

Item 1: Cover Sheet

FORM ADV PART 2B

Paul S. Stanley



GRANITE BAY WEALTH MANAGEMENT, LLC

Main Office:

767 Islington Street, Suite 1-D
Portsmouth, NH 03801

888.610.8881

603.610.8881

March, 2017

This Brochure Supplement provides information about Paul S. Stanley that supplements the Granite Bay Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Joseph Skees at the number above if you did not receive Granite Bay Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Paul S. Stanley is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Paul S. Stanley

Born: 1974

EDUCATION:

Bentley College, B.S. in Finance & Economics, 1996

BUSINESS EXPERIENCE:

Granite Bay Wealth Management, LLC
Managing Partner, 01/2006 – present

UBS Wealth Management
Account Vice President, 09/2001 – 01/2006

Merrill Lynch
Financial Consultant, 06/1998 – 09/2001

PROFESSIONAL DESIGNATIONS

Certified Financial Planner

*The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

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 each supervised person providing investment advice. No information is applicable to this Item for Mr. Stanley.

Item 4: Other Business Activities

To permit Granite Bay Wealth Management, LLC (GBWM) clients to have access to as many investment solutions as possible, certain professionals of GBWM are registered representatives of Purshe Kaplan Sterling Investments, Inc. (“PKS”), a FINRA member broker-dealer. The relationship with PKS allows these professionals to provide additional products to clients’ portfolios that would not otherwise be available. Because PKS supervises the activities of these professionals as registered representatives of PKS, the relationship may be deemed material. However, PKS is not affiliated with GBWM or considered a related party. PKS does not make investment decisions for client accounts. Registered representative status enables these professionals to receive customary commissions for the sales of various securities, including those recommended to clients. Commissions charged for these products will not offset management fees owed to GBWM.

Receipt of commissions for investment products that are recommended to clients gives rise to a conflict of interest for the representative, in that the individual who will receive the commissions is also the individual that is recommending that the client purchase a given product. This conflict is disclosed to clients verbally and in this brochure. Clients are advised that they may choose to implement any investment

recommendation through another broker-dealer that is not affiliated with GBWM. GBWM attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client.

Mr. Stanley is separately licensed as an independent insurance agent. As such, Mr. Stanley may conduct insurance product transactions for GBWM clients, in his capacity as a licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as an employee of GBWM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Stanley therefore has an incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage GBWM or utilize Mr. Stanley to implement any insurance recommendations. GBWM attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents that are not affiliated with GBWM, or to determine not to purchase the insurance product at all. GBWM also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of GBWM, which requires that employees put the interests of clients ahead of their own.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Stanley does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through GBWM.

Item 6: Supervision

Mr. Stanley is a principal of GBWM, and as such has no direct supervisor. However, all employees of GBWM are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where GBWM is registered. Joseph Skees is the Chief Compliance Officer at GBWM.

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FORM ADV PART 2B

Joseph R. Skees



GRANITE BAY WEALTH MANAGEMENT, LLC

Main Office:

767 Islington Street, Suite 1-D
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888.610.8881

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March, 2017

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

Item 2: Educational Background and Business Experience

Joseph R. Skees

Born: 1972

EDUCATION:

University of Massachusetts Dartmouth, B.S. in Business Management, 1994

BUSINESS EXPERIENCE:

Granite Bay Wealth Management, LLC

Managing Partner & Chief Compliance Officer, 01/2006 – present

UBS Wealth Management

Account Vice President, 09/2001 – 01/2006

Merrill Lynch

Financial Consultant, 11/1999 – 09/2001

PROFESSIONAL DESIGNATIONS

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- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

CLU® (Chartered Life Underwriter®)

Since 1927, the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

ChFC® (Chartered Financial Consultant®)

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

CEBS (Certified Employee Benefits Specialist)

The Certified Employee Benefits Specialist (CEBS) program is jointly developed and administered by the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania. This is a non-accredited program. To attain the CEBS designation, the candidate must complete and pass eight college level courses that offer comprehensive understanding of employee benefit concepts and principles. The designation holder must also complete 30 hours of continuing education on a biennial basis.

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 each supervised person providing investment advice. No information is applicable to this Item for Mr. Skees.

Item 4: Other Business Activities

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Receipt of commissions for investment products that are recommended to clients gives rise to a conflict of interest for the representative, in that the individual who will receive the commissions is also the individual that is recommending that the client purchase a given product. This conflict is disclosed to clients verbally and in this brochure. Clients are advised that they may choose to implement any investment recommendation through another broker-dealer that is not affiliated with GBWM. GBWM attempts to mitigate this conflict by requiring that all investment recommendations have a sound basis for the recommendation, and by requiring employees to acknowledge their fiduciary responsibility toward each client.

