Form ADV Part 2B - Brochure Supplement

# Berkshire Money Management, Inc.

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Dalton, MA 01226
888-232-6072

*Date of Brochure: September 30, 2026*

**Supervised Persons**

Allen P. Harris, Jr.
Scott C. Little
Peter Coughlin
Zachary R. Marcotte
John A. Bielski, Jr.
Lauren M. Russo
Holly K. Simeone
Michael O'Brien
Peter Jeffrey Gagne
Brendan R. Bullett

All supervised persons can be reached at the address and telephone number listed above.

This Brochure Supplement provides information about the above-listed supervised persons and supplements the Berkshire Money Management, Inc. Brochure. You should have received a copy of that Brochure. Please contact Natalie Wheeler using the provided contact information if you did not receive Berkshire Money Management, Inc.'s Brochure or if you have any questions about the contents of this supplement.

Additional information about each individual listed above is available on the SEC's website at www.adviserinfo.sec.gov.

## Educational Background and Business Experience

**Allen P. Harris, Jr., CEPA, CVB, CBV, CVGA** *Year of Birth*: 1973

***Education**:*
Graduated from Massachusetts College of Liberal Arts, North Adams, MA in 1996 with a BS in Finance, Accounting, and Economics

***Business Background**:*
*Berkshire Money Management, Inc.*, President, CEO, CIO, CCO, 2001 – Present
*Berkshire Money Management Tax & Accounting, LLC,* CEO, 2026 – Present

***Professional Designations and Certifications**:*
Series 7, General Securities Representative Examination, 1998
Qualifications of Series 7:
Series 7, General Securities Representative Examination is a component of FINRA's licensing and examination requirements for registered representatives actively engaged in investment banking and securities business. The successful candidate must pass a proctored exam which qualifies an individual for the solicitation, purchase and/or sale of all securities products, including corporate securities, municipal securities, municipal fund securities, options, direct participation programs, investment company products, and variable contracts.

Series 65, Uniform Investment Adviser Law Examination, 1998
Qualifications of Series 65:
Series 65, Uniform Investment Adviser Law Examination is another component of FINRA's licensing and examination requirements for registered representatives actively engaged in investment banking and securities business. The passing of Series 65 test qualifies candidates as investment adviser representatives.

Certified Exit Planning Advisor (CEPA), 2017
Qualifications of CEPA:
The CEPA designation, issued by the Exit Planning Institute, teaches advisors to effectively engage business owners by providing valuable conversations around growth and exit. Candidates must have a minimum of 5 years of relevant experience, an undergraduate degree or additional work experience, and be a member of the Exit Planning Institute. The designation is awarded upon completion of a five-day educational training and a final exam. Continued designation requires completion of 40 hours of continuing education every three years.

Certified Value Builder (CVB), 2018
Qualifications of CVB:
The CVB certification program, issued by The ValueBuilder System, teaches advisors methods to engage with business clients to build their value. Certification is awarded upon completion of self-guided coursework, a live classroom event, and a certification exam.

Chartered Business Valuator (CBV), 2018

Qualifications of CBV:

The CBV designation, issued by the CBV Institute, teaches financial professionals to be adept in the complexities of business valuation. Candidates are required to hold an undergraduate degree and have completed 1,500 hours of business valuation or related experience. The designation requires completion of six courses and a membership qualification exam. Continued designation requires completion of a minimum of 10 hours of continuing professional development per year and a total of 60 hours measured over a consecutive three-year period.

Certified Value Growth Advisor (CVGA), 2019

Qualifications of CVGA:

The CVGA certification program, issued by Corporate Value Metrics, LLC, teaches business advisors how to drive growth and build value to improve performance and profitability for their business clients. Certification is awarded upon completion of a one-week program.

**Scott C. Little, CEPS, BFA** *Year of Birth*: 1977

***Education**:*

Graduated from Massachusetts College of Liberal Arts, North Adams, MA, in 2001 with a BS in Business Administration and Economics

***Business Background**:*

*Berkshire Money Management, Inc*., Associate Vice President, 2002 – 2006
*Berkshire Money Management, Inc.*, Vice President, 2006 – Present

***Professional Designations and Certifications**:*

Series 65, Uniform Investment Adviser Law Examination, 2002

See Series 65 qualifications explanation above.

Certified Elder Planning Specialist (CEPS), 2018

Qualifications of CEPS:

The CEPS designation, issued by Plan4Life, LLC, teaches advisors critical skills to best serve their aging clients. The designation is awarded upon completion of a ten-module course and a final certification exam.

