

**Item 1: Cover Page
Part 2A of Form ADV: Firm Brochure
May 2018**



**21550 Oxnard Street, Suite 200
Woodland Hills, CA 91367**

**Firm Contact:
Harold Rood
Chief Compliance Officer**

**Firm Website Address:
www.roodfinancial.com**

This brochure provides information about the qualifications and business practices of Rood Financial, LLC ("RF, LLC"). If you have any questions about the contents of this brochure, please contact us by telephone at (818) 325-3903 or email (harold@roodfinancial.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Authority.

Additional information about Rood Financial, LLC also is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #290771.

Please note that the use of the term "registered investment adviser" and description of Rood Financial, LLC and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you, for more information on the qualifications of our firm and our employees.

Item 2: Material Changes

Rood Financial, LLC is required to make clients aware of information that has changed since the last annual update to the Firm Brochure ("Brochure") and that may be important to them. Clients can then determine whether to review the brochure in its entirety or to contact us with questions about the changes.

Since our firm's initial SEC registration, the following changes have been made:

- We are switching from SEC registration to state registration

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Item 4: Advisory Business

We are dedicated to providing our clients with a wide array of investment advisory services. RF, LLC is a limited liability company formed under the laws of the State of California in 2017 and has been in business as an investment adviser since 2018. RF, LLC is wholly owned by Harold Rood and Jennifer Akhlaghi.

RF, LLC provides Comprehensive Portfolio Management and Financial Planning and Consulting services for individuals, families, business owners and other clients to help meet your financial goals while remaining sensitive to your risk tolerance and time horizons. As fiduciaries, it is our duty to always act in your best interest. This is accomplished by getting to know you and looking at all the major aspects of your financial life, including your specific values and goals. RF, LLC has established a service-oriented advisory practice with open lines of communication. Working with you to understand your investment objectives while educating you about our investment philosophy and process, facilitates the kind of partnership we value.

All material conflicts of interest under CCR Section 260.238 (k) are disclosed below regarding our firm, our representatives or our employees, which could be reasonably expected to impair the rendering of unbiased and objective advice. To comply with CCR Section 260.238(j), we disclose that lower fees for comparable services may be available from other sources.

Description of the Types of Advisory Services We Offer

Comprehensive Portfolio Management:

Our Comprehensive Portfolio Management service is our primary business activity. This service encompasses asset management as well as providing financial planning/financial consulting to clients. It is designed to assist clients in meeting their financial goals through the use of financial investments. We conduct at least one, but sometimes more than one meeting (in person if possible, otherwise via telephone conference) with clients in order to understand their current financial situation, existing resources, financial goals, and tolerance for risk. Based on what we learn, we propose an investment approach to the client. We may propose an investment portfolio, consisting of mutual funds or other securities. We mostly use Dimensional Fund Advisors (“DFA”). The DFA mutual funds are a family of no-load, low cost, institutional mutual funds. Upon the client’s agreement to the proposed investment plan, we work with the client to establish or transfer investment accounts so that we can manage the client’s portfolio. Once the relevant accounts are under our management, we review such accounts on a regular basis and at least annually. We may periodically rebalance or adjust client accounts under our management. If the client experiences any significant changes to his/her financial or personal circumstances, the client must notify us so that we can consider such information in managing the client’s investments.

We utilize Independent Money Managers, where we design an investment portfolio on a fee-only basis for a percentage of assets in conjunction with another registered investment advisory firm. Before selecting other advisers, we make sure that they are properly licensed or registered. Currently, we have Independent Money Manager arrangements in place with LWI Financial Inc. (“Loring Ward”) and AssetMark, Inc. (“AssetMark”).

Financial Planning & Consulting:

We may also provide a variety of financial planning and consulting services to individuals, families and other clients regarding the management of their financial resources based upon an analysis of the client's current situation, goals, and objectives. Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation for clients based on the client's financial goals and objectives. This planning or consulting may encompass one or more of the following areas: Investment Planning, Retirement Planning, Estate Planning, Charitable Planning, Education Planning, Corporate and Personal Tax Planning, Corporate Structure, Real Estate Analysis, Mortgage/Debt Analysis, Insurance Analysis, Lines of Credit Evaluation, Business and Personal Financial Planning.

