

This brochure supplement provides information about Karen O'Donoghue that supplements the Beck Bode, LLC brochure. You should have received a copy of that brochure. Please contact us at (617) 209-2224 if you did not receive Beck Bode, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Karen O'Donoghue is also available on the SEC's website at www.adviserinfo.sec.gov.

Beck Bode, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Karen Anne O'Donoghue

Personal CRD Number: 5855773
Investment Adviser Representative

May 1, 2024

Main Office

Beck Bode, LLC
858 Washington Street Suite 100
Dedham, MA 02026
(617) 209-2224

Local Office

Beck Bode, LLC - Portsmouth
110 Chapel St.
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Item 2: Educational Background and Business Experience

Name: Karen Anne O'Donoghue **Born:** 1971

Education:

BA Political Science, University of Massachusetts, Amherst - 1995

Business Background:

12/2022 - Present	Investment Advisor Representative Beck Bode, LLC
06/2011 - 12/2023	Senior Financial Advisor Compass Rose Investments, LLC d/b/a Compass Rose Private Investment Management
06/2011 - 05/2017	Investment Adviser Representative/ Registered Representative Wells Fargo Advisors Financial Network, LLC
10/2010 - 06/2011	Client Service Associate Wells Fargo Advisors
06/2004 - 11/2010	Staff Assistant Harvard University

Professional Designation:

Certified Financial Planner™ professional

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® mark, 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 C® 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 m®arks:

- 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

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Karen Ann O'Donoghue is not actively engaged in any outside business activities.

Item 5: Additional Compensation

Karen Anne O'Donoghue does not receive any economic benefit from any person, company, or organization, other than Beck Bode, LLC in exchange for providing clients advisory services through Beck Bode, LLC.

Item 6: Supervision

As a representative of Beck Bode, LLC, Karen Anne O'Donoghue is supervised by Benjamin Beck, the firm's Managing Partner. Benjamin Beck is responsible for ensuring that Karen Anne O'Donoghue adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Benjamin Beck is (617) 209-2224.