Behavioral Financial Advisor (BFA), 2023

Qualifications of BFA:

The BFA designation, issued by think2perform, teaches advisors to use psychology and neuroscience when coaching clients in making rational, values-based decisions. The designation is awarded upon completion of two multi-part courses on behavioral finance and an exam. Continued designation requires the completion of 20 hours of continuing education every two years.

**Peter Coughlin, CSA** *Year of Birth*: 1960

***Education**:*
Graduated from Pepperdine University, Malibu CA, in 1983 with a BA in Communications

***Business Background**:*
*Berkshire Money Management, Inc.*, Executive Director, 2016 – Present
*Wells Fargo Advisors*, Financial Advisor, 2015 – 2016
*UBS*, Vice President – Investments, 2002 – 2014
UBS, Vice President – Investments – Wealth Management, 1989 – 2002

***Professional Designations and Certifications**:*
Series 63, Uniform Securities Agent State Law Examination, 1985
Qualifications of Series 63:
The Series 63 is a securities license entitling the holder to solicit orders for any type of security in a particular state. Securities agents must acquire the Series 63 license, in addition to a Series 7 or Series 6 license, to sell securities. To obtain a Series 63 license, the applicant must pass an exam and possess knowledge of ethical practices and fiduciary obligations.

Series 65, Uniform Investment Adviser Law Examination, 2015
See Series 65 qualifications explanation above.

Certified Senior Advisor (CSA), 2019
Qualifications of CSA:
The CSA designation, issued by the Society of Certified Senior Advisors, teaches professionals skills to identify the most appropriate options and solutions for seniors' individual needs and best interests. Candidates are required to provide background information, pass a comprehensive background check, agree to the terms of earning and maintaining the certification, and agree to uphold the CSA Code of Professional Responsibility. The designation is awarded upon completion of a module and the certification exam. Continued designation requires the completion of 30 continuing education credits every three years.

**Zachary R. Marcotte, CRPC, AWMA, AIF, RMA, MS, CFP, MPAS** *Year of Birth*: 1989

***Education**:*
Graduated from College of Financial Planning, Centennial, CO, in 2020 with a MS in Personal Financial Planning
Graduated from Massachusetts College of Liberal Arts, North Adams, MA in 2018 with a BS in Business Administration
Graduated from Berkshire Community College, Pittsfield, MA in 2010 with an AS in Business Administration

***Business Background**:*
*Berkshire Money Management, Inc.*, Director of Financial Planning, 2021 – Present
*Berkshire Money Management, Inc.*, Financial Planner, 2018 – 2021
*Berkshire Money Management, Inc.*, Associate Adviser, 2014 – 2018
*Berkshire Money Management, Inc.*, Compliance Officer, 2012 – 2017
*Berkshire Money Management, Inc.*, Operations Specialist, 2007 – 2012

***Professional Designations and Certifications**:*
Series 65, Uniform Investment Adviser Law Examination, 2014
See Series 65 qualification explanation above.

Chartered Retirement Planning Counselor (CRPC), 2014
Qualifications of Chartered Retirement Planning Counselor:
The CRPC designation, issued by the College for Financial Planning, teaches advisors to provide more comprehensive retirement advice to their clients. The designation is awarded upon completion of a self-study CRPC course and a final exam. Continued designation requires the completion of 16 hours of continuing education every two years.

Accredited Wealth Management Advisor (AWMA), 2018
Qualifications of Accredited Wealth Management Advisor:
The AWMA designation, issued by the College for Financial Planning, teaches experienced advisors to help clients capitalize on opportunities to preserve, grow, and transfer their wealth. The designation is awarded upon completion of a self-study AWMA course and a final exam. Continued designation requires the completion of 16 hours of continuing education every two years.

Accredited Investment Fiduciary (AIF), 2018
Qualifications of Accredited Investment Fiduciary:
The AIF designation, issued by the Center for Fiduciary Studies, teaches advisors best practices to carry out their fiduciary responsibilities. The designation is awarded upon completion of a training program and a final exam. Continued designation requires the completion of six hours of continuing education per year.

Retirement Management Advisor (RMA), 2018
Qualifications of Retirement Management Advisor:
The RMA designation, issued by the Investments & Wealth Institute, teaches advisors to navigate the specific needs of their clients' retirement income plans to drive better outcomes. Candidates are required to be financial professionals with three years' relevant experience or acceptable designations (CIMA®, CPWA®, CFP®, CFA®, ChFC, RICP). The designation is awarded upon completion of a RMA online course, RMA Capstone course, and final exam. Continued designation requires the completion of 20 hours of continuing education per year.

