FORM ADV PART 2B
BROCHURE SUPPLEMENT

UPDATED: June 3, 2025

DEDICATED TO ENHANCING THE CLIENT EXPERIENCE

Richard A. Bean, Jr., CFP
1087 Elm Street, Suite 304
Manchester, NH 03101
(603) 472-4800

Fiscal Wisdom Wealth Management
61 Maple Avenue
Canton, CT 06019
Phone: (860) 673-1942

This Brochure Supplement provides information about Richard A. Bean, Jr., CFP, that supplements the Fiscal Wisdom Wealth Management ("FWWM") Brochure. Please contact our Chief Compliance Officer, Daniel Roberts at (402)-990-2768 if you did not receive FWWM's Brochure or if you have any questions about the contents of this Supplement.

Additional information about Richard A. Bean, J., CFP, is available on the SEC's website at www.adviserinfo.sec.gov.

FISCAL WISDOM
WEALTH MANAGEMENT

Background and Business Experience – Item 2

Richard A. Bean, Jr., CFP

Education:

Boston University,	07/1996 to 07/1999
Merrimack College,	01/1994 to 06/1996

Business:

The Retirement Advisors of NE, Inc.	03/2006 – Present
Fiscal Wisdom Wealth Management, Investment Advisor Representative,	05/2022 – Present
Motiv8 Securities, Registered Representative,	03/2017 – 09/2019
Capital Asset Advisory Services, LLC., Investment Advisor Representative,	01/2013 – 11/2017
USA Tax/American Investment Services, Investment Advisor Representative,	07/2010 – 01/2013
Berthel Fisher & Co. Financial Services Inc., Investment Advisor Representative,	03/2006 – 07/2010
AIG Financial Advisors Inc, Registered Investment Advisor,	10/2005 – 03/2006
SunAmerica Securities Inc, Registered Investment Advisor,	11/1999 – 10/2005
Maximum Retirement Inc, Registered Investment Advisor	11/1999 – 03/2006
Independent Insurance Producer.	
MetLife Securities, Inc., Registered Representative,	03/1991 to 11/1999
MetLife Ins. Co., Insurance Agent	03/1991 to 11/1999

Item 3 - Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Michael Chadwick and FWWM.
Richard Bean, Jr. has a reportable occurrence under this item. The details of which can be found on FINRA's BrokerCheck link at www.finra.org/brokercheck or on the SEC's IAPD at www.adviserinfo.sec.gov.

Item 4 - Other Business Activities

Richard A. Bean, Jr. is separately licensed as an independent insurance producer with numerous insurance companies. In this capacity,he can affect transactions in insurance products for his clients and earn commissions for these activities. Richard A. Bean, Jr. offers Fixed life, Health, Fixed Annuities and Long-Term Care Products. The fees you pay our firm for advisory services are separate and distinct from potential commissions earned by Richard A. Bean, Jr. for insurance-related activities through his DBA. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm. Richard A. Bean Jr., does business as the Owner, Agent, and Certified Financial Planner under The Retirement Advisors of NE, Inc. (DBA). Under the DBA, Richard A. Bean, Jr. also provides Estate Planning Services, working with local attorneys to complete client's estate planning documents.

Item 5 - Additional Compensation

Richard A. Bean, Jr. does not receive economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services. He does not receive any performance-based fees.

Item 6 - Supervision

FWWM has adopted a Compliance Manual that outlines for each employee the rules and regulations to which they must adhere. Additionally, FWWM has adopted a Code of Ethics that requires each employee to always act in the best interest of clients. FWWM has appointed a Chief Compliance Officer to review and monitor Richard A. Bean's activity with respect to these rules and regulations. Should you have questions related to these activities, please contact Daniel Roberts, CCO at (402) 990-2768.

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