

Brochure Supplement

FEBRUARY 11, 2022

CHRISTOPHER P. CARELLI

20 Park Avenue, Suite 201
Worcester, MA 01605

(508) 795-0264

This Brochure Supplement provides information about Christopher P. Carelli that supplements the Disclosure Brochure of Carr Financial Group Corporation (hereinafter "Carr Financial Group"), a copy of which you should have received. Please contact Carr Financial Group's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Christopher P. Carelli is available on the SEC's website at www.adviserinfo.sec.gov.

Carr Financial Group Corporation, a Registered Investment Adviser

20 Park Avenue, Suite 201, Worcester, MA 01605 | (508) 795-0264

Item 2. Educational Background and Business Experience

Born 1970

Post-Secondary Education

Worcester State University | Bachelors, Marketing | 1993

Recent Business Background

Carr Financial Group Corporation | Investment Adviser Representative | February 2022 – Present

Private Advisor Group, LLC | Investment Adviser Representative | December 2013 – March 2022

LPL Financial LLC | Registered Representative | December 2013 – March 2022

Item 3. Disciplinary Information

Carr Financial Group is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Christopher P. Carelli. Carr Financial Group has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Carr Financial Group is required to disclose information regarding any investment-related business or occupation in which Christopher P. Carelli is actively engaged.

Licensed Insurance Agent

Christopher P. Carelli is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Carr Financial Group recommends the purchase of insurance products where Christopher P. Carelli receives insurance commissions or other additional compensation. Carr Financial Group seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

Carr Financial Group is required to disclose information regarding any arrangement under which Christopher P. Carelli receives an economic benefit from someone other than a client for providing investment advisory services. Carr Financial Group has no information to disclose in relation to this Item.

Item 6. Supervision

Richard M. Carr, is generally responsible for supervising Christopher P. Carelli's advisory activities on behalf of Carr Financial Group. Richard M. Carr can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

Carr Financial Group supervises its personnel and the investments made in client accounts. Carr Financial Group monitors the investments recommended by Christopher P. Carelli to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. Carr Financial Group periodically reviews the advisory activities of Christopher P. Carelli, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Christopher P. Carelli.