Certified Financial Planner (CFP), 2019
Qualifications of Certified Financial Planner:

The CFP designation, issued by the Certified Financial Planner Board of Standards, Inc., teaches financial professionals to take a holistic, personalized approach to their clients' financial planning. Candidates are required to hold a bachelor's degree and have completed three years of full-time personal financial planning experience or equivalent part-time experience. The designation is awarded to professionals who have completed CFP-board registered program or who hold a CPA, ChFC, CLU, CRFA, Ph.D. in financial planning, finance, business administration or economics, Doctor of Business Administration, or attorney's license and a final exam. Continued designation requires the completion of 30 hours of continuing education every two years.

Master Planner Advanced Studies (MPAS), 2020
Qualifications of Master Planner Advanced Studies:
The MPAS designation, issued by the College for Financial Planning, is awarded upon completion of the Master of Science in personal financial planning from the College of Financial Planning, which is earned through the completion of 30 credits. Continued designation requires the completion of 40 hours of continuing education every two years.

**John A. Bielski, Jr.** *Year of Birth*: 1978

***Education**:*
Graduated from Massachusetts College of Liberal Arts, North Adams, MA in 2000 with a BS in Business Administration

***Business Background**:*
*Berkshire Money Management, Inc.*, Supervisor of Capital Trading, 2018 – Present
*Atlas Private Wealth Management*, Manager of Investment Services, 2000 – 2018

***Professional Designations and Certifications**:*
Series 65, Uniform Investment Adviser Law Examination, 2003
See Series 65 qualifications explanation above.

**Lauren M. Russo, CFP, CVB, CEPA** *Year of Birth*: 1996

***Education**:*
Graduated from University of Massachusetts Amherst, Amherst, MA in 2018 with a BS in Resource Economics and a minor in Psychology

***Business Background**:*
*Berkshire Money Management, Inc.*, Financial Advisor, 2018 – Present
*Berkshire Money Management Tax & Accounting, LLC,* Director of Integrated Tax and Financial Planning, 2026 – Present
*Berkshire Money Management, Inc.*, Client Success Coordinator, 2018 – 2018
*Berkshire County ARC*, Relief Staff, 2016 – 2018

***Professional Designations and Certifications**:*

Series 65, Uniform Investment Adviser Law Examination, 2018
See Series 65 qualifications explanation above.

Certified Financial Planner (CFP), 2023
See CFP qualifications explanation above.

Certified Value Builder (CVB), 2018
See CVB qualifications explanation above.

Certified Exit Planning Advisor (CEPA), 2019
See CEPA qualifications explanation above.

**Holly K. Simeone, CES** *Year of Birth*: 1992

***Education**:*
Graduated from Cambridge College, Springfield, MA in 2019 with a MS in Finance
Graduated from Fitchburg State University, Fitchburg, MA in 2015 with a BS in Business Administration with a concentration in Management

***Business Background**:*
*Berkshire Money Management, Inc.*, Financial Advisor, 2022 – Present
*Berkshire Money Management, Inc.*, Client Care Specialist, 2021 – 2022
*Lee Bank*, Trust Administration Coordinator, 2019 – 2021
*St. Germain Securities*, Client Services, 2019 – 2021
*Lee Bank*, Universal Banker, 2018 – 2018
*Digital Federal Credit Union*, Member Service Representative, 2015 – 2017

***Professional Designations and Certifications**:*
Series 65, Uniform Investment Adviser Law Examination, 2022
See Series 65 qualifications explanation above.

Certified Estate and Trust Specialist (CES), 2020
Qualifications of CES:
The CES designation, issued by the Institute of Business & Finance, expands financial professionals' estate planning and asset repositioning knowledge to secure their clients' assets for generations to come. Candidates are required to have a bachelor's degree or one year of financial services work experience. The designation is awarded upon completion of a self-study course, a written case study, and final exams. Continued designation requires the completion of 30 hours of continuing education every two years.

**Michael O'Brien** *Year of Birth*: 2000

***Education**:*

Graduated from Massachusetts College of Liberal Arts, North Adams, MA in 2022 with a BS in Communications

***Business Background**:*
*Berkshire Money Management, Inc.*, Paraplanner, 2024 – Present
*Berkshire Fairfield Insurance Agency, LLC, 2022 - 2024*

***Professional Designations and Certifications**:*
Series 65, Uniform Investment Adviser Law Examination, 2025
See Series 65 qualifications explanation above.

