

# United Financial Planning Group, LLC

## Form ADV Part 2B Brochure Supplement for Gerard Barrasso

Address: 350 Motor Parkway  
Suite 300  
Hauppauge, NY 11788

Phone: (631) 234-0871

Website: [www.unitedfpg.com](http://www.unitedfpg.com)

This brochure supplement provides information about Gerard Barrasso that supplements the United Financial Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact Gerard Barrasso using the contact information listed above if you did not receive United Financial Planning Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Gerard Barrasso is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 149843.

## Item 2: Educational Background & Business Experience

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Name: Gerard Barrasso

Year of Birth: 1969

Education: Certificate, Financial Planning  
Fordham University  
2008

MBA  
St. John's University, The Peter Tobin College of Business  
1995

BBA  
Hofstra University  
1991

Business Background: United Financial Planning Group, LLC  
Founder & President  
Jan 2008 – Present

Professional Designations: 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](http://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 developments in financial planning. Two of the hours must address the Code and Standards.

#### Certified Public Accountant (“CPA”)

The requirements to become a CPA vary by state/jurisdiction, but generally require an undergraduate degree, 150 semester hours of curriculum and the passage of an exam with sections including (1) auditing and attestation, (2) business environment and concepts, (3) financial accounting and reporting, and (4) regulation. Candidates are also required to obtain one year of work experience gained in employment in a public accounting firm, government, private industry, or an education institution. CPAs are typically subject to 40 hours per year of continuing professional education.

#### Personal Financial Specialist (“PFS”)

The PFS credential is issued by The American Institute of Certified Public Accountants (“AICPA”) and generally requires that candidates be a member of the AICPA, hold an unrevoked CPA certificate issued by a state authority, and have at least two years of full-time teaching or business experience (or 3000 hours equivalent) in personal financial planning within the five-year period preceding the date of the CPA/PFS application. It also requires a minimum of 75 hours of personal financial planning education within the five-year period preceding the date of the PFS application, and candidates must pass a final certification exam. PFS certificate holders are subject to 60 hours of continuing professional

education each year. Further information about the qualifications and standards required of a PFS may be found by visiting the AICPA's website at <https://www.aicpa.org/membership/join/pfs-eligibility-requirements.html>.

## Item 3: Disciplinary Information

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There are no legal or disciplinary events material to a client's or prospective client's evaluation of Gerard Barrasso.

## Item 4: Other Business Activities

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- A. Gerard Barrasso is not actively engaged in any other investment-related business or occupation.
- B. Gerard Barrasso is a certified public accountant and provides accounting, financial, and business consulting services through United Financial Planning Group, LLC. These services are described in greater detail in the firm's Form ADV Part 2A.

## Item 5: Additional Compensation

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Gerard Barrasso does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through United Financial Planning Group, LLC.

## Item 6: Supervision

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Gerard Barrasso is the President and Chief Compliance Officer of United Financial Planning Group, LLC, and is therefore responsible for supervision and administration of the firm's compliance program pursuant to its written policies and procedures and code of ethics. Gerard Barrasso may be reached by using the contact information on the cover page of this brochure supplement.

# United Financial Planning Group, LLC

## Form ADV Part 2B Brochure Supplement for Christine Backel

Address: 350 Motor Parkway  
Suite 300  
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Additional information about Christine Backel is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 6930894.

## Item 2: Educational Background & Business Experience

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Name: Christine Ann Backel

Year of Birth: 1971

Education: Master of Science in Taxation  
State University of New York at Old Westbury  
2018

Bachelor of Science in Accounting  
State University of New York at New Paltz  
1993

Business Background: IAR  
United Financial Planning Group, LLC  
Feb 2022 – Present

President  
Aurora Consulting Insights LTD  
Jan 2021 – Present

Financial Services Examiner  
New York State Department of Financial Services  
Aug 2019 – Present

Supervisor  
Marijean A. Celmer, CPA, PC  
May 2017 – February 2025

Consultant  
United Financial Planning Group, LLC  
Jan 2020 – Feb 2022

Family Office Accountant  
GM Advisory Group  
Oct 2018 – Aug 2019

Family Office Manager  
Strategies for Wealth dba Cornerstone Wealth Advisory  
Feb 2018 – Oct 2018

Professional Designations: CERTIFIED FINANCIAL PLANNER™ professional

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- **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.

### Certified Public Accountant (“CPA”)

The requirements to become a CPA vary by state/jurisdiction, but generally require an undergraduate degree, 150 semester hours of curriculum and the passage of an exam with sections including (1) auditing and attestation, (2) business environment and concepts, (3) financial accounting and reporting, and (4) regulation. Candidates are also required to obtain one year of work experience gained in employment in a public accounting firm, government, private industry, or an education institution. CPAs are typically subject to 40 hours per year of continuing professional education.

## **Item 3: Disciplinary Information**

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There are no legal or disciplinary events material to a client’s or prospective client’s evaluation of Christine Backel.

