

This brochure supplement provides information about Rachelle Renee Kovacs that supplements the Adaptive Financial Consulting, LLC brochure. You should have received a copy of that brochure. Please contact Rachelle Renee Kovacs if you did not receive Adaptive Financial Consulting, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Rachelle Renee Kovacs is also available on the SEC's website at www.adviserinfo.sec.gov.

Adaptive Financial Consulting, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Rachelle Renee Kovacs

Personal CRD Number: 3274439

Investment Adviser Representative

Adaptive Financial Consulting, LLC
3401 Enterprise Parkway Suite 340
Beachwood, OH 44122
(216) 262-4541
rkovacs@adaptivefc.com

UPDATED: 03/26/2019

Item 2: Educational Background and Business Experience

Name: Rachelle Renee Kovacs

Born: 1978

Educational Background and Professional Designations:

Education:

BS Finance/ Accounting, Ashland University - 2000

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.

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:

- 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.

Business Background:

02/2018 - Present	Investment Adviser Representative Adaptive Financial Consulting, LLC
02/2018 - Present	Director of Financial Planning Adaptive Financial Consulting
12/2008 - 01/2018	Director of Financial Planning Stratos Wealth Partners
12/2008 – 09/2017	Licensed Admin. LPL Financial
02/2007 - 08/2008	Financial Planning Case Manager UBS Financial

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

Rachelle Renee Kovacs owns 50% of a single family residential rental in Brooklyn OH. She receives no commission and all rental income goes to paying expensed for this activity.

Rachelle Renee Kovacs owns 50% of land contract for property in Hancock County, WV. She inherited the property and receives no commission. She receives \$500/month from land contract payments.

Item 5: Additional Compensation

Rachelle Renee Kovacs does not receive any economic benefit from any person, company, or organization, other than Adaptive Financial Consulting, LLC in exchange for providing clients advisory services through Adaptive Financial Consulting, LLC.

Item 6: Supervision

As a representative of Adaptive Financial Consulting, LLC, Rachelle Renee Kovacs is supervised by Jeremy Thompson, the firm's Chief Compliance Officer. Jeremy Thompson is responsible for ensuring that Rachelle Renee Kovacs adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Jeremy Thompson is (440) 359-3468.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Rachelle Renee Kovacs has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Rachelle Renee Kovacs has NOT been the subject of a bankruptcy.