

*This brochure supplement provides information about Joseph James Russo that supplements the RMR Wealth Builders, Inc brochure. You should have received a copy of that brochure. Please contact Joseph James Russo if you did not receive RMR Wealth Builders, Inc's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Joseph James Russo is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **RMR Wealth Builders, Inc**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Joseph James Russo**

Personal CRD Number: 3063691

Investment Adviser Representative

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UPDATED: 10/15/2014

## **Item 2: Educational Background and Business Experience**

**Name:** Joseph James Russo **Born:** 1970

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Arts philosophy, Fordham University - 1992

#### **Business Background:**

01/2004 - Present	Investment Adviser Representative RMR Wealth Builders, Inc
01/2004 - Present	Co- Chairman RMR Wealth Builders, Inc.
08/2012 – Present	Branch Manager Calton & Associates, Inc.

## **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**

Joseph James Russo is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. RMR Wealth Builders, Inc always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of RMR Wealth Builders, Inc in such individual's outside capacity.

Joseph James Russo is an investment adviser representative with another firm. From time to time, he will offer clients advice or products from this activity. RMR Wealth Builders, Inc always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of RMR Wealth Builders, Inc in such individual's outside capacity.

### **Item 5: Additional Compensation**

Joseph James Russo does not receive any economic benefit from any person, company, or organization, other than RMR Wealth Builders, Inc in exchange for providing clients advisory services through RMR Wealth Builders, Inc.

### **Item 6: Supervision**

Joseph James Russo is a co-owner and co-supervisor of RMR Wealth Builders, Inc, and works closely with co-supervisor James Barrett. All advice provided to clients is reviewed by this co-supervisor prior to implementation. James Barrett can be reached at (201) 836-2460. Joseph James Russo adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.