

Item 1: Cover Page



Back Bay Financial Planning & Investments LLC

39682 Sunrise Court #303
Bethany Beach, DE 19930
302-316-1820

Form ADV Part 2B – Brochure Supplement

Dated: July 9, 2026

For

Robert Jeter

Owner and Chief Compliance Officer

This brochure supplement provides information about Robert Jeter that supplements the Back Bay Financial Planning & Investments LLC ("BBFPI") brochure. You should have received a copy of that brochure. Please contact Robert Jeter if you did not receive BBFPI's brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Jeter is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6100109.

Item 2: Educational Background and Business Experience

Robert Jeter

Born: 1988

Educational Background

- 2012 – Bachelors of Science, Salisbury University

Business Experience

- 02/2025 – Present, Salisbury University, Adjunct Faculty
- 02/2025 – Present, Back Bay Financial Planning & Investments LLC, Owner and CCO
- 03/2024 – 07/2025, Cetera Investment Advisers LLC, Investment Advisor Representative
- 04/2016 – 07/2025, Cetera Advisors LLC, Registered Representative
- 08/2012 – 04/2016, AXA Advisors LLC, Registered Representative

Professional Designation(s)

CFP® (Certified Financial Planner):

Robert Jeter is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Robert Jeter may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Robert Jeter may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Retirement Planning CounselorSM, CRPC®: The CHARTERED RETIREMENT PLANNING COUNSELORSM, and CRPC® are trademarks or registered service marks of the College for Financial Planning in the United States and/or other countries.

The CRPC® designation is a voluntary designation; no federal or state law or regulation requires financial planners to hold a CRPC® designation. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real Client situations.

To be entitled to use this CRPC® mark, candidates must successfully complete the specialized graduate-level program that focuses exclusively on retirement planning and pass an examination, sign a code of professional ethics and complete a disclosure form attesting to their adherence to the College for Financial Planning "Standards of Professional Conduct" and to disclose any investigations or legal proceedings relating to professional or business conduct. Designees must also acknowledge adherence to the College's Terms and Conditions governing the use of the College's Marks. Authorization for continued use of the professional designation must be renewed every two years at the end of the authorization period, with subsequent authorization periods being two years in length. In addition, all CRPC® designees must sign a commitment to ongoing continuing education to ensure that they receive up-to-date information about current issues impacting the area of retirement planning. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Violations of the College's Standards of Professional Conduct are subject to disciplinary procedures based on the seriousness of the situation and may include, but are not limited to: Reprimand, Suspension and/or Revocation.

TPCP® (Tax Planning Certified Professional): The Tax Planning Certified Professional designation is issued by the American College of Financial Services. It is designed for financial advisors, CPAs, and Enrolled Agents (EAs) who want to go beyond basic tax prep and focus on proactive, year-round tax strategy. Candidates must have at least three years of financial planning experience, complete 3 required courses on tax strategy with each course having its own proctored exam. Once the certification is received, TPCP® professionals must complete 30 hours of continuing education every 2 years, including at least 1 hour of

Ethics continuing education and comply with the The American College Code of Ethics and Procedures annually to maintain their designation.

Item 3: Disciplinary Information

Robert Jeter has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Robert Jeter is not involved in any investment-related outside business activities or other businesses that take 10% of their time or income.

Item 5: Additional Compensation

Robert Jeter does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through BBFPI.

Item 6: Supervision

Robert Jeter, as Chief Compliance Officer of BBFPI, supervises the advisory activities of our firm. Robert Jeter is bound by and will adhere to the firm's policies and procedures and Code of Ethics. Clients may contact Robert Jeter at the phone number on this brochure supplement.

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Bethany Beach, DE 19930
302-316-1820

Form ADV Part 2B – Brochure Supplement

Dated: August 31, 2026

For

Matthew J O'Keefe

Financial Planner

This brochure supplement provides information about Matthew J O'Keefe that supplements the Back Bay Financial Planning & Investments LLC ("BBFPI") brochure. You should have received a copy of that brochure. Please contact Robert Jeter if you did not receive BBFPI's brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew J O'Keefe is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 5822776.

Item 2: Educational Background and Business Experience

Matthew J O'Keefe

Born: 1988

Educational Background

- 2010 – Bachelors of Science, Salisbury University

Business Experience

- 08/2026 – Present, Back Bay Financial Planning & Investments LLC, Financial Planner
- 09/2010 – 08/2026, Equitable Advisors, LLC, Financial Advisor

Professional Designation(s)

CFP® (Certified Financial Planner):

Matthew J O'Keefe is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Matthew J O'Keefe may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Matthew J O'Keefe may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Item 3: Disciplinary Information

Matthew J O'Keefe has never been involved in any criminal or civil actions, administrative proceedings, self-regulatory organization (SRO) proceedings, or other hearings or formal adjudications.

Item 4: Other Business Activities

Matthew J O'Keefe is not involved in any investment-related outside business activities or other businesses that take 10% of their time or income.

Item 5: Additional Compensation

Matthew J O'Keefe does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through BBFPI.

Item 6: Supervision

Robert Jeter as Chief Compliance Officer of BBFPI, supervises the advisory activities of Matthew J O'Keefe. Clients may contact [Name of CCO] at the phone number on this brochure supplement.