

Part 2A of Form ADV: Firm Brochure

Rainsberger Wealth Advisors, Inc.

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2/22/2024

This brochure provides information about the qualifications and business practices of Rainsberger Wealth Advisors, Inc. If you have any questions about the contents of this brochure, please contact us at 7193281944 or MSutton@RWAparters.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Registration with the SEC or with any state securities authority does not imply a certain level of skill or training.

Additional information about Rainsberger Wealth Advisors, Inc. also is available on the SEC's website at 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 108325.

Item 2 Material Changes

Item 2 of this Brochure will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with SEC rules, we will ensure that you receive a summary of any material changes to this Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

Material Changes Since Last Annual Amendment of 03/21/2023

- None

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Item 4 Advisory Business

Rainsberger Wealth Advisors, Inc. is a SEC-registered investment adviser with its principal place of business located in CO. Rainsberger Wealth Advisors, Inc. began conducting business in 1990. Rainsberger Wealth Advisors, Inc.'s AUM for December 2023 was 355,712,909.41 of which 332,998,523.25 was under discretionary management and 22,714,386.16 was nondiscretionary. As of December 2023, Rainsberger Wealth Advisors, Inc. had \$50,091,317.31 in assets under advisement.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- Ellis D Rainsberger, Principal

Rainsberger Wealth Advisors, Inc. offers the following advisory services to our clients:

INVESTMENT SUPERVISORY SERVICES ("ISS") INDIVIDUAL PORTFOLIO MANAGEMENT

Our firm provides continuous advice to a client regarding the investment of client funds based on the individual needs of the client. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the client's individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a discretionary or non-discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities:

- Exchange-listed securities
- Securities traded over-the-counter
- Corporate debt securities (other than commercial paper)
- Certificates of deposit
- Municipal securities
- Mutual fund shares
- United States governmental securities
- Interests in partnerships investing in real estate

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

INVESTMENT SUPERVISORY SERVICES ("ISS") MODEL PORTFOLIO MANAGEMENT

Our firm provides portfolio management services to clients using model asset allocation portfolios. Each model portfolio is designed to meet a particular investment goal. Our models are available upon request.

We manage these advisory accounts on a discretionary or non-discretionary basis. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations.

Through personal discussions with the client in which the client's goals and objectives are established, we determine if the model portfolio is suitable to the client's circumstances. Once we determine the suitability of the portfolio, the portfolio is managed based on the portfolio's goal, rather than on each client's individual needs. Clients, nevertheless, have the opportunity to place reasonable restrictions on the types of investments to be held in their account. Clients retain individual ownership of all securities.

Our investment recommendations are not limited to any specific product or service offered by a broker dealer or insurance company and will generally include advice regarding the following securities:

- Exchange-listed securities
- Securities traded over-the-counter
- Corporate debt securities (other than commercial paper)
- Certificates of deposit
- Municipal securities
- Mutual fund shares
- United States governmental securities
- Interests in partnerships investing in real estate

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity and suitability.

To ensure that our initial determination of an appropriate portfolio remains suitable and that the account continues to be managed in a manner consistent with the client's financial circumstances, we will:

1. send quarterly written reminders to each Model Portfolio Management Services client requesting any updated information regarding changes in the client's financial situation and investment objectives;

2. at least annually, contact each participating client to determine whether there have been any changes in the client's financial situation or investment objectives, and whether the client wishes to impose investment restrictions or modify existing restrictions;
3. be reasonably available to consult with the client; and
4. maintain client information in each client's file.

RETIREMENT PLAN CONSULTING SERVICES

We also provide several advisory services separately or in combination. While the primary clients for these services will be Retirement Plan, profit sharing and 401(k) plans, we offer these services, where appropriate, to individuals and trusts, estates and charitable organizations. Retirement Plan Consulting Services are comprised of four distinct services.

Clients may choose to use any or all of these services.

Selection of Investment Vehicles:

We assist plan sponsors in constructing appropriate asset allocation models. We will then review various mutual funds (both index and managed) to determine which investments are appropriate to implement the client's objectives. The number of investments to be recommended will be determined by the client.

Monitoring of Investment Performance:

We monitor client investments continually. Although our firm is not involved in any way in the purchase or sale of these investments, we supervise the client's portfolio and will make recommendations to the client as market factors and the client's needs dictate.

Employee Communications:

For Retirement Plan, profit sharing and 401(k) plan clients with individual plan participants exercising control over assets in their own account ("self-directed plans"), we also provide additional educational support and investment workshops designed for the plan participants when the plan sponsor engages our firm to provide these services. The nature of the topics to be covered will be determined by us and the client under the guidelines established in ERISA Section 404(c). The educational support and investment workshops will NOT provide plan participants with individualized, tailored investment advice or individualized, tailored asset allocation recommendations.

FINANCIAL PLANNING

We provide financial planning services. Financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables to predict future cash flows, asset values and withdrawal plans. Through the financial planning process, all questions, information and analysis are considered as

they impact and are impacted by the entire financial and life situation of the client. Clients purchasing this service receive a written report which provides the client with a detailed financial plan designed to assist the client achieve his or her financial goals and objectives.

