009 to Present
- Silver Bridge Advisors, Managing Director/Senior Client Advisor, 11/2008 to 11/2009
- Lehman Brothers, Senior Vice President, 01/2006 to 11/2008
- BNYMellon, First Vice President, 04/1989 to 12/2005

Item 3 Disciplinary Information

Ms. Deirdre Prescott does not have, nor has she ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Ms. Prescott is currently serving on the Board of Directors at the Norwell Visiting Nurse Association and Hospice. She also sits on the Greater Boston President's Council for Providence College. Ms. Prescott spends less than 5% of her time devoted to these other business activities.

Ms. Prescott does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Deirdre Prescott does not receive any additional compensation for providing advisory services beyond that received as a result of her capacity as Managing Member of Sandy Cove Advisors, LLC.

Item 6 Supervision

Katherine Saltonstall, Chief Compliance Officer, is responsible for supervising the advisory activities of Deirdre Prescott. Katherine Saltonstall can be reached at 617-622-1500.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Sandy Cove Advisors, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Janet Schwartz
Sandy Cove Advisors, LLC

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Telephone: 617-622-1500
Facsimile: 617-979-8727

May 26, 2022

**FORM ADV PART 2B
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This brochure supplement provides information about Janet Schwartz that supplements the Sandy Cove Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 617-622-1500 if you did not receive Sandy Cove Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Janet Schwartz (CRD # 2088555) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Janet Schwartz

Year of Birth: 1965

Formal Education After High School:

- Southern Methodist University, BBA Finance, 1987

Business Background:

- Sandy Cove Advisors, LLC, Investment Adviser Representative, 2/2022 - Present
- Unemployed, 11/1995 - 2/2022

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Ms. Janet Schwartz has no required disclosures under this item.

Item 4 Other Business Activities

Janet Schwartz is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as IAR of Sandy Cove Advisors, LLC. Moreover, Ms. Schwartz does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Janet Schwartz does not receive any additional compensation beyond that received as an IAR of Sandy Cove Advisors, LLC.

Item 6 Supervision

Katherine Saltonstall, Chief Compliance Officer, is responsible for supervising the advisory activities of Janet Schwartz. Katherine Saltonstall can be reached at 617-622-1500.

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Jared Banner, CFP®

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December 28, 2022

**FORM ADV PART 2B
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This brochure supplement provides information about Jared Banner that supplements the Sandy Cove Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 617-622-1500 if you did not receive Sandy Cove Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jared Banner (CRD # 4595247) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Jared Banner, CFP®

Year of Birth: 1980

Formal Education After High School:

- Penn State University, MBA Business Administration/Finance, 2005
- Penn State University, BS Business Economics, 2002

Business Background:

- Sandy Cove Advisors, LLC, Senior Wealth Advisor, 9/2022 - Present
- BDO Wealth Advisors, Investment Adviser Representative, 11/2018 - 9/2022
- Banncap, LLC, Self-Employed, 4/2017 - 11/2018
- Andersen Wealth Advisors, Senior Associate, 6/2011 - 4/2017

Certifications: **CFP®**

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 CFP Board's other certification marks (the "CFP Board Certification Marks"). 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.

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

Item 3 Disciplinary Information

Mr. Jared Banner does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Jared Banner is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Senior Wealth Advisor of Sandy Cove Advisors, LLC. Moreover, Mr. Banner does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Jared Banner does not receive any additional compensation beyond that received as an Senior Wealth Advisor of Sandy Cove Advisors, LLC.

Item 6 Supervision

Katherine Saltonstall, Chief Compliance Officer, is responsible for supervising the advisory activities of Jared Banner. Katherine Saltonstall can be reached at 617-622-1500.

