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Benjamin T Seamans Aspect Partners 8500 Executive Park Ave #400, Fairfax, VA 22031

Almanack Investment Partners, LLC

ADV Part 2B, Brochure Supplement Dated: August 31, 2020

Contact: James Judge, Chief Compliance Officer 656 E Swedesford Road Suite 301 Wayne, PA 19087

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This Brochure Supplement provides information about Benjamin T Seamans that supplements the Almanack Investment Partners, LLC Brochure; you should have received a copy of that Brochure. Please contact James Judge, Chief Compliance Officer, if you did not receive Almanack Investment Partners, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Benjamin T Seamans is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Education Background and Business Experience

Benjamin T Seamans was born in 1976. Mr. Seamans graduated from Hobart College in 1999, with a Bachelors of Arts degree in Economics. Mr. Seamans has been an investment adviser representative of Almanack Investment Partners, LLC since July 2020 and, also, a registered representative of Private Client Services since July 2020. In addition, Mr. Seamans has been a registered representative with several broker dealers since September 2001. Prior to that he began is career with an asset management firm, Brinker Capital, as well as a brief stint in business development for an internet startup company.

Mr. Seamans has been a CERTIFIED FINANCIAL PLANNERTM since 2013. The CERTIFIED FINANCIAL PLANNERTM, CFP® and federally registered CFP (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 83,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must currently 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, administered in 6 hours, 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 currently 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

Registered Representative of Private Client Services and Independent Licensed

Insurance Agent. Mr. Seamans is a registered representative of Private Client Services ("PCS"), an SEC Registered and FINRA member broker-dealer. Clients may choose to engage Mr. Seamans in his individual capacity as a registered representative of PCS, to implement investment recommendations on a commission basis. Mr. Seamans, in his individual capacity, is also a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Seamans to purchase insurance products on a commission basis.

<u>Commissions</u>. In the event the client chooses to purchase investment products through PCS, brokerage commissions will be charged by PCS to effect securities transactions, a portion of which commissions shall be paid by PCS to Mr. Seamans. The brokerage commissions charged by PCS may be higher or lower than those charged by other broker-dealers. In addition, PCS, as well as Mr. Seamans 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 and the insurance related business conducted by Mr. Seamans is separate and apart from Registrant's investment management services discussed in the Registrant's *Brochure*.

<u>Conflict of Interest</u>. The recommendation by Mr. Seamans that a client purchase a securities commission product or insurance product could present a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Mr. Seamans. Clients are reminded that they may purchase investment or insurance products recommended by Mr. Seamans through other, non-affiliated broker dealers and insurance agents. PCS conducts reviews of securities and investment transactions in accordance with regulatory requirements of the Financial Industry Regulatory Authority, to ensure recommended transactions are suitable.

The Registrant's Chief Compliance Officer, James Judge, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.

Item 5 Additional Compensation

None.

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 Judge, 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. Judge at 484-580-2277.