Property and Casualty Insurance, Producer Examination, 2025
Through the Commonwealth of Massachusetts Office of Consumer Affairs and Business Regulation, Division of Insurance, licensure is afforded to individuals who pass these exams allowing them to sell property and casualty insurance products.

**Peter Jeffrey Gagne** *Year of Birth*: 1985

***Education**:*
Graduated from Fairfield University in 2007 with a BA in Economics

***Business Background**:*
*Berkshire Money Management, Inc.*, Financial Advisor, 2025 – Present
*Pioneer Valley Financial Group,* Financial Advisor, 2021 – 2025
*Mass Mutual*, Advisor Transition Consultant, 2019-2020

***Professional Designations and Certifications**:*
Series 7, General Securities Representative Examination, 2012
See Series 7 qualifications explanation above.

Series 66, Uniform Combined State Law Examination, 2015
Qualifications of Series 66:

The Series 66 is a North American Securities Administrators Association (NASAA) exam administered by FINRA. The exam consists of 100 scored questions and 10 unscored questions. Candidates have 150 minutes to complete the exam. To pass the Series 66 exam, candidates must correctly answer at least 73 of the 100 scored questions. The Series 66 exam qualifies individuals in two capacities, as a representative of both a broker-dealer and an investment adviser.

**Brendan R. Bullett** *Year of Birth*: 1979

***Education**:*
Graduated from Villanova University in 2001 with a BA in History

***Business Background**:*
*Berkshire Money Management, Inc.*, Financial Advisor, 2025 – Present
*MountainOne Investments,* Financial Advisor, *2008 - 2025*

***Professional Designations and Certifications**:*
Series 65, Uniform Investment Adviser Law Examination, 2023
See Series 65 qualifications explanation above.

Series 7, General Securities Representative Examination, 2005
See Series 7 qualifications explanation above.

## Disciplinary Information

Berkshire Money Management, Inc. has no applicable disciplinary events to disclose.

## Other Business Activities

Registered investment advisers are required to disclose all material facts regarding all supervised persons' active engagement in any other investment-related business or occupation.

There is no information applicable to this item for Allen P. Harris, Jr., Scott C. Little, Zachary R. Marcotte, Peter Coughlin, John A. Bielski, Jr., Lauren Russo, Holly K. Simeone, Michael O'Brien, Peter Gagne or Brendan R. Bullett.

## Additional Compensation

Registered investment advisers are required to disclose other compensation or economic benefits such as sales awards and other prizes or bonuses received by supervised persons, that is based at least in part, on the number or amount of sales, client referrals, or new accounts opened.

Investment advisors receive 0.25% of the assets brought in under management.

## Supervision

Registered investment advisers are required to disclose what methods are used to supervise individuals considered to be supervised persons. A supervised person is any person providing investment advice on behalf of the registered investment adviser and who is subject to the supervision or control of the registered investment adviser. Allen P. Harris, Jr., CEO, CIO, CCO supervises all registered investment advisory representatives of Berkshire Money Management, Inc. He can be reached at 888-232-6072.

BMM has adopted Policies & Procedures and a Code of Ethics (rules of professional conduct) designed to assist in preventing, detecting, and correcting violations of law, securities rules, and policies. All supervised persons are required to review the Policies & Procedures and Code of

Ethics annually or more frequently as warranted based on updates or changes. Annually, each must also submit a signed document stating that they understand and will abide by BMM's Policies & Procedures and Code of Ethics.

BMM conducts mandatory employee training for all employees regarding the Policies & Procedures and the Code of Ethics on at least an annual basis and more frequently as appropriate based on changes or updates.

BMM monitors on an ongoing basis the content of client communications and advice given to clients or prospective clients by its supervised persons which may include verbal, written, and/or electronic transmissions.

BMM monitors client portfolios and securities through various reports and trade blotters. Daily reviews are performed to verify cash positions and liquidity needs, appropriate levels of asset selection and allocation based on the client's risk tolerance and model assignment, and any deviation from the appropriately assigned model allocation ranges that may require rebalancing or asset reallocation.

BMM's financial planning consultations and recommendations are not limited to any specific product or service offered by a broker dealer or insurance company. All recommendations are of a generic nature and implementation of financial planning recommendations is entirely at the clients' discretion. As such, BMM does not monitor or review financial planning recommendations and does not charge any fees for financial planning consultations.

BMM strives to make every effort to ensure that the high ethical standards long maintained by BMM continue.