Our written financial plans or financial consultations rendered to clients usually include general recommendations for a course of activity or specific actions to be taken by the clients. For example, recommendations may be made that the clients begin or revise investment programs, create or revise wills or trusts, obtain or revise insurance coverage, commence or alter retirement savings, or establish education or charitable giving programs. It should also be noted that we refer clients to an accountant, attorney or other specialist, as necessary for non-advisory related services. For written financial planning engagements, we provide our clients with a written summary of their financial situation, observations, and recommendations. For financial consulting engagements, we usually do not provide our clients with a written summary of our observations and recommendations as the process is less formal than our planning service. Plans or consultations are typically completed within six (6) months of the client signing a contract with us, assuming that all the information and documents we request from the client are provided to us promptly. Implementation of the recommendations will be at the discretion of the client.

The California Code of Regulations ("CCR") Section 260.235.2 requires that we disclose to our financial planning clients that a conflict of interest exists between us and our clients. The client is under no obligation to act upon the investment adviser's recommendation. If the client elects to act on our recommendations, the client is under no obligation to effect the transaction through us.

Tailoring of Advisory Services

We offer individualized investment advice to clients utilizing our Comprehensive Portfolio Management service. Additionally, we offer general investment advice to clients utilizing our Financial Planning & Consulting services.

Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account. Restrictions would be limited to our Comprehensive Portfolio Management service. We do not manage assets through our other services.

Participation in Wrap Fee Programs

RF, LLC does not offer or sponsor a wrap fee program.

Regulatory Assets Under Management

RF, LLC manages \$0 on a discretionary basis and \$34,443,183 on a non-discretionary basis as of April 5, 2018.

Item 5: Fees & Compensation

How We Are Compensated for Our Advisory Services

Comprehensive Portfolio Management:

We are compensated through the Independent Money Managers for services rendered. This compensation is typically equal to a portion of the overall investment advisory fee charged by the Independent Money Manager. The advisory fee paid to us through the Independent Money Managers shall never exceed the overall amount in the client's published fee statement. The terms and conditions under which the client shall engage the Independent Money Managers shall generally be set forth in a tri-party agreement between the client, our firm and the designated Independent Money Managers.

The maximum annual fee charged for this service will not exceed 1.60%. The billing procedures for this service vary based on the chosen Independent Money Manager. The total fee to be charged, as well as the billing cycle, will be detailed in the Independent Money Manager's ADV Part 2A and separate advisory agreement to be signed by the client. As part of the fee deduction process, the client is made aware of the following:

- a) The client provides authorization permitting us to be paid by these terms;
- b) Since we utilize Independent Money Managers, they send a copy of their statement of fees to the client, which includes a legend urging the client to compare information provided in the statements with those from the qualified custodian; and
- c) The independent custodian sends statements at least quarterly to the client showing the market values for each security included in the Assets and all disbursements in the clients account including the amount of the advisory fees paid;
- d) It is the client's responsibility to verify the calculation of advisory fees deducted from the account.

While we believe that our annual fees are reasonable in relation to the fees charged by other investment advisers, pursuant to CCR § 260.236j, we must note that lower fees for comparable services may be available from other sources.

Financial Planning & Consulting:

Excluding clients that subscribe to our Comprehensive Portfolio Management services, RF, LLC charges on a flat fee basis for standalone financial planning and consulting services. The total estimated fee, as well as the ultimate fee that we charge the client, is based on the scope and complexity of our engagement with the client. Flat fees range from \$1,500 to \$5,000. RF, LLC requires a retainer of 50% of the ultimate financial planning or consulting fee at the time of signing. The remainder of the fee will be directly billed to the client and due within 30 days of a financial plan

being delivered or consultation rendered. RF, LLC will not require a retainer exceeding \$500 when services cannot be rendered within 6 months. If a client engages RF, LLC for Comprehensive Portfolio Management within a year of utilizing this service, the financial planning and consulting fee will be refunded in full.