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Jennifer Mitchell

New York, NY 10021

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October 22, 2019

**FORM ADV PART 2B
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This brochure supplement provides information about Jennifer Mitchell that supplements the Sandy Cove Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 617-622-1500 if you did not receive Sandy Cove Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jennifer Mitchell is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Jennifer Mitchell

Year of Birth: 1958

Formal Education After High School:

- Harvard University, MBA, 1987
- Texas A&M University, BS Computer Science, 1981

Business Background:

- Sandy Cove Advisors, LLC, Investment Adviser Representative, 1/2015 - Present
- Tiedemann Wealth Management, Independent Contractor, 8/2014 - 12/2014
- Tiedemann Wealth Management, Managing Director, 5/2012 - 7/2014
- Barclay Capital Inc., Managing Director, Investment Adviser Representative, 9/2008 - 3/2010

Item 3 Disciplinary Information

Ms. Jennifer Mitchell does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Jennifer Mitchell is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Investment Adviser Representative of Sandy Cove Advisors, LLC. Moreover, Ms. Mitchell does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Jennifer Mitchell does not receive any additional compensation beyond that received as an Investment Adviser Representative of Sandy Cove Advisors, LLC.

Item 6 Supervision

Katherine Saltonstall, Chief Compliance Officer, is responsible for supervising the advisory activities of Jennifer Mitchell. Katherine Saltonstall can be reached at 617-622-1500.

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Katherine Saltonstall, CFA[®]

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**FORM ADV PART 2B
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Additional information about Katherine Saltonstall is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Katherine Saltonstall

Year of Birth: 1967

Education:

- Tulane University, M.B.A., 1994
- Lehigh University, B.A., 1989

Business Background:

- Sandy Cove Advisors, LLC, Chief Operating Officer/Investment Adviser Representative, 09/2019 to Present, Chief Compliance Officer 10/2019 to Present
- Brown Advisory, Portfolio Manager/Investment Adviser Representative, 04/2018 to 07/2019
- Sandy Cove Advisors, LLC, Investment Committee Member/SCA/Investment Adviser Representative, 07/2014 to 09/2018
- Sandy Cove Advisors, LLC, Chief Investment Officer/Investment Committee Member/SCA/Investment Adviser Representative. 05/2012 to 09/2014

Certifications: CFA®

The Chartered Financial Analyst®, **CFA®** and **Certification Mark** (collectively, the "CFA® marks") are professional certification marks granted in the United States and internationally by the CFA Institute.

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards - The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition - Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge - The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Item 3 Disciplinary Information

Ms. Katherine Saltonstall does not have, nor has she ever had, any disciplinary disclosure.

Item 4 Other Business Activities

Kate Saltonstall is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Chief Compliance Officer/Investment Adviser Representative of Sandy Cove Advisors, LLC. Moreover, Ms. Saltonstall does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Kate Saltonstall does not receive any additional compensation beyond that received as an Chief Compliance Officer/Investment Adviser Representative of Sandy Cove Advisors, LLC.

Item 6 Supervision

Deirdre Prescott, Managing Member and Owner, is responsible for supervising the advisory activities of Katherine Saltonstall. Ms. Prescott can be reached at 617-622-1500.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Sandy Cove Advisors, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.



Keiron O'Brien

Sandy Cove Advisors, LLC

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December 28, 2022

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This brochure supplement provides information about Keiron O'Brien that supplements the Sandy Cove Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 617-622-1500 if you did not receive Sandy Cove Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Keiron O'Brien (CRD # 4377014) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Keiron O'Brien

Year of Birth: 1972

Formal Education After High School:

- Boston College, BA Marketing, 1997
- Portobello College, BA Accounting and Finance, 1994

Business Background:

- Sandy Cove Advisors, LLC, Managing Director, 4/2022 - Present
- Brown Brothers Harriman, SVP, 7/2017 - 4/2022
- RDC Capital, Director of Sales, 10/2015 - 7/2017
- Definitive Capital, Director of Sales, 3/2010 - 10/2015

Item 3 Disciplinary Information

Mr. Keiron O'Brien does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Keiron O'Brien is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Managing Director of Sandy Cove Advisors, LLC. Moreover, Mr. O'Brien does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Keiron O'Brien does not receive any additional compensation beyond that received as an Managing Director of Sandy Cove Advisors, LLC.

