

*This brochure supplement provides information about Richard K. Ainsberg that supplements the Twenty-First Tailored Solutions, Inc. brochure. You should have received a copy of that brochure. Please contact Robert Gordon, President if you did not receive Twenty-First Tailored Solutions, Inc.'s brochure or if you have any questions about the contents of this supplement.*

**Twenty-First Tailored Solutions, Inc.**  
Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Richard K. Ainsberg**  
Personal CRD Number: 1422932  
Investment Adviser Representative

Twenty-First Tailored Solutions, Inc.  
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## Item 2: Educational Background and Business Experience

**Name:** Richard K. Ainsberg

**Born:** 1954

### Education Background and Professional Designations:

#### Education:

BS Political Science, City College of New York – 1976

MBA Accounting, Pace University – 1979

#### Designation:

##### 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:

|                   |   |
|-------------------|---|
| 07/2011 – Present | Chief Compliance Officer<br>Twenty-First Tailored Solutions, Inc. |
| 09/2008 – Present | Managing Director<br>Twenty-First Securities Corp.                |
| 01/1984 – 09/2008 | Senior Managing Director<br>Bear, Stearns & Co.                   |

### **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**

Richard K. Ainsberg is the Managing Director and a registered representative of Twenty-First Securities Corp. From time to time, he will offer clients advice or products from those activities. 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. Twenty-First Tailored Solutions, Inc. always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Twenty-First Tailored Solutions, Inc. in their capacity as a registered representative.

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

Other than salary, annual bonuses, regular bonuses, Richard K. Ainsberg does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Twenty-First Tailored Solutions, Inc..

### **Item 6: Supervision**

As a representative of Twenty-First Tailored Solutions, Inc., Richard K. Ainsberg works closely with the supervisor, Robert Gordon and all advice provided to clients is reviewed by the supervisor prior to implementation. Richard K. Ainsberg's contact information is on the cover page of this disclosure document.