

Form ADV Part 2B – Brochure Supplement

For

**Michael E. Mullin, CFA®
Senior Vice President, Wealth Advisor**

Effective: March 27, 2023

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Michael E. Mullin, CFA®, (CRD# 2825901) 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 the Advisor at (800) 604-2838 or by email at info@claroadvisors.com.

Additional information about Mr. Mullin is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Michael E. Mullin, CFA®, born in 1972, is an Advisor of Claro. Mr. Mullin earned a Bachelor of Arts in Economics from Colby College in 1994. Mr. Mullin also earned a MBA and MSF from Boston College in 2005. Additional information regarding Mr. Mullin's employment history is included below.

Employment History:

VP, Wealth Advisor - Claro Advisors LLC	11/2016 to Present
President/Owner, MEM Capital Advisors LLC	11/2010 to 12/2016
Portfolio Manager, Boston Research & Management, Inc.	04/2008 to 11/2010
Portfolio Manager, Jefferies & Company Inc.	04/2007 to 03/2008
Portfolio Manager, Thomas Weisel Partners LLC	08/2005 to 04/2007

Chartered Financial Analyst ("CFA®")

The Chartered Financial Analyst ("CFA®") charter is a professional designation established in 1962 and awarded by CFA® Institute. To earn the CFA® charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA® Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA® charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. CFA® is a trademark owned by CFA® Institute.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Mullin. Mr. Mullin has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Mullin. 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 Mr. Mullin.* The Advisor encourages you to independently view the background of Mr. Mullin on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2825901.

Item 4 – Other Business Activities

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

Item 5 – Additional Compensation

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

Item 6 – Supervision

Mr. Mullin serves as an 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.