Item 6 Supervision

Katherine Saltonstall, Chief Compliance Officer, is responsible for supervising the advisory activities of Keiron O'Brien. Katherine Saltonstall can be reached at 617-622-1500.

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Sherman Booth Russ

Sandy Cove Advisors, LLC

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October 22, 2019

**FORM ADV PART 2B
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This brochure supplement provides information about Sherman Booth Russ that supplements the Sandy Cove Advisors, LLC brochure. You should have received a copy of that brochure. Please contact us at 617-622-1500 if you did not receive Sandy Cove Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Sherman Booth Russ is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Sherman Booth Russ

Year of Birth: 1937

Formal Education After High School:

- Middlebury College, BA Economics, 1960
- Columbia University, MBA, 1962

Business Background:

- Sandy Cove Advisors, LLC, Investment Advisor, 11/2015 - Present
- First National Corporation, Investment Advisor, 1/2008 – 11/2015
- First National Corporation, Vice President, 5/2006-12/2007
- Linsco/Private Ledger Corp, IAR, 2/2006-4/2006
- Linsco/Private Ledger Corp, Registered Representative, 8/2001-4/2006
- Pioneer Investments, Senior Vice President, 5/1983-6/2001

Item 3 Disciplinary Information

Mr. Sherman Booth Russ does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Russ does not receive any additional compensation for providing advisory services beyond the fee based compensation he receives through Sandy Cove Advisors, LLC.

Mr. Russ is not actively engaged in any other business or occupation (investment-related or otherwise) beyond his capacity as Investment Advisor at Sandy Cove Advisors, LLC. Moreover, Mr. Russ does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products

Item 5 Additional Compensation

Sherman Booth Russ does not receive any additional compensation beyond that received as an Investment Advisor at Sandy Cove Advisors, LLC.

Item 6 Supervision

Katherine Saltonstall, Chief Compliance Officer, is responsible for supervising the advisory activities of Sherman Booth Russ. Katherine Saltonstall, can be reached at 617-622-1500.

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Suellen Durkin, CDFA®

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December 28, 2022

**FORM ADV PART 2B
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This brochure supplement provides information about Suellen Durkin that supplements the Sandy Cove Advisors, LLC brochure. You should have received a copy of that brochure. Contact us at 617-622-1500 if you did not receive Sandy Cove Advisors, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Suellen Durkin (CRD # 7548580) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Suellen Durkin, CDFA®

Year of Birth: 1969

Formal Education After High School:

- University of New Hampshire, BS Business Administration, 1991

Business Background:

- Sandy Cove Advisors, LLC, Client Advisor, 11/2013 - Present
- Lynn Durkin CPA, Financial Analyst, 6/2011 - 11/2013

Certifications: **CDFA®**

Certified Divorce Financial Analyst (CDFA®)

The Certified Divorce Financial Analyst designation offers a credential for professionals on the financial aspects of divorce. A candidate must successfully complete one comprehensive exam covering 11 different domains related to divorce planning, be in good standing with his or her firm, broker/dealer and/or governmental regulation agencies, and complete 30 hours of continuing education courses every two years.

Item 3 Disciplinary Information

Ms. Suellen Durkin does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Suellen Durkin is not actively engaged in any other business or occupation (investment-related or otherwise) beyond her capacity as Client Advisor of Sandy Cove Advisors, LLC. Moreover, Ms. Durkin does not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products.

Item 5 Additional Compensation

Suellen Durkin does not receive any additional compensation beyond that received as an Client Advisor of Sandy Cove Advisors, LLC.

Item 6 Supervision

Katherine Saltonstall, Chief Compliance Officer, is responsible for supervising the advisory activities of Suellen Durkin. Katherine Saltonstall can be reached at 617-622-1500.

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