

## **Rick Roberts**

**TCFG Investment Advisors, LLC**

**CRD # 2145874**

**2802 Cabot Rd., Suite 253**

**Laguna Niguel, CA 92677**

**(949) 367-9653**

**November 15, 2013**

**This Brochure Supplement provides information about Rick Roberts that supplements the TCFG Investment Advisors, LLC Brochure. You should have received a copy of that Brochure. Please contact TCFG Investment Advisors, LLC if you did not receive the Firm's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Rick Roberts is available on the SEC's Web site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Rick Roberts was born in 1968. He holds a Bachelor of Science in Economics from the University of Houston in Houston, Texas. Mr. Roberts' business experience is as follows:

Firm Name: **TCFG Investment Advisor, LLC**  
Job Title: Investment Advisor Representative  
Employment Dates: February 2013 to Present

Firm Name: **TCFG Insurance Solutions, LLC**  
Job Title: Chief Executive Officer  
Employment Dates: April 2013 to Present

Firm Name: **Certus Financial Group, LLC**  
Job Title: Member  
Employment Dates: December 2011 to Present

Firm Name: **RJR Advisory Partners**  
Job Title: Administrative  
Employment Dates: January 2010 to January 2013

Firm Name: **TCFG Wealth Management, LLC**  
Job Title: CEO/President/CCO  
Employment Dates: April 2012 to Present

Firm Name: **Cambridge Investment Research, Inc.**  
Job Title: Registered Representative  
Employment Dates: July 2011 to February 2012

Firm Name: **Planco Financial Services**  
Job Title: Wholesaler  
Employment Dates: March 2006 to January 2010

Firm Name: **USA Advanced Planners Inc.**  
Job Title: Vice-President of Business Development  
Employment Dates: 01/2004 – 03/2006

Firm Name: **Advocate, MD Financial Group, Inc.**  
Job Title: Sr. Vice-President  
Employment Dates: 08/2003 – 02/2005

### **ITEM 3 - DISCIPLINARY INFORMATION**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item for Mr. Roberts or TCFG Investment Advisors, LLC.

### **ITEM 4- OTHER BUSINESS ACTIVITIES**

In addition to his role with TCFG, Mr. Roberts is the President and Chief Compliance Officer of TCFG Wealth Management, LLC, ("TCFG Wealth"), a FINRA member broker-dealer. Certain personnel of TCFG Investment Advisors, LLC are separately licensed as registered representatives of TCFG Wealth. While Mr. Roberts is not involved directly with clients on a regular basis, the roles of the two firms creates a conflict of interest in that the broker-dealer may receive additional compensation in the form of commissions and other fees generated by advisory clients. While TCFG and the individuals with the firms endeavor at all times to put the interest of the clients first as part of its fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Additionally, Mr. Roberts owns an insurance agency and personnel or Advisors of TCFG, in their individual capacities, may also be affiliated with the agency. Clients should be aware that the receipt of additional compensation creates a conflict of interest that may impair the objectivity of TCFG and its personnel when making advisory recommendations. TCFG and its personnel endeavor at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser.

### **ITEM 5 - ADDITIONAL COMPENSATION**

Mr. Roberts does not receive any additional compensation related to the provision of investment advisory services.

### **ITEM 6 - SUPERVISION**

Mr. Roberts is an Investment Advisor Representative for TCFG Investment Advisors, LLC and he supervised by Mr. Thomas Wolf, President and Chief Compliance Officer of TCFG Investment Advisors, LLC.

## **ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

- A. This item is used to report additional disciplinary items or disciplinary matters not disclosed under Item 3 of this document. No information is applicable to this Item for Mr. Roberts or TCFG Investment Advisors, LLC.
- B. Mr. Roberts has not been the subject of a bankruptcy petition.