Mr. Skees is separately licensed as an independent insurance agent. As such, Mr. Skees may conduct insurance product transactions for GBWM clients, in his capacity as a licensed insurance agent, and will receive customary commissions for these transactions in addition to any compensation received in his capacity as an employee of GBWM. Commissions from the sale of insurance products will not be used to offset or as a credit against advisory fees. Mr. Skees therefore has an incentive to recommend insurance products based on the compensation to be received, rather than on a client's needs. The receipt of additional fees for insurance commissions is therefore a conflict of interest, and clients should be aware of this conflict when considering whether to engage GBWM or utilize Mr. Skees to implement any insurance recommendations. GBWM attempts to mitigate this conflict of interest by disclosing the conflict to clients, and informing the clients that they are always free to purchase insurance products through other agents

that are not affiliated with GBWM, or to determine not to purchase the insurance product at all. GBWM also attempts to mitigate the conflict of interest by requiring employees to acknowledge in the firm's Code of Ethics, their individual fiduciary duty to the clients of GBWM, which requires that employees put the interests of clients ahead of their own.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Skees does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through GBWM.

Item 6: Supervision

Mr. Skees is a principal and the Chief Compliance Officer of GBWM, and as such has no direct supervisor. However, all employees of GBWM are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where GBWM is registered.

Item 1: Cover Sheet

FORM ADV PART 2B

Nathaniel B. Cary



GRANITE BAY WEALTH MANAGEMENT, LLC

Main Office:

767 Islington Street, Suite 1-D
Portsmouth, NH 03801

888.610.8881
603.610.8881

March, 2017

This Brochure Supplement provides information about Nathaniel B. Cary that supplements the Granite Bay Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Joseph Skees at the number above if you did not receive Granite Bay Wealth Management, LLC Brochure or if you have any questions about the contents of this supplement. Registration does not imply any certain level of skill or training.

Additional information about Nathaniel B. Cary is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Nathaniel B. Cary

Born: 1958

EDUCATION:

Boston University, B.S. in International Business & Relations, 1982

BUSINESS EXPERIENCE:

Granite Bay Wealth Management, LLC
Vice President, 01/2006 – present

UBS Wealth Management
Account Vice President, 09/2001 – 01/2006

Merrill Lynch
Financial Consultant, 06/1998 – 09/2001

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 each supervised person providing investment advice. No information is applicable to this Item for Mr. Cary.

Item 4: Other Business Activities

Mr. Cary does not participate in outside business activities. Not applicable.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Mr. Cary does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through GBWM.

Item 6: Supervision

Mr. Cary reports to the principals of the firm, and also the firm's Chief Compliance Officer, Joseph Skees. All employees of GBWM are required to follow the supervisory guidelines and procedures manual which is designed to ensure compliance with securities laws in the states where GBWM is registered.

PRIVACY NOTICE

Investment Advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives customers the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

**TYPES OF NONPUBLIC PERSONAL
INFORMATION (“NPI”) WE COLLECT**

We collect NPI about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information and Financial Account Numbers and/or Balances, Sources of Income, Credit Card Numbers or other Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

**PARTIES TO WHOM WE DISCLOSE
INFORMATION**

All Investment Advisers may need to share NPI to run their everyday business. In the section below, we list the typical reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), or respond to court orders and legal investigations, work with technology providers, compliance consultants, and counsel, or report to credit bureaus;
- For our marketing – to offer our products and services to you;
- For joint marketing with other financial companies;
- For our affiliates’ everyday business purposes – information about your transactions and experiences; or

If you are a new customer we may begin sharing your information on the day you sign our agreement. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing. However, please note we do not use NPI to give to third parties so they may market to you.

**PROTECTING THE CONFIDENTIALITY OF
CURRENT AND FORMER CLIENT’S INFORMATION**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

**THE RIGHT TO LIMIT SHARING – OPTING OUT
AND OPTING IN**

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: (i) sharing for affiliates’ everyday business purposes -- information about your creditworthiness; and (ii) sharing with affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately at our address or telephone number if you choose to opt out of these types of sharing.

Massachusetts law gives its residents additional rights to limit sharing. Under Massachusetts law, we may not share NPI with non-affiliates unless we first receive written permission (“opting-in”). If we do not receive permission to share this NPI, then we are prohibited from sharing this NPI with “non-affiliates” as defined below.

I give you permission to share my NPI with non-affiliates as described herein.

Signature of Client(s): _____

DEFINITIONS: Affiliates – companies related by common ownership or control. They can be financial and nonfinancial companies; Non- affiliates – companies not related by common ownership or control. They can be financial and nonfinancial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.