In general, the financial plan can address any or all of the following areas:

- **PERSONAL:** We review family records, budgeting, personal liability, estate information and financial goals.
- **TAX & CASH FLOW:** We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.
- **INVESTMENTS:** We analyze investment alternatives and their effect on the client's portfolio.
- **INSURANCE:** We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **RETIREMENT:** We analyze current strategies and investment plans to help the client achieve his or her retirement goals.
- **DEATH & DISABILITY:** We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- **ESTATE:** We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law.

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client, and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

We also provide general non-securities advice on topics that may include tax and budgetary planning, estate planning and business planning.

- Exchange-listed securities
- Securities traded over-the-counter
- Corporate debt securities (other than commercial paper)
- Certificates of deposit
- Municipal securities
- Variable life insurance
- Variable annuities

- Mutual fund shares
- United States governmental securities
- Interests in partnerships investing in real estate

Typically, the financial plan is presented to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. All recommendations are of a generic nature.

PUBLICATION OF PERIODICALS

Rainsberger Wealth Advisors, Inc. publishes a quarterly newsletter providing general information on various financial topics including, but not limited to, estate and retirement planning, market trends, etc. No specific investment recommendations are provided in this newsletter and the information provided does not purport to meet the objectives or needs of any individual. This newsletter is distributed free of charge to our advisory clients.

Item 5 Fees and Compensation

INVESTMENT SUPERVISORY SERVICES ("ISS") FEES FOR INDIVIDUAL PORTFOLIO MANAGEMENT AND MODEL PORTFOLIO MANAGEMENT

The annualized fee for Investment Supervisory Services is charged as a percentage of assets under management, according to the following schedule:

Assets Under Management Annual Fee %

RWA COMPREHENSIVE INVESTMENT & FINANCIAL PLANNING FEES

<u>Assets Under Management</u>	<u>Annual Fee</u>
\$0 - \$1,000,000 _____	1.00% (Minimum fee \$5000)
On the next \$1,000,001 - \$3,000,000 _____	.85%
On the next \$3,000,001 - \$5,000,000 _____	.75%
On the next \$5,000,001 - \$10,000,000 _____	.65%
For remaining balance over \$10,000,001 _____	.55%
Monitored Assets (<i>Accounts RWA advises and reports on but does not manage.</i>) _____	.40%
Custodial Accounts with a value over \$25,000 _____	.40%

Fees are payable quarterly in arrears. Fee payments are due and will be assessed on the first day of each calendar quarter based on the value of the portfolio as of the last day of the previous calendar quarter. Cash and readily marketable securities, like stocks and bonds, will be valued at the amounts determined by the custodian (Charles Schwab & Company). Investments in direct purchased private equity and/or private real estate securities will be valued at the fair value reflected in the investment's managers' most recent annual report.

The annualized fee for Investment Supervisory Services may be charged as a fixed fee, negotiated on a case-by-case basis. Overall factors to be considered will include the type and amount of assets to be managed and the complexity of the client's circumstances. Rainsberger Wealth Advisors, Inc.' fixed fees range from \$1,000 to \$30,000+.

Limited Negotiability of Advisory Fees: Although Rainsberger Wealth Advisors, Inc. has established the aforementioned fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets; related accounts; portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the contract between the adviser and each client.

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm.

RETIREMENT PLAN CONSULTING FEES

Our fees for Retirement Plan Consulting Services are based on a percentage of assets under advisement, and generally range from 0.40% to 0.70%.

FINANCIAL PLANNING FEES

Rainsberger Wealth Advisors, Inc.' Financial Planning fee is determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are agreed upon prior to entering into a contract with any client.

Our Financial Planning fees are calculated and charged either on a fixed fee basis, typically ranging from \$1000 to \$5000+, depending on the specific arrangement reached with the client or as a comprehensive AUM fee as outlined above.

Financial Planning Fee Offset: Rainsberger Wealth Advisors, Inc. reserves the discretion to reduce or waive the fixed fee if a financial planning client chooses to engage us for our Portfolio Management Services.

The client is billed quarterly in advance based on our total estimated Financial Planning

fees.

PUBLICATION OF PERIODICALS OR NEWSLETTERS

GENERAL INFORMATION

Termination of the Advisory Relationship: A client agreement may be canceled at any time, by either party, for any reason upon receipt of written notice.

Mutual Fund Fees: All fees paid to Rainsberger Wealth Advisors, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Additional Fees and Expenses: In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Form ADV for additional information.

Grandfathering of Minimum Account Requirements: Pre-existing advisory clients are subject to Rainsberger Wealth Advisors, Inc. minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our firm's minimum account requirements will differ among clients.

ERISA Accounts: Rainsberger Wealth Advisors, Inc. is deemed to be a fiduciary to advisory clients that are employee benefit plans or individual retirement accounts (IRAs) pursuant to the Employee Retirement Income and Securities Act ("ERISA"), and regulations under the Internal Revenue Code of 1986 (the "Code"), respectively. . As such, our firm is subject to specific duties and obligations under ERISA and the Internal Revenue Code that include among other things, restrictions concerning certain forms of compensation. To avoid engaging in prohibited transactions, Rainsberger Wealth