



**Sustainable Advisors Alliance, LLC**  
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**FORM ADV PART 2B BROCHURE SUPPLEMENT**

**Harold J. Moran, CFP<sup>®</sup>, AIF<sup>®</sup>, CeFT<sup>®</sup>**

This brochure supplement provides information about Harry Moran that supplements the Sustainable Advisors Alliance, LLC brochure. You should have received a copy of that brochure. Contact us at (918) 408-7981 if you did not receive Sustainable Advisors Alliance, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Harry Moran CRD # 1608921 is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

**Harold Joseph Moran, CFP®, AIF®, CeFT®**

*Year of Birth:* 1960

*Formal Education After High School:*

- 1985 – State University of New York, Albany, Bachelor of Arts, English

*Business Background:*

- Sustainable Advisors Alliance LLC, Investment Advisor Representative, 04/2021 - Present
- Portfolio Resources Advisor Group, Investment Advisor Representative, 09/2011 – 04/2021
- Portfolio Resources Group, Registered Representative, 09/2011 – 12/2019
- Colley & Colley Inc., dba Cornerstone Financial Advisors, Investment Advisor Representative, 08/1992-08/2011
- Cadaret, Grant & Co., Inc., Registered Representative, 07/1992 – 08/2011

Harold J. “Harry” Moran has long focused on providing Sustainable, Responsible, Impact (SRI) investment management solutions that integrate his client’s most important Environmental, Social & Governance (ESG) preferences. As an Accredited Investment Fiduciary™, Moran fully embraces the firm’s fiduciary responsibility to its clients. He builds a personalized Investment Policy Statement (IPS) that provides a road map which clearly spells out risk tolerance, time horizon, objectives, fees and expenses, investment philosophy, and strategy. He then constructs a custom portfolio using specialist 3<sup>rd</sup> party managers who have been carefully vetted through the firm’s due diligence process. He believes in the importance of broad diversification and strategic rebalancing. He also believes in full transparency and maintains an arm’s length relationship with his managers to preserve the firm’s objectivity and integrity. While the selected 3<sup>rd</sup> party managers are responsible for the initial and ongoing due diligence on any sub-advisers they use, Moran reviews the 3<sup>rd</sup> party investment management platforms and client portfolios at least annually to ensure that portfolios are aligned with a client’s stated objectives and risk tolerance.

For the limited number of special accounts that Moran personally manages, he relies upon subscription research and analysis, and publicly available information to inform his asset allocation decisions. As with 3<sup>rd</sup> party-managed accounts, these accounts are reviewed and adjusted as appropriate at least annually.

### **Professional Designations**

**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.

**Accredited Investment Fiduciary® (AIF®)** The AIF designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company). AIF designees demonstrate a thorough understanding of fi360’s Prudent Practices for investment advisors and stewards.

Upon successful completion of the program, participants are able to:

- Articulate the basis for, and benefits of, fiduciary standards of excellence according to fi360.
- Identify when an individual or organization may be deemed to have fiduciary status.
- Identify the legal standards that require fiduciaries to prudently manage investment decisions.
- Apply the practices that define a prudent investment process for investment stewards and advisors and recognize the practices for investment managers.
- Strengthen fiduciary policies and procedures.

**Certified Financial Transitionist® (CeFT®)** The CeFT® designation certifies that the recipient has specific training in helping clients navigate life transitions that have a significant financial impact. Harry Moran, is trained to help clients navigate all major life transitions but has developed a special focus on widowhood and widowerhood, inheritance, and retirement. The CeFT® is a level-up designation. This means that although anyone with at least five years of face-to-face client contact can apply to Core and attend the full year of training in Financial Transitions Planning, only those with a CDFA, CFP®, CFA®, ChFC, CIMA®, CPA/PFS, CPWA, or CWS may sit for certification.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Harry Moran has no required disclosures under this item.

### **Item 4 Other Business Activities**

Harry Moran is not involved with outside business activities.

### **Item 5 Additional Compensation**

Harry Moran does not receive any additional compensation beyond that received as an Investment Adviser Representative of Sustainable Advisors Alliance, LLC.

### **Item 6 Supervision**

As the CCO of Sustainable Advisors Alliance, LLC, Julie Lynn Skye supervises the advisory activities of our firm. Julie Lynn Skye can be reached at (918) 408-7981.