

Cassidy Murphy, CFP[®], CPWA[®], RMA[®]
FinTrust Capital Advisors, LLC

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This brochure supplement provides information about Cassidy Murphy that supplements the FinTrust Capital Advisors, LLC (“FCA”) brochure. You should have received a copy of that brochure. Please contact the Chief Compliance Officer at (864) 288-2849 if you did not receive FCA’s brochure or if you have any questions about the contents of this supplement.

Additional information about Mrs. Murphy is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Cassidy Murphy, b. July 18, 1986

Educational Background

Columbia Southern University – BS, Business Administration
Community College of the Air Force – AAS, Electronic Systems Technology
The CERTIFIED FINANCIAL PLANNER™ (CFP[®])
Certified Private Wealth Advisor[®] (CPWA[®])
Retirement Management Advisor[®] (RMA[®])

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;

- 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.

The Certified Private Wealth Advisor® (CPWA®) designation was created specifically for wealth managers who work with high-net-worth individuals, focusing on the life cycle of wealth: accumulation, preservation, and distribution. Candidates who earn the certification seek to understand how to develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth. The CPWA® certification program requires that candidates meet all educational and experience eligibility requirements, including submission of a background check. Successful candidates complete pre-study educational materials, attend a class program, and pass the CPWA Certification Exam.

Retirement Management Advisor® (RMA®) designation is administered by the Investments & Wealth Institute. The RMA program is an advanced certificate program that focuses on building custom retirement income plans and to master the retirement planning advisory process, all within an increasingly regulatory environment. Candidates require three years relevant experience or certain acceptable designations and earn the designation by completing course material and successfully passing the RMA exam. RMA designees are required to adhere to the Institute's Code of Professional Responsibility, and complete 20 hours of continuing education annually.

Business Experience

Dates	Position	Firm
2021 – Present	Registered Representative	FinTrust Brokerage Services, LLC
2021 – Present	Financial Planner	FinTrust Capital Advisors, LLC

2021 – Present
2015 – 2021

Insurance Agent
Financial Advisor

FinTrust Insurance and Benefits, Inc.
Merrill Lynch, Pierce, Fenner & Smith, Inc.

Item 3 - Disciplinary Information

Mrs. Murphy has no information applicable to this Item.

Item 4 - Other Business Activities

FCA is related due to the common ownership to FinTrust Brokerage Services, LLC (“FTBS”) and FinTrust Insurance and Benefits, Inc. FTBS is an affiliated broker-dealer firm that is registered with the SEC and is a Member FINRA/SIPC. FinTrust Insurance and Benefits, Inc. is an Insurance Agency. FCA, FTBS, and FinTrust Insurance and Benefits, Inc. share office space, personnel and facilities, and on occasion serve the same clients.

Mrs. Murphy is a Registered Representative of FTBS and a licensed Insurance Agent of FinTrust Insurance and Benefits, Inc. In her capacity as a registered representative she may be compensated through commissions based on the sale of securities, investment products and trails received from the sale of mutual funds or other products. In her capacity as an insurance agent she may be compensated through commissions based on the sale of insurance products. This additional compensation may present a conflict of interest because it creates an incentive to recommend products and services based upon compensation, rather than on your needs. However, Mrs. Murphy is constrained by fiduciary principles to act in your best interest. Mrs. Murphy will explain the costs associated with any recommendations she makes and you are under no obligation to purchase any recommended products.

In the event you choose to implement such program through FCA and its affiliated companies, the Planner, in his/her capacity as an investment advisor representative, may receive additional compensation for providing investment advice and in his/her capacity of registered representative from the sale of investment and/or insurance programs. These additional services shall be provided under the terms of a separate engagement.

Item 5 - Additional Compensation

Mrs. Murphy does not receive compensation for advisory services by anyone who is not a client.

Item 6 - Supervision

Valerie Smithey serves as FCA’s Chief Compliance Officer responsible for oversight and supervision. Mrs. Smithey can be reached at (864) 288-2849.

Mrs. Murphy is required to adhere to FCA’s processes and procedures as described in our Code of Ethics. FCA and its CCO monitor the advice that Mrs. Murphy gives by reviewing the relevant account opening documentation when the relationship is established and reviewing client correspondence periodically. In addition, account activity is reviewed periodically to ensure that trading is in line with your stated objectives. Following these reviews, reports are prepared to assist Mrs. Smithey in supervising and monitoring the accounts. Factors that are considered include but are not limited to the following: investment objectives, targeted allocation, current allocation, suitability, performance, number of trades, monthly distributions, concentrated positions, diversification, and outside holdings. Periodically, the members of FCA’s investment committee meet to review portfolio holdings and suggest to the other members any changes that may need to be made.