



Supplement

PART 2B - BROCHURE

Item 1 Cover Page

A.

William Edward Ryan CFP®

Main Street Wealth Management

376 Main Street

Bedminster, New Jersey 07921

908-719-8700

<https://www.MSWealth.com/>

Private Advisor Group, LLC

Part 2B - Brochure Supplement

Dated 08/22/2025

Contact: James Hooks, Chief Compliance Officer

Private Advisor Group, LLC

305 Madison Avenue, PO Box 1820

Morristown, New Jersey 07962

973-538-7010

www.PrivateAdvisorGroup.com

B.

This Brochure Supplement provides information about William Ryan that supplements the Private Advisor Group, LLC Brochure. You should have received a copy of that Brochure. Please contact James Hooks, Chief Compliance Officer, if you did not receive Private Advisor Group, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about William Ryan is available on the SEC's website at www.adviserinfo.sec.gov.



Item 2 Education Background and Business Experience

William Ryan was born in 1959.

Education

Stockton College
Bachelor of Science, 1983, Business Management

Business Experience

Financial Advisor, Main Street Wealth Management
2017 to present

Investment advisor representative, Private Advisor Group
2017 to present

Registered representative, LPL Financial
1998 to present

Financial Advisor, Ryan Wealth Management Services;
1998 - 2017

Designations

CFP®

Mr. Ryan has held the designation of Certified Financial Planner™ certification since 2006. 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 currently must satisfactorily fulfill the following requirements:

- I. 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;

- II. 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;
- III. Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- IV. 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:

- I. 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
- II. 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

None

Item 4 Other Business Activities

A. Registered Representative of LPL Financial. Mr. Ryan is a registered representative of LPL Financial, an SEC registered and FINRA member broker-dealer which acts as a qualified custodian. Clients may choose to engage Mr. Ryan in his individual capacity as a registered representative of LPL Financial to implement investment recommendations on a commission basis. Clients may also choose to custody investment assets with LPL Financial.

1. **Conflict of Interest.** When Mr. Ryan recommends that a client purchase investment products on a commission basis or custody assets with a particular custodian, that recommendation presents a **conflict of interest**, as Mr. Ryan may receive a financial benefit from LPL Financial, and therefore have an incentive to recommend investment products based on commissions or other compensation to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Ryan. Clients are reminded that they may



purchase investment products recommended by Registrant through other, non-affiliated broker dealers, and may choose to custody investment assets through non-affiliated custodians. **The Registrant's Chief Compliance Officer, James Hooks, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

2. **Commissions.** In the event the client chooses to purchase investment products through a brokerage account with LPL Financial, brokerage commissions will be charged by LPL Financial to effect securities transactions, a portion of which commissions shall be paid by LPL Financial to Mr. Ryan. The brokerage commissions charged by LPL Financial may be higher or lower than those charged by other broker-dealers. In addition, LPL Financial, as well as Registrant's Associated Persons, relative to commission mutual fund purchases, may also receive additional ongoing 12b-1 trailing commission compensation directly from the mutual fund company during the period that the client maintains the mutual fund investment. The securities commission business conducted by Mr. Ryan is separate and apart from Registrant's investment management services discussed in the Registrant's Brochure.
3. **Other Compensation.** In the event the client chooses to purchase investment products through a brokerage account with LPL Financial, or custody investment assets with LPL Financial, Mr. Ryan may receive compensation other than commissions from LPL Financial. Other compensation may include bonuses based on production, stock options to purchase shares of LPL Financial's parent company, LPL Investment Holdings Inc., reimbursement of fees that your financial advisor pays to LPL Financial for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition from another investment firm to LPL, or attendance at LPL Financial conferences and events. These types of compensation from LPL Financial may be based on overall business production and/or on the amount of assets serviced in LPL Financial advisory programs. Clients are reminded that they may purchase investment products recommended by Registrant through other, non-affiliated broker dealers, and may choose to custody investment assets through non-affiliated custodians.

- B. **Insurance License.** Mr. Ryan holds a license to sell insurance, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Ryan to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Ryan that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Ryan. Clients are reminded that they may purchase insurance products recommended by Mr. Ryan through any other, non-affiliated insurance agent, insurance broker or insurance producer. **The Registrant's Chief Compliance Officer, James Hooks, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

Item 5 Additional Compensation

Mr. Ryan may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.

Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act ("Act"). The Registrant's Chief Compliance Officer, James Hooks, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or



solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Hooks at 973-538-7010.

Item 7 Additional Addresses

None