

**Part 2B of Form ADV: *Firm Brochure Supplement***

**Rutherford Asset Planning, Inc.**

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This brochure provides information about Rutherford Asset Planning, Inc. that supplements Rutherford Asset Planning Inc.'s Firm Brochure. You should have received a copy of that brochure. If want a copy of the Firm's brochure or have any questions about the contents of the brochure or the brochure supplement, please contact us at 813-343-4501 or [keith@rutherfordasset.com](mailto:keith@rutherfordasset.com).

Additional information about Rutherford Asset Planning, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 128036.

## **Item 2 – Educational Background and Business Experience**

### **Ronald K. Rutherford, MS, MBA**

*Year of Birth:* 1936

*Education:*

Ronald Rutherford graduated from the University of Oklahoma with a Bachelor of Science Degree in Petroleum Engineering. He also has a Master in Business Administration Major in Finance from New York University and a Master of Science in Engineering from the University of Oklahoma.

*Professional Background:*

Certified Investment Management Analyst (CIMA) 1998

Certified Financial Planner (CFP) 1983

*Business Background:*

- Founded of Rutherford Asset Planning, Inc. in 1986
- President of Rutherford Asset Planning, Inc. – 1986 to 1997
- Chairman of Rutherford Asset Planning, Inc. – 1997 to Present

*Employment History:*

- Before starting the firm in 1986, Mr. Rutherford rose through the management ranks of International Business Machines. He managed strategic and financial planning activities for software products for the Americas and the Far East countries.

*Professional Affiliations and Contributions:*

- Investment Management Consultants Association (IMCA)
- Certified Planner Board of Standards (CFPBOS)
- National Association of Personal Financial Advisors (NAPFA)
- Estate Planning Council of New York City
- Estate Planning Council of Naples, Florida
- Listed by Worth/Robb Report as one of the 100 Most Exclusive Financial Advisors in the US
- Consistently listed by Worth as one of the top financial advisors in the US
- Co-Chairperson of the 2005 National Conference of the National Association of Personal Financial Advisors (NAPFA)
- Member of the Board of Directors of the Cancer Alliance of Naples
- Member of the Finance Committee of the Collier Community Foundation in Naples, FL
- Served as officer and director of New York Metro Chapter of ICFP
- Faculty member at The New School -- Department of Finance
- Selected by the New York Daily News to respond to reader call-in hotline
- Appearances on national television to discuss financial topics
- Widely quoted in financial press
- Speaker on investments at various conferences for financial professionals
- Provides answers to investor Q&As on Mutual Funds Interactive web site
- Author of Managing a Portfolio of Mutual Funds published by McGraw-Hill

**Suzzette B. Rutherford, MBA, CFP, JD**

*Year of Birth:* 1946

*Education:*

Suzzette Rutherford graduated from the College of the Holy Spirit (Manila, Philippines) with a Bachelor of Science Degree in Physics (Magna Cum Laude). She also has a Masters in Business Administration Major in Finance from New York University and a Juris Doctor Degree from Brooklyn School of Law.

*Professional Background:*

Certified Financial Planner (CFP) 1983

Admitted to Practice Law in the States of New York, Florida, Pennsylvania, Connecticut, and New Jersey (1996-1997)

*Business Background:*

- Founded of Rutherford Asset Planning, Inc. in 1986
- President of Rutherford Asset Planning, Inc. – 1997 to Present

*Employment History:*

- Before starting the firm in 1986, Ms. Rutherford's work experience includes computer and management consulting for IBM and large financial institutions, such as the Federal Reserve Bank of New York and the American International Group.

*Professional Affiliations and Contributions:*

- Certified Planner Board of Standards (CFPBOS)
- National Association of Personal Financial Advisors (NAPFA)
- Estate Planning Council of New York City
- Estate Planning Council of Naples, Florida
- Collier County Women's Bar Association
- American Bar Association
- Financial Planning Association
- Listed by Worth/Robb Report as one of the 100 Most Exclusive Financial Advisors in the US
- Consistently listed by Worth as one of the top financial advisors in the US
- Co-Chairperson of the 2005 National Conference of the National Association of Personal Financial Advisors (NAPFA)
- Co-Chairperson of the 1999 NAPFA Northeast-Mid-Atlantic Regional Conference
- Member of the Planned Giving Committee of the Cancer Alliance of Naples
- Served as Director on the CFP Board's Board of Practice Standards
- Served as Chairperson of the National Membership Committee of NAPFA
- Appearances on national television to discuss financial topics
- Widely quoted in financial press

## **Keith A. Amburgey, MBA, CFP**

*Year of Birth:* 1968

### *Education:*

Keith Amburgey graduated from Rutgers College with a Bachelor of Arts Degree in Physics and Psychology (Summa Cum Laude). He also has a Masters in Business Administration from Rutgers Graduate School of Management.

### *Professional Background:*

Certified Financial Planner (CFP) 2001

Certified Financial Analyst (CFA) 1999

### *Business Background:*

- Chief Executive Officer of Rutherford Asset Planning, Inc. – 2015 to Present

### *Employment History:*

Prior to joining Rutherford Asset Planning, Inc. in 2009, Keith had an 18 year career in Wall Street. He joined Morgan Stanley in New York in 1993 and rose through the ranks to reach the position of Managing Director in the Fixed Income Division. At Morgan Stanley he was a derivative product specialist, advising Fortune 500 companies and other large institutions on the benefits and risks of derivatives. Keith was later asked to manage Morgan Stanley's own counterparty credit risk, and he built a team of professionals who were responsible for a \$40 billion portfolio of derivative receivables. His team was a market leader in this field, designing and implementing cutting edge risk mitigation and hedging techniques on this highly complex portfolio. He also managed a team of people who provided risk management and hedging solutions to leading insurance companies. Keith was Chief Operating Officer for Morgan Stanley Derivative Products Inc. and was a member of the Board of Directors for Morgan Stanley Reinsurance LTD. From 1991 to 1993, Keith worked at the International Swap Dealers Association as a Senior Policy Analyst.

### *Professional Affiliations and Contributions:*

- Certified Planner Board of Standards (CFPBOS)

### **Item 3 – Disciplinary Information**

Mr. Ronald Rutherford, Ms. Suzzette Rutherford, and Mr. Keith Amburgey do not have any history of any disciplinary or regulatory events to disclose.

### **Item 4 – Other Business Activities**

Mr. Ronald Rutherford and Mr. Keith Amburgey do not engage in any other business or occupation.

Ms. Suzzette Rutherford is licensed to practice law and has a law practice outside of Rutherford Asset Planning, Inc.

### **Item 5 – Additional Compensation**

Mr. Ronald Rutherford, Ms. Suzzette Rutherford, and Mr. Keith Amburgey do not receive any additional compensation from third parties for providing investment advice to its clients and does not compensate or receive any compensation from anyone for client referrals.