## **Item 4: Other Business Activities**

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- A. Christine Backel is President of Aurora Consulting Insights LTD (“Aurora”), a firm providing tax preparation, accounting, and consulting services. Aurora is not affiliated with United Financial Planning Group, LLC; however, Aurora maintains a consulting arrangement with the Adviser. Aurora provides tax and accounting services to certain clients of the Adviser pursuant to separate agreements between Aurora and those clients, and clients pay Aurora directly for such services. United Financial Planning Group, LLC receives a percentage of certain fees paid to Aurora for tax and accounting services provided to certain shared clients. This arrangement creates a conflict of interest because the Adviser has a financial incentive related to clients engaging Aurora’s services. Clients are not obligated to use Aurora and may select any qualified professional.
- B. Christine Backel is a Financial Services Examiner with the New York State Department of Financial Services. This role is separate from her responsibilities with United Financial Planning Group, LLC and does not constitute an endorsement by the State of New York of the Adviser or its services.

## **Item 5: Additional Compensation**

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Christine Backel does not receive any economic benefit from third parties for advisory services other than compensation received through United Financial Planning Group, LLC. However, she may receive compensation through her ownership of Aurora Consulting Insights LTD for tax and accounting services provided to clients.

## **Item 6: Supervision**

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Christine Backel is supervised and monitored by Gerard Barrasso, CCO, pursuant to United Financial Planning Group, LLC’s written policies and procedures and code of ethics. Gerard Barrasso may be reached at 631-234-0871.

# United Financial Planning Group, LLC

## Form ADV Part 2B Brochure Supplement for Ryan Derausseau

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Suite 300  
Hauppauge, NY 11788

Phone: (631) 234-0871

Website: [www.unitedfpg.com](http://www.unitedfpg.com)

This brochure supplement provides information about Ryan Derausseau that supplements the United Financial Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact United Financial Planning Group, LLC if you did not receive United Financial Planning Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Ryan Derausseau is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 7684477.

## Item 2: Educational Background & Business Experience

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Name: Ryan Michael Derosseau

Year of Birth: 1983

Education: Certificate of Financial Planning  
Boston University  
2021

Master's in Business and Economic Reporting  
New York University  
2007

BBA, English, Minors in Business and Journalism  
University of Texas  
2006

Business Background: Financial Planner  
United Financial Planning Group, LLC  
Jan 2023 – Present

Director, Sole Member  
Thinking Cap, LLC  
Dec 2022 – Present

Founder, Director, Writer  
RMD Media, Inc.  
Oct 2014 – Present

## Item 3: Disciplinary Information

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There are no legal or disciplinary events material to a client's or prospective client's evaluation of Ryan Derosseau.

## Item 4: Other Business Activities

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- A. Ryan Derosseau is not actively engaged in any other investment-related business or occupation.
- B. Ryan Derosseau is a writer/journalist at RMD Media, Inc. where he participates as the Founder/Director.

## Item 5: Additional Compensation

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Ryan Derosseau does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through United Financial Planning Group, LLC.

## Item 6: Supervision

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Ryan Derousseau is supervised and monitored by Gerard Barrasso, CCO, pursuant to United Financial Planning Group, LLC's written policies and procedures and code of ethics. Gerard Barrasso may be reached at 631-234-0871.

# United Financial Planning Group, LLC

## Form ADV Part 2B Brochure Supplement for Jose Vivero

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Suite 300  
Hauppauge, NY 11788

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Website: [www.unitedfpg.com](http://www.unitedfpg.com)

This brochure supplement provides information about Jose Vivero that supplements the United Financial Planning Group, LLC brochure. You should have received a copy of that brochure. Please contact United Financial Planning Group, LLC if you did not receive United Financial Planning Group, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jose Vivero is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and by searching for CRD# 6491974.

## Item 2: Educational Background & Business Experience

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Full Name: Jose Eduardo Vivero

Year of Birth: 1992

Post-Secondary Education: Bachelor of Business Administration in Finance  
Western Connecticut State University  
2019

Business Background:

Financial Advisor  
United Financial Planning Group LLC  
June 2025 – Present

Unemployed  
Jan 2025 – June 2025

Associate Advisor  
Moneco Advisors  
Apr 2023 – Jan 2025

Administrative Associate  
LPL Financial, LLC  
Apr 2020 – Jan 2025

Sr Relationship Manager  
Moneco Advisors  
Apr 2020 – Apr 2023

Representative  
Northwestern Mutual Wealth Management Company  
Mar 2019 – Mar 2020

Professional Designations<sup>1</sup>: CERTIFIED FINANCIAL PLANNER® professional

Chartered Financial Consultant (ChFC)

Chartered Life Underwriter (CLU)

Retirement Income Certified Professional (RICP)

## Item 3: Disciplinary Information

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There are no legal or disciplinary events material to a client's or prospective client's evaluation of Jose Vivero.

## Item 4: Other Business Activities

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A. Jose Vivero is not actively engaged in any other investment-related business or occupation.

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<sup>1</sup> Please see [Exhibit A](#) for professional designation descriptions.

- B. Jose Vivero is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

## Item 5: Additional Compensation

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Jose Vivero does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through United Financial Planning Group, LLC.

## Item 6: Supervision

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Jose Vivero is supervised and monitored by Gerard Barrasso, CCO, pursuant to United Financial Planning Group, LLC's written policies and procedures and code of ethics. Gerard Barrasso may be reached using the contact information on the cover page of this brochure supplement.