



# REALTA WEALTH

**Frank M. Calabrese**

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**888.657.5200**

This Brochure Supplement provides information about Frank M. Calabrese that supplements the Realty Investment Advisors, Inc. ("RIA")'s Brochure. You should have received a copy of that Brochure. Please contact Mr. Barrett Schultz at (888) 657-5200 if you did not receive RIA's Brochure or if you have any questions about the contents of this supplement.

Additional information about Frank M. Calabrese is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2- EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Frank M Calabrese was born in 1960 and attended Fordham University before completing his education at Montclair State University where he received a Bachelor of Science degree.

Frank began his career in the Financial Services Industry in 1985. He is a fiduciary and Private Investment Management (PIM®) Portfolio Manager. Frank is currently a Managing Partner of Key Client Financial Advisors, LLC which he started in 2004 as a full service, independent, investment and planning advisory firm. Frank joined Realta doing business as Key Client Financial Advisors in 2018, and prior to that was registered with Wells Fargo Advisors Financial Network.

Financial Advisors granted the Wells Fargo Advisors *PIM* Portfolio Manager designation must meet rigorous criteria which may include the following:

- Proven experience as a Portfolio Manager
- Substantial assets under management
- WFA's requirement for industry experience
- Successful completion of FINRA Series 65 or 66 exam
- Branch Office Manager/Qualified Supervisor and Regional President approval
- Completed WFA's advanced training program

## ITEM 3- DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

There are no legal or disciplinary event(s) to disclose. Additional information about your Financial Advisor is available at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 4- OTHER BUSINESS ACTIVITIES

Frank Calabrese is part owner of Key Client Financial Advisors, LLC.

Frank is licensed to sell securities through Realta Equities, Inc. ("REI"), a securities broker/dealer registered with the Financial Industry Regulatory Authority ("FINRA"). In this capacity, Frank may be involved in the sale of investment products such as securities, mutual funds, and variable products. If an advisory client implements recommendations made by Frank by purchasing securities or other products through REI, Frank will receive additional compensation in the form of commissions, including 12b-1 fees for the sale of such products. Frank currently spends approximately 50% of his professional time in his sales capacities at REI and the other 50% as a fiduciary managing money on a non-REI platform.

## ITEM 5- ADDITIONAL COMPENSATION

Aside from the activities discussed in Item 4 above, Frank receives no economic benefit from any non-client third party.

## ITEM 6- SUPERVISION

Mr. Barrett Schultz (Chief Compliance Officer) and designated supervisors monitor the investment advisory activities, personal investing activities, and adherence to the Advisor's compliance program and code of ethics on a continuous basis using various methods, including periodic inspection and review of client securities positions and transaction activity, obtaining certifications of compliance with company policies and procedures from those supervised, and obtaining and reviewing brokerage statements or transactions and holdings reports of the supervised persons. Mr. Shultz can be reached at 888-657-5200.