



**PART 2B OF FORM ADV:
BROCHURE SUPPLEMENT**

Janet Goulart

25 First Ave.
East Greenwich, RI 02818
(401) 541-5100

SUPERVISION

John Maggiacomo
3 Montego Circle
Andover, MA 01810
(978) 809-3393

This Brochure Supplement provides information about Janet Goulart that is an accompaniment to the Disclosure Brochures and Forms CRS for our firm, Cambridge Investment Research Advisors, Inc (CIRA) and affiliated broker-dealer, Cambridge Investment Research, Inc. (CIR). You should have received all of these together as a complete disclosure packet. If you did not receive our Disclosure Brochures or Forms CRS or if you have questions about this Brochure Supplement for Janet Goulart, you are welcome to contact us through the information listed to the left.

Additional information about Janet Goulart is available on the SEC website at www.adviserinfo.sec.gov. Please be aware that not all states require registration and therefore your Financial Professional may not show up on the SEC website.

Janet Goulart

CLTC®, LUTCF®, RICP®

CRD#: 2625596
Year of Birth: 1963

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education

New Hampshire College, BS - Management Information Systems,
1985

Business Background

Investment Advisor Representative, Cambridge Investment
Research Advisors, INC,
August 2013 To Present

Registered Representative, Cambridge Investment Research, INC,
August 2013 To Present

8/27/2025

PROFESSIONAL DESIGNATIONS

Your Financial Professional has achieved the designation(s) below. If you would like additional information you may discuss with your financial professional or visit the issuing entity's website.

CLTC®—Certified In Long Term Care

The CLTC® Certification for Long-Term Care is issued by the CLTC Board of Standards, Inc. and provides designees with the knowledge to use tools necessary to create a plan that concerns the emotional, physical, and financial wellbeing of a client's family should care be necessary. While there are no pre-requisites required for the CLTC the designee must complete either a two-day class or online course and complete a final course exam. In addition, the designee must complete an ethics course every two years.

LUTCF®—Life Underwriter Training Council Fellow

The LUTCF® Life Underwriter Training Council Fellow is issued by The National Association of Insurance and Financial Advisors. Knowledge achieved through the LUTCF® designation is best for financial advisors with 1-5 years experience seeking critical skills in prospecting, selling, business planning, and product knowledge. Pre-requisites require the designee to be a member of NAIFA. The designee is then required to complete three online, self-study modules with proctored, closed book exams after each module. In addition, the designees are required to complete three hours of ethics continuing education within the three-year authorization period.

RICP®—Retirement Income Certified Professional

The RICP® Retirement Income Certified Professional designation is granted by The American College of Financial Services to financial professionals with retiree clients in need of income solutions. Prerequisite of three years of relevant business experience are required. The designation program requirements are to complete three required courses and agree to comply with The American College Code of Ethics and Procedures. The three courses required are: Retirement Income Process, Strategies & Solutions; Sources of Retirement Income; and Managing the Retirement Income Plan. To maintain the designation, designees must participate in the annual Professional Recertification Program and complete 30 hours of continuing education every two years.

DISCIPLINARY INFORMATION

Janet Goulart has no legal or disciplinary events to report.

OTHER BUSINESS ACTIVITIES

In addition to serving as your investment advisory representative Janet Goulart is engaged in the following business activities:

Insurance/Benefits/Human Resources - Janet Goulart

Owner/Partner of a Business Entity - DBA Name - Athena Legacy Solutions, LLC

Owner/Partner of a Business Entity - Real Estate - Trio JEZ, LLC

Real Estate - Janet M Goulart

There are certain business activities in which a financial professional can engage that present potential conflicts of interest. If applicable, additional disclosure relevant to your Financial Professional's outside business activities are outlined below. Please note that these are potential conflicts of interest and it is your Financial Professional's fiduciary duty to act in your best interest. If you have any questions about the disclosures please ask your Financial Professional as this is an opportunity to better understand your relationship and your Financial Professional's activities.

Your financial professional is also a registered representative with Cambridge Investment Research, Inc., ("CIR") a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). When acting as a registered representative of CIR, your financial professional

sells, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. Clients are not obliged to purchase or sell securities through CIR or their Financial Professional. However, if you choose to establish an account with your Financial Professional, it is important to understand that due to regulatory constraints, your Financial Professional must place all purchases and sales of securities products in commission-based accounts through CIR or other institutions approved by CIR.

The receipt of commissions creates an incentive for your Financial Professional to recommend those products for which they will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Your Financial Professional controls for this potential conflict of interest by discussing with clients their specific needs, the benefits and negatives of establishing a fee-based account through CIRA versus establishing a commission-based account through CIR and also the compensation arrangements under the different scenarios.

Investment advisory fees charged by CIRA are separate and distinct from the fees and expenses charged by investment company securities that are recommended to you. A description of these fees and expenses are available in each investment company's security prospectus. While not an exhaustive list, an example of these fees and expenses are mutual fund sales loads and surrender charges, variable annuity fees and surrender charges and IRA and qualified retirement plan fees. In addition, certain mutual fund companies, as outlined in the fund's prospectus, pay 12b-1 fees. 12b-1 fees are considered marketing or distribution fees and come from fund assets, therefore, indirectly from client assets. With your managed accounts, 12b-1 (marketing and distribution) fees and trail earned will be credited to your account at the clearing firm whenever possible. When 12b-1 fees and trails are received by your Financial Professional in his/her capacity as Registered Representative of Cambridge, the investment advisory fee will be lowered, or offset by that amount.

Your Financial Professional is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, your Financial Professional will receive commissions for selling insurance and annuity products. Clients can choose any independent insurance agent and insurance company to purchase insurance products and are not obligated to purchase insurance products through your Financial Professional. Regardless of the insurance agent selected, the insurance agent or agency receives normal commissions from the sale. The receipt of compensation and other potential incentive benefits creates an incentive to recommend products to clients. At the time of any recommendations your Financial Professional will discuss the products, your needs and any compensation arrangements.

Your Financial Professional is a real estate agent and/or mortgage loan originator. In this separate capacity, your Financial Professional may earn commissions for real estate transactions or real estate loans to the extent that an advisory client may use a portion of their proceeds from the sale of their real estate to fund their securities account (s), a potential conflict of interest exists. The conflict is present in that your Financial Professional has an incentive to recommend the proceeds be placed in a securities account in which they are the registered representative or advisor on the account, thus increasing their compensation. Due to risks of investing liquefied home equity or using portions of a loan on the client's real estate, a client may not use this as a source of funds when investing with CIRA. Clients are not obligated to use the mortgage or real estate services provided by your Financial Professional.

ADDITIONAL COMPENSATION

In addition to the description of other business activities outlined above, some Financial Professionals receive additional benefits from CIRA when assets are held through investment management platforms offered by CIRA, which may include CIRA's WealthPort program (also described in CIRA's Disclosure Brochure). The benefits received are in addition to the advisory fees received by your Financial Professional for serving as the investment advisor representative to the client's account. These benefits include but are not limited to increased payout on portion of their investment advisory fees, discounts on performance reporting software and participation in conferences.

Certain product sponsors provide your Financial Professional with economic benefits as a result of your Financial Professional's recommendation or sale of the product sponsors' investments. The economic benefits received can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist your Financial Professional in providing various services to clients. These economic benefits may be received directly by your Financial Professional or indirectly through CIRA and/or CIR who have entered into specific arrangements with product sponsors. These economic benefits could influence your Financial Professional to recommend certain products/programs over others.

Please review the CIRA and Cambridge Revenue Sharing Disclosure located at www.joincambridge.com for further information. It is also available upon request.

Your Financial Professional's investment advisory activities are supervised by John Maggiacomo. John Maggiacomo monitors the recommendations provided by your Financial Professional and any transactions that are executed in your advisory accounts. Supervision is conducted through electronic reporting as well as personal communications and visits with your Financial Professional.