

Form ADV Part 2B: *Brochure Supplement*

Item 1 – Cover Page

Robert Rossi, CFP, ChFC
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Date of Supplement: October 2019

This brochure supplement provides information about Robert Rossi that supplements the Paradigm Wealth, LLC (dba R² Wealth Management Partners) disclosure brochure. You should have received a copy of that brochure. Please contact Robert Rossi at 402-489-9375 or at bob@r2wealth.com if you did not receive R² Wealth Management Partners' brochure or if you have any questions about the contents of this supplement.

Additional information about Robert Rossi is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Robert Rossi, CFP, ChFC

Born: 1970
CRD # 2972148

Post-Secondary Educational Background:

University of Nebraska, Bachelor's Degree, Finance: 1996;
Harper College, Associates Degree, Business Administration: 1994;
Vincennes University, no degree obtained, Business Administration: 1988-1990.

Business Background:

R2 Wealth Management Partners, Managing Member and Investment Adviser Representative, 2/2016 to Present;
R2 Wealth Management Partners, Senior Compliance Officer, 08/2017 to Present;
Securities America, Inc., Registered Representative, 2/2016 to 09/2019;
FSC Securities, Registered Representative and Investment Adviser Representative, 09/2000 to 12/2015;
Robert Rossi – Insurance, Insurance Agent, 01/1997 to Present.

Professional Designations

Certified Financial Planner (CFP)

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.

CFP Acknowledgment: Robert Rossi acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If you become aware that Robert Rossi’s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at www.CFP.net/complaint.

Code of Ethics for CFP

Please see Form ADV Part 2A, Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading for additional information.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees Standard of Conduct are:

- Fiduciary Duty
- Integrity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Diligence
- Disclose and Manage Conflicts of Interest
- Sound and Objective Professional Judgment
- Professionalism
- Comply with the Law
- Confidentiality and Privacy
- Provide Information to Clients
- Duties When Communicating with a Client
- Duties When Representing Compensation Method
- Duties When Recommending, Engaging, and Working with Additional Persons
- Duties When Selecting, Using and Recommending Technology
- Refrain from Borrowing or Lending Money and Commingling Financial Assets

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

Chartered Financial Consultant (ChFC)

The Chartered Financial Consultant (ChFC) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 6 core and 2 elective courses and pass a proctored final exam for each course. Designates must complete 30 hours of continuing education every 2 years.

Item 3 – Disciplinary Information

Robert Rossi has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.

Item 4 – Other Business Activities

Insurance Agent

Robert Rossi is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Robert Rossi will receive commissions for selling insurance and annuity products.

Robert Rossi may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Robert Rossi when recommending products to its clients. While Robert Rossi endeavors at all times to put the interest of his clients first as a part of R² Wealth Management Partners' overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Robert Rossi's decision-making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Robert Rossi and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

Item 5 – Additional Compensation

Robert Rossi does not receive additional compensation other than that discussed in Item 4 – Other Business Activities.

Item 6 – Supervision

Andrew Pool is the Chief Compliance Officer of R² Wealth Management Partners. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Robert Rossi. Andrew Pool can be contacted at 402-489-9375.