

SIGNIFY WEALTH

Form ADV Part 2B – Individual Disclosure Brochure

for

Stephen P. Rhodes

Personal CRD Number: 4632846

Investment Adviser Representative

This brochure supplement provides information about Stephen P. Rhodes that supplements the Signify Wealth LLC brochure. You should have received a copy of that brochure. Please contact Stephen P. Rhodes, Managing Member if you did not receive Signify Wealth LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Stephen P. Rhodes is also available on the SEC's website at www.adviserinfo.sec.gov.

Signify Wealth LLC
425 North New Ballas Road, Suite 207
St. Louis, Missouri, 63141
(314) 222-0295
Info@signifywealth.com

Item 2: Educational Background and Business Experience

Name: Stephen P. Rhodes **Born:** 1978

Education Background and Professional Designations:

Education:

BA/BS Finance, Management and Human Resources, Washington University in St. Louis - 2001
MaED Education, Washington University in St. Louis - 2004

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.

Business Background:

03/2015 - Present	Managing Member Signify Wealth LLC
01/2015 – 08/2018	Registered Representative Saxony Securities
01/2015 - 03/2015	Managing Member Next Wealth LLC
12/2011 - 01/2015	Managing Member Strategic Partners Wealth Management LLC
12/2011 – 12/2014	Registered Representative National Planning Corporation
04/2011 – 12/2011	Registered Representative Gilford Securities Inc.
04/2011 – 12/2011	Investment Adviser Representative Gilford Financial Corp.
10/2007 – 04/2011	Registered Representative National Planning Corporation
02/2003 – 12/2007	Financial Advisor American General Securities Corporation
10/2001 – 06/2006	Teacher Maplewood Richmond Heights School District

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

Stephen P. Rhodes is an owner of Promise Properties which he oversees his personal rental properties.

Stephen P. Rhodes is a Board member at Mission St. Louis. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Signify Wealth LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any Signify Wealth LLC representative in such individual's outside capacities.

Stephen P. Rhodes is the owner of Katalysis Ventures LLC, a holding company for his personal private investments. His responsibilities include analyzing and overseeing private investment. 2 hours and month during and outside of trading hours are spent on this activity. 0 yearly compensation is expected to be derived from the business.

Item 5: Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Stephen P. Rhodes does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Signify Wealth LLC.

Item 6: Supervision

As the only owner of Signify Wealth LLC, Stephen P. Rhodes supervises all duties and activities of the firm. Stephen P. Rhodes' contact information is on the cover page of this disclosure document. Stephen P. Rhodes adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

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

- A. Stephen P. Rhodes 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. Stephen P. Rhodes has **NOT** been the subject of a bankruptcy petition since becoming licensed as a financial advisor in 2003. On November 14 2001, **PRIOR** to becoming licensed as a financial advisor Stephen P. Rhodes filed Chapter 7 Bankruptcy in the Eastern District Court of Missouri (case ID 01-52665-293), which was subsequently discharged on 2/14/2002.