Other Types of Fees & Expenses

Clients will incur transaction charges for trades executed in their accounts. These transaction fees are separate from our fees and will be disclosed by the firm that the trades are executed through ("custodian"). Also, clients will pay the following separately incurred expenses, which we do not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses).

Termination & Refunds

The Independent Money Managers charge advisory fees quarterly "in advance" or "in arrears". In the event the client wishes to terminate our services, we will refund the unearned portion of our advisory fee to the client. The client must contact us in writing and state that he/she wishes to terminate our services. Upon receipt of the clients written notification of termination, we will proceed to close out the client's account and process a pro-rata refund of unearned advisory fees.

Financial Planning & Consulting clients may terminate their agreement at any time before the delivery of a financial plan by providing written notice. Clients will receive a pro-rata refund of unearned fees based on the time and effort expended by RF, LLC.

Commissionable Securities Sales

We do not sell securities for a commission in our advisory accounts.

Item 6: Performance-Based Fees & Side-By-Side Management

We do not accept performance-based fees.

Item 7: Types of Clients & Account Requirements

We have the following types of clients:

- Individuals and High Net Worth Individuals;
- Trusts, Estates or Charitable Organizations;
- Pension and Profit Sharing Plans;
- Corporations, Limited Liability Companies and/or Other Business Types

Our requirements for opening and maintaining accounts or otherwise engaging us:

- Our firm requires a minimum account balance of \$100,000 for our Comprehensive Portfolio Management service. Generally, this minimum account balance requirement is negotiable.

- We generally charge a minimum fee of \$1,500 for written financial plans.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

Methods of Analysis & Investment Strategies

RF, LLC's services are primarily based on long-term investment strategies incorporating the principles of Modern Portfolio Theory. RF, LLC's investment approach is firmly rooted in the belief that markets are "efficient" over periods of time and that investors' long-term returns are determined principally by asset allocation decisions, rather than market timing or stock picking. RF, LLC recommends diversified portfolios, principally through the use of passively managed, asset class mutual funds. RF, LLC selects or recommends to clients' portfolios of securities, principally broadly-traded open end mutual funds and may also use conservative fixed income securities to implement this investment strategy.

Although all investments involve risk, RF, LLC's investment advice seeks to limit risk through broad diversification among asset classes and, as appropriate for particular clients the investment directly in conservative fixed income securities to represent the fixed income class. RF, LLC's investment philosophy is designed for investors who desire a buy and hold strategy. In the implementation of investment plans, RF, LLC primarily uses mutual funds and, as appropriate, portfolios of conservative fixed income securities. Clients may hold or retain other types of assets as well, and RF, LLC may offer advice regarding those various assets as part of its services. Advice regarding such assets will generally not involve asset management services but may help to more generally assist the client. RF, LLC's strategies do not utilize securities that we believe would be classified as having any unusual risks and we do not generally recommend frequent trading, which can increase brokerage and other costs and taxes.

RF, LLC receives supporting research from consultants, including economists and academics affiliated with Dimensional Fund Advisors ("DFA") and Loring Ward. RF, LLC utilizes DFA mutual funds in most client portfolios. DFA mutual funds follow a passive asset class investment philosophy based on financial science, with low holdings turnover. DFA and Loring Ward provide historical market analysis, risk/return analysis, and continuing education to RF, LLC.

Analysis of a Client's Financial Situation

In the development of investment plans for clients, including the recommendation of an appropriate asset allocation, RF, LLC relies on an analysis of the client's financial objectives, current and estimated future resources, and tolerance for risk. To derive a recommended asset allocation, RF, LLC may use a Monte Carlo simulation, a standard statistical approach for dealing with uncertainty. As with any other method used to make projections into the future, there are several risks associated with this method, which may result in the client not being able to achieve his/her financial goals. They include:

- The risk that expected future cash flows will not match those used in the analysis.
- The risk that future rates of return will fall short of the estimates used in the simulation.
- The risk that inflation will exceed the estimates used in the simulation.
- For taxable clients, the risk that tax rates will be higher than was assumed in the analysis.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. All investments present the risk of loss of principal – the risk that the value of securities (mutual funds, individual bonds, etc.), when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of the securities when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment.

The mutual funds utilized by RF, LLC may include funds invested in domestic and international equities, including real estate investment trusts (REITs) and corporate and government fixed income securities. Equity securities may include large capitalization, medium capitalization and small capitalization stocks. Mutual funds shares invested in fixed income securities are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings. Among the riskiest mutual funds used in RF, LLC's investment strategies funds are the U.S. and International small capitalization and small capitalization value funds and emerging markets funds. Conservative fixed income securities have lower risk of loss of principal, but most bonds (with the exception of Treasury Inflation Protected Securities or TIPS) present the risk of loss of purchasing power through lower expected return. This risk is greatest for longer-term bonds.

More information about the risks of any particular market sector can be reviewed in representative mutual fund prospectuses of managed assets within each applicable sector.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to the evaluation of our advisory business or the integrity of our management.

Item 10: Other Financial Industry Activities & Affiliations

RF, LLC is not registered, nor does it have an application pending to register, as a broker-dealer, registered representative of a broker dealer, investment company or pooled investment vehicle, other investment adviser or financial planner, futures commission merchant, commodity pool operator, commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer or a sponsor or syndicator of limited partnership, or an associated person of the foregoing entities.

Harold Rood is a Certified Public Accountant. In such capacity, he also provides income tax preparation and/or accounting services. These services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement.

Both Harold Rood and Jennifer Akhlaghi are insurance agents/brokers. They may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation they may earn. Harold Rood and Jennifer Akhlaghi take steps to address this potential conflict of

interest, acting at all times in the best interests of our clients and are bound by our firm's Code of Ethics. Please refer to Item 11 below for additional information.

The compensation paid to us by independent money managers may vary, and thus, there may be a conflict of interest in recommending a manager who shares a larger portion of its advisory fees over another manager. Prior to referring clients to independent money managers, we will ensure that independent money managers are licensed or notice filed with the respective authorities. A potential conflict of interest in utilizing independent money managers may be an incentive to us in selecting a particular manager over another in the form of fees or services. In order to minimize this conflict RF, LLC will make our selections in the best interest of our clients.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

An investment adviser is considered a fiduciary and RF, LLC has a fiduciary duty to all clients. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Our fiduciary duty is considered the core underlying principle for RF, LLC's Code of Ethics, which includes procedures for personal securities transaction and insider trading. RF, LLC requires all representatives to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment with RF, LLC, and at least annually thereafter, all representatives of RF, LLC will acknowledge receipt, understanding and compliance with RF, LLC's Code of Ethics. RF, LLC and representatives must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. If a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

RF, LLC recognizes that the personal investment transactions of our representatives demand the application of a Code of Ethics with high standards and requires that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, RF, LLC also believes that if investment goals are similar for clients and for our representatives, it is logical, and even desirable, that there be common ownership of some securities.

In order to prevent conflicts of interest, RF, LLC has established procedures for transactions effected by our representatives for their personal accounts¹. In order to monitor compliance with our personal trading policy, RF, LLC has pre-clearance requirements and a quarterly securities transaction reporting system for all of our representatives.

Neither RF, LLC nor a related person recommends to clients, or buys or sells for client accounts, securities in which RF, LLC or a related person has a material financial interest. Related persons of RF, LLC may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to RF, LLC's Code of Ethics.

¹ For purposes of the policy, our associate's personal account generally includes any account (a) in the name of our associate, his/her spouse, his/her minor children or other dependents residing in the same household, (b) for which our associate is a trustee or executor, or (c) which our associate controls, including our client accounts which our associate controls and/or a member of his/her household has a direct or indirect beneficial interest in.

RF, LLC and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics.

Item 12: Brokerage Practices

We do not recommend brokers to clients. However, RF, LLC has an arrangement with Charles Schwab & Company, Inc. ("Schwab") by means of Loring Ward and AssetMark Brokerage, LLC ("AssetMark") by means of AssetMark, Inc. Schwab and AssetMark (hereinafter "Custodians") are both qualified custodians and offer custody of securities, trade execution, clearance and settlement of transaction services.

The Independent Money Manager retained by RF, LLC on the client's behalf shall be designated with trading authority over the client's brokerage account. Clients will be provided with the Disclosure Brochure (Form ADV Part 2) of the Independent Money Manager.

Item 13: Review of Accounts or Financial Plans

We review accounts on at least an annual basis for our clients subscribing to our Comprehensive Portfolio Management. The nature of these reviews is to learn whether client accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable. The Independent Money Managers provide written reports to clients. Verbal reports to clients take place on at least an annual basis when we contact clients who subscribe to our Comprehensive Portfolio Management services. Our Chief Compliance Officer, Harold Rood, will conduct reviews.

We may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Financial Planning clients do not receive reviews of their written plans unless they take action to schedule a financial consultation with us. We do not provide ongoing services to financial planning clients, but are willing to meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc. Financial Planning clients do not receive written or verbal updated reports regarding their financial plans unless they separately contract with us for a post-financial plan meeting or update to their initial written financial plan.

Item 14: Client Referrals & Other Compensation

Client Referrals

We do not pay referral fees (non-commission based) to independent solicitors (non-registered representatives) for the referral of their clients to our firm in accordance with relevant state statutes and rules.

Other Compensation

Schwab, by means of Loring Ward and AssetMark via AssetMark Inc., each respectively provide RF, LLC with access to services, which are not available to retail investors. These services generally are available to independent investment advisors on an unsolicited basis at no charge to them.

These services benefit RF, LLC but may not benefit our clients' accounts. Many of the products and services assist RF, LLC in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitation of trade execution, research, pricing information and other market data, facilitation of payment of RF, LLC's fees from its clients' accounts via the Independent Money Managers, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of RF, LLC accounts. RF, LLC does not enter into any commitments in exchange for any services or products.

RF, LLC also participates in Loring Ward's Partner Service Program, a client relations support program developed exclusively for Advisors by Loring Ward. The purpose of this program is to assist Advisors in providing benefits to Clients. The program is designed to encourage and support professional education. From time to time RF, LLC will invite Clients to a Client Appreciation Event, where Clients are thanked by RF, LLC and re-educated on the fundamentals of Loring Ward's *Structured Investing* philosophy. RF, LLC has a conflict of interest in providing these events because RF, LLC receives reimbursement for such events. The benefit flows directly to the Client as a means of educating or re-educating Clients about the fundamentals of the investment philosophy RF, LLC utilizes in Client portfolios. However, RF, LLC is subject to, and intends to comply fully with, standards of fiduciary duty that require representatives of RF, LLC to act in the best interests of a client when making investment recommendation.

Item 15: Custody

State Securities Bureaus, or their equivalents, generally take the position that any arrangement under which a registered investment adviser is authorized or permitted to withdraw client funds or securities maintained with a custodian upon the adviser's instruction to the custodian is deemed to have custody of client funds and securities. Based on this understanding, it is important to note that Independent Money Managers are deemed to have constructive custody (as opposed the Adviser) since clients of RF, LLC direct our Independent Money Managers to deduct advisory fees from their accounts through the account opening paperwork and not through the Adviser's client agreement. Our Independent Money Managers are responsible for calculating fees and deducting fees from client's accounts. Therefore, the Adviser does not hold either constructive or actual custody of client accounts. As part of this process, the client understands and acknowledges the following:

- a) The client provides authorization permitting us to be paid by these terms;
- b) Since we utilize Independent Money Managers, they send a copy of their statement of fees to the client, which includes a legend urging the client to compare information provided in the statements with those from the qualified custodian; and
- c) The independent custodian sends statements at least quarterly to the client showing the market values for each security included in the Assets and all disbursements in the clients account including the amount of the advisory fees paid;

- d) It is the client's responsibility to verify the calculation of advisory fees deducted from the account.

We encourage our clients to raise any questions with us about the custody, safety or security of their assets.

Item 16: Investment Discretion

RF, LLC does not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

We do not accept proxy authority to vote client securities. Clients will receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, our firm will forward them to the appropriate client and ask the party who sent them to mail them directly to the client in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

Independent Money Managers selected or recommended by RF, LLC may vote proxies for clients. Therefore, except in the event an independent money manager votes proxies, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Therefore (except for proxies that may be voted by an independent money manager), RF, LLC and/or the client shall instruct the qualified custodian to forward to copies of all proxies and shareholder communications relating to the client's investment assets.

Item 18: Financial Information

RF, LLC is not required to provide financial information in this Brochure because:

- We do not require the prepayment of more than \$500 in fees when services cannot be rendered within 6 months.
- We do not take custody of client funds or securities.
- We do not have a financial condition or commitment that impairs our ability to meet contractual and fiduciary obligations to clients.

RF, LLC has never been the subject of a bankruptcy proceeding.

Item 19: Requirements for State-Registered Advisers

Executive Officers & Management Persons

Harold J. Rood

Year of Birth: 1950

Educational Background:

- 1972: University of Bridgeport; Bachelor of Science in Accounting

Business Background:

- 01/2018 – Present Rood Financial, LLC; Managing Member, Chief Compliance Officer & Investment Adviser Representative
- 07/2012 – 01/2018 Independent Financial Group; Investment Adviser Representative
- 07/2001 – 07/2012 Genworth Financial Advisers Corporation; Investment Adviser Representative

Exams, Licenses & Other Professional Designations:

- 2010: CA Insurance License [Variable Contracts, Life-Only, Accident and Health]
- 2001: Series 63 & 65 Exams
- 2000: Series 7 Exam
- 1978: Certified Public Accountant (CPA)

Jennifer R. Akhlaghi

Year of Birth: 1981

Educational Background:

- 2003: University of California, Los Angeles; Bachelor of Science in Political Science

Business Background:

- 01/2018 – Present Rood Financial, LLC; Managing Member & Investment Adviser Representative
- 07/2012 – 01/2018 Independent Financial Group; Investment Adviser Representative
- 09/2009 – 07/2012 Genworth Financial Advisers Corporation; Investment Adviser Representative
- 01/2007 – 09/2009 Charles Schwab & Co., Inc.; Client Services Associate

Exams, Licenses & Other Professional Designations:

- 2016: CERTIFIED FINANCIAL PLANNER, CFP®
- 2007: CA Insurance License [Variable Contracts, Life-Only, Accident and Health]
- 2006: Series 63 & 65 Exams
- 2005: Series 7 Exam

Outside Business Activity

Pursuant to CCR Section 260.238(k), we must state that we have disclosed all material conflicts of interest relating to our firm, our representatives, and our employees that could be reasonably

expected to impair the rendering of unbiased or objective advice. Please see Item 10 of this Firm Brochure for any other business in which we are actively engaged. Additionally, we do not charge performance-based fees. RF, LLC and management persons have not been involved in any arbitration awards, found liable in any civil, self-regulatory organization or administrative proceedings or have any relationships with issuers or securities apart from what is disclosed above.

RF, LLC does not have compensation arrangements connected with advisory services which are in addition to our advisory fees. Our management persons and representatives do not engage in other financial industry activities or affiliations. As a fiduciary, our firm always put our Client's interest above our own. Information regarding participation of interest in client transactions can be found in our Code of Ethics as well as Item 11 of this Brochure. A copy of our Code of Ethics may be obtained by contacting Harold Rood, Chief Compliance Officer at (818) 325-3903.