

Item 1: Cover Page
Part 2B of Form ADV: Brochure Supplement
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Risley Sams



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Firm Contact:
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Chief Compliance Officer

This brochure supplement provides information about Risley Sams that supplements our brochure. You should have received a copy of that brochure. Please contact Risley Sams if you did not receive RHS Financial, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Risley Sams is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD #4572447.

Item 2: Educational Background & Business Experience

Risley Sams, CFP®, M.B.A.

Year of Birth: 1969

Educational Background:

- 2007: College of Financial Planning; CFP® 2007
- 2002: Purdue University; Krannert School of Business; MBA
- 1993: California State University, Chico; B.S. Business Administration, Minor in Music

Business Background:

- 2009 – Present RHS Financial, LLC;
Managing Member and Chief Compliance Officer
- 2008 – 2009 Merrill Lynch; Senior Financial Advisor
- 2007 – 2008 Bear Stearns; Vice President
- 2002 – 2007 Smith Barney; Financial Advisor

Exams, Licenses & Other Professional Designations:

- 2006: Series 31 Exam
- 2002: Series 7, 63 and 66
- 2018: Certified Private Wealth Advisor, CPWA®

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:

- 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
- 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.

Certified Private Wealth Advisor, CPWA®

The CPWA® designation signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for the professional designation, which is centered on private wealth management topics and strategies for high-net-worth clients. The designation is administered through Investment Management Consultants Association (“IMCA”). Prerequisites for the CPWA® designation are a Bachelor’s degree from an accredited college or university or one of the following designations or licenses: CIMA®, CIMC®, CFA®, CFP®, ChFC®, or CPA license; have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and five years of professional client-centered experience in financial services or a related industry. CPWA® designees have completed a rigorous educational process that includes self-study requirements, an in-class education component, and successful completion of a comprehensive examination. CPWA® designees are required to adhere to IMCA’s Code of Professional Responsibility and Rules and Guidelines for Use of the Marks. CPWA® designees must report 40 hours of continuing education credits, including two ethics hours, every 2 years to maintain the certification.

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Risley Sams.

Item 4: Other Business Activities

Risley Sams is Chief Executive Officer and Managing Member of Quintessence Capital, LLC, a limited liability company for a future mutual fund, formed on February 27, 2018. Mr. Sams devotes a maximum of 20 hours per month to his role as CEO of Quintessence Capital, LLC.

Item 5: Additional Compensation

Risley Sams does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Risley Sams, Managing Member and Chief Compliance Officer of RHS Financial, LLC, and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.