



MASON



Form ADV Part 2B Brochure Supplement For Michael Mason



2 Bayport Way, Suite 110
Newport News, VA 23606
(757) 223-9898
<https://www.masonllc.net>
mmason@masonllc.net

This brochure supplement provides information about Michael Mason that supplements the Mason & Associates, LLC brochure. You should have received a copy of that brochure. Please contact Thomas Blackburn if you did not receive Mason & Associates, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Mason is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 1663788.



EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

NAME Michael Mason

YEAR OF BIRTH 1961

EDUCATION Bachelor of Science
University of Maryland, 1986

**BUSINESS
BACKGROUND** Chairman & Senior Financial Planner
Mason & Associates, LLC
August 2003 to Present

Registered Representative
Centaurus Financial, Inc,
August 2003 to October 2020

Investment Adviser Representative
Centaurus Financial, Inc.
August 2003 to October 2020

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER® (“CFP®”)

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 71,000 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;



PROFESSIONAL DESIGNATIONS (CONTINUED)

Examination – Pass the comprehensive CFP® Certification Examination. The examination 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.

CHARTERED FINANCIAL CONSULTANT ("ChFC")

The ChFC designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years (please note that Michael Mason has been exempted from the continuing education requirement). Further information about the qualifications and standards required by The American College may be found here:

<https://www.theamericancollege.edu/designations-degrees/ChFC>.



PROFESSIONAL DESIGNATIONS (CONTINUED)

CHARTERED LIFE UNDERWRITER (“CLU”)

The CLU designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take eight mandatory courses which include five required courses which include five required courses (Fundamentals of Insurance Planning, Individual Life Insurance, Life Insurance Law, Fundamentals of Estate Planning, Planning for Business Owners and Professionals) and three elective courses (Financial Planning: Process and Environment, Income Taxation, Planning for Retirement Needs, Investments, Introduction to Disability and Lifetime Planning, and Legal and Financial Issues for Special Needs Families). Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years (please note that Michael Mason has been exempted from the continuing education requirement). Further information about the qualifications and standards required by The American College may be found here:

<https://www.theamericancollege.edu/designations-degrees/CLU>.

ITEM 3

DISCIPLINARY INFORMATION

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

ITEM 4

OTHER BUSINESS ACTIVITIES

- A. Michael Mason is not actively engaged in any other investment-related business or occupation.
- B. Michael Mason 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

COMPENSATION

Michael Mason does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Mason & Associates, LLC.

ITEM 6

SUPERVISION

Michael Mason is supervised and monitored by Thomas Blackburn, Chief Compliance Officer, pursuant to Mason & Associate LLC's written policies and procedures and code of ethics. Thomas Blackburn may be reached at (757) 223-9898.





MASON



Form ADV Part 2B Brochure Supplement For Kenneth Mason



2 Bayport Way, Suite 110
Newport News, VA 23606
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ktmason@masonllc.net

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Additional information about Kenneth Mason is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 2062196.



EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

NAME Kenneth Mason

YEAR OF BIRTH 1964

EDUCATION No formal education after high school to report

**BUSINESS
BACKGROUND** Senior Vice President & Senior Financial Planner
Mason & Associates, LLC
August 2003 to Present

Registered Representative
Centaurus Financial, Inc.
August 2003 to October 2020

Investment Adviser Representative
Centaurus Financial, Inc.
August 2003 to October 2020

PROFESSIONAL DESIGNATIONS

RETIREMENT INCOME CERTIFIED PROFESSIONAL

("RICP")The RICP designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take three required courses: Retirement Income Process, Strategies & Solutions, Sources of Retirement Income, and Managing the Retirement Income Plan. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years. Further information about the qualifications and standards required by The American College may be found here:
<https://www.theamericancollege.edu/designations-degrees/RICP>.





DISCIPLINARY INFORMATION

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



OTHER BUSINESS ACTIVITIES

- A. Kenneth Mason is not actively engaged in any other investment-related business or occupation.
- B. Kenneth Mason 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.



COMPENSATION

Kenneth Mason does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Mason & Associates, LLC.



SUPERVISION

Kenneth Mason is supervised and monitored by Thomas Blackburn, Chief Compliance Officer, pursuant to Mason & Associate LLC's written policies and procedures and code of ethics. Thomas Blackburn may be reached at (757) 223-9898.





Form ADV Part 2B Brochure Supplement For John Mason



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Additional information about John Mason is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5809825.



EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

NAME John Mason

YEAR OF BIRTH 1987

EDUCATION Bachelor's Degree
Virginia Polytechnic Institute and State University, 2010

**BUSINESS
BACKGROUND** President & Senior Financial Planner
Mason & Associates, LLC
January 2017 to Present

President
John M. Mason Financial Inc.
February 2012 to December 2016

Registered Representative
Centaurus Financial, Inc.
August 2010 to October 2020

Investment Adviser Representative
Centaurus Financial, Inc.
September 2010 to October 2020

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER® ("CFP®")

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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).



PROFESSIONAL DESIGNATIONS (CONTINUED)

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 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.

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DISCIPLINARY INFORMATION

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



OTHER BUSINESS ACTIVITIES

- A. John Mason is not actively engaged in any other investment-related business or occupation.
- B. John Mason 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.



COMPENSATION

John Mason does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Mason & Associates, LLC.



SUPERVISION

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tblackburn@masonllc.net

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Additional information about Thomas Blackburn is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 5673609.



EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

NAME Thomas Blackburn

YEAR OF BIRTH 1987

EDUCATION Masters of Accounting & Information Systems (Tax),
Virginia Polytechnic Institute and State University, 2011

**BUSINESS
BACKGROUND** Vice President, CCO, & Senior Financial Planner
Mason & Associates, LLC
July 2019 to Present

Registered Representative
Centaurus Financial, Inc.
July 2019 to October 2020

Investment Adviser Representative
Centaurus Financial, Inc.
July 2019 to October 2020

Senior Financial Planner
Verus Financial Partners
September 2012 to July 2019

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER® (“CFP®”)

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PROFESSIONAL DESIGNATIONS (CONTINUED)

Examination – The examination 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.

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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.

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PERSONAL FINANCIAL SPECIALIST (“PFS”)

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, certificate, or permit, none of which are in inactive status; fulfill 3,000 hours of personal financial planning business experience; complete 75 hours of personal financial planning continuing professional development (CPD) credits; pass either a comprehensive financial planning exam or a series of financial planning certificate exams and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA’s Code of Professional Conduct and the Statement on Standards in Personal Financial Planning Services, when providing personal financial planning services. To maintain their PFS credential, the recipient must complete 20 hours of financial planning CPD credits every year. The PFS credential is administered through the AICPA.

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states



PROFESSIONAL DESIGNATIONS (CONTINUED)

require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (SSPFPS).

CERTIFIED PUBLIC ACCOUNTANT (“CPA”)

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (SSPFPS).





DISCIPLINARY INFORMATION

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



OTHER BUSINESS ACTIVITIES

- A. Thomas Blackburn is not actively engaged in any other investment-related business or occupation.
- B. Thomas Blackburn 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.



COMPENSATION

Thomas Blackburn does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Mason & Associates, LLC.



SUPERVISION

Thomas Blackburn is supervised and monitored by Michael Mason, Chairman and Senior Financial Planner, pursuant to Mason & Associate LLC's written policies and procedures and code of ethics. Michael Mason may be reached at (757) 223-9898.





Form ADV Part 2B Brochure Supplement For Benjamin Raikes



2 Bayport Way, Suite 110
Newport News, VA 23606
(757) 223-9898
<https://www.masonllc.net>
braikes@masonllc.net

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Additional information about Benjamin Raikes is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 6042664.



EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

NANE Benjamin Raikes

YEAR OF BIRTH 1990

EDUCATION Bachelor of Science (Finance),
Virginia Polytechnic Institute and State University, 2012

**BUSINESS
BACKGROUND** Senior Financial Planner
Mason & Associates, LLC
January 2022 to Present

Financial Planner
Verus Financial Partners, Inc.
November 2015 - December 2021

**PROFESSIONAL
DESIGNATIONS** **CERTIFIED FINANCIAL PLANNER® (“CFP®”)**

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Examination – Pass the comprehensive CFP® Certification Examination. The examination 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



PROFESSIONAL DESIGNATIONS (CONTINUED)

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.

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ENROLLED AGENT ("EA")

An EA is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels – examination, collection, and appeals – of the Internal Revenue Service ("IRS"). In addition to taxpayer representation, enrolled agents can provide tax consultation services and prepare a wide range of federal and state tax returns.

To become an EA, one must either (1) work for the IRS for five years in a position requiring the interpretation of the tax code; or (2) pass all three parts of the Special Enrollment Exam (SEE) and pass a background check. EAs must adhere to ethical standards and complete 72 hours of continuing education courses every three years. Further information about the qualifications and standards required of an EA may be found by visiting the IRS website at

<https://www.irs.gov/tax-professionals/enrolled-agents/enrolled-agent-information>.





DISCIPLINARY INFORMATION

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



OTHER BUSINESS ACTIVITIES

- A. Benjamin Raikes is not actively engaged in any other investment-related business or occupation.
- B. Benjamin Raikes 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.



COMPENSATION

Benjamin Raikes does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Mason & Associates, LLC.



SUPERVISION

Benjamin Raikes is supervised and monitored by Thomas Blackburn, Chief Compliance Officer, pursuant to Mason & Associate LLC's written policies and procedures and code of ethics. Thomas Blackburn may be reached at (757) 223-9898.

