

This brochure supplement provides information about Robert Louis Riedl that supplements the ETF Model Solutions, LLC brochure. You should have received a copy of that brochure. Please contact Robert Louis Riedl, if you did not receive ETF Model Solutions, LLC's brochure or if you have any questions about the contents of this supplement.

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

ETF Model Solutions, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Robert Louis Riedl
Personal CRD Number: 1109543
Investment Adviser Representative

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UPDATED: 3/31/2015

Item 2: Educational Background and Business Experience

Name: Robert Louis Riedl

Born: 1958

Educational Background and Professional Designations:

Education:

BS Accounting and Finance, Marquette University – 1980

Designations:

CFP® - Certified Financial Planner

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 62,000 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, administered in 10 hours over a two-day period, 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:

- i. 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
- ii. 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.

AWMA® - Accredited Wealth Management Advisor SM

MINIMUM QUALIFICATIONS:

- Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives;
- Individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations;
- All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process; and
- Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

CPA - Certified Public Accountant

- CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.
- In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a

rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Business Background:

02/2013 – Present Adviser Representative	Chief Compliance Officer, Managing Member, Investment ETF Model Solutions, LLC
02/2013 – Present	Shareholder, Director of Wealth Management, Chief Compliance Officer, Investment Adviser Representative, Endowment Wealth Management, Inc.
08/2003 – 02/2013	Director of Wealth Management Sumnicht & Associates
08/2000 – 08/2002	Vice President/Founder Craftsmen CNC Machining, Inc.
01/1997 – Present	Vice President/Founder Craftsmen Industries, Inc
01/1989 – 01/1997	President Fox Valley Spring Company

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

Robert Louis Riedl is the Chief Compliance Officer and Director of Wealth Management and an investment advisor representative for Endowment Wealth Management, Inc. Endowment Wealth Management Inc. is an affiliated investment advisor that shares common ownership and office space with ETF Model Solutions, LLC. In some circumstances, the two firms may each provide services to the same client. To avoid a conflict of interest, ETF Model Solutions, LLC will waive its fees to avoid conflicts that would otherwise generate additional revenue to either firm.

Otherwise, ETF Model Solutions, LLC and Endowment Wealth Management's services and fees are separate and distinct.

Robert L. Riedl is a licensed life insurance professional and in some cases, may recommend the purchase of certain life or key man insurance products to clients of Endowment Wealth Management, Inc. where he may be eligible to (and may) receive a share of the insurance commission revenue. These activities could be construed to represent a conflict of interest in that they arguably could provide Mr. Riedl with an incentive to recommend the purchase of insurance products for a client based upon his ability to receive compensation from such a purchase, rather than based upon a client's needs. We seek to address this conflict by (a) requiring Mr. Riedl to ensure that any such transaction be on commercially reasonable terms that are generally consistent with industry standards, and (b) neither requiring nor expecting that a client will purchase an such insurance product from any party that would result in any form of additional compensation to be payable to Mr. Riedl. Clients have the option to purchase investment products that are recommended through other brokers or agents that are not affiliated with the firm. Endowment Wealth Management, Inc. ("EWM" provides an "Insurance Commission Disclosure" acknowledgement to each client for which Mr. Riedl recommends insurance products that provides informational disclosures about the relationship between EWM and the insurance agent writing the policy.

Robert Riedl is not actively engaged in any other business or occupation (investment- related or otherwise) beyond his capacity as Chief Compliance Officer, Managing Member and investment adviser representative of ETF Model Solutions, LLC and Chief Compliance Officer, Shareholder and Investment Advisor Representative for Endowment Wealth Management, Inc. and does not receive any commissions or bonuses based on the sale of securities or other investment products.

Item 5: Additional Compensation

Robert Louis Riedl does not receive any additional compensation for providing advisory services beyond the fee based compensation he receives through ETF Model Solutions and the fee-based compensation through Endowment Wealth Management, Inc. and shared life insurance commission revenue as disclosed above.

Item 6: Supervision

Robert Louis Riedl is the Chief Compliance Officer for ETF Model Solutions and therefore is the supervising authority for the Firm. Mr. Riedl can be reached at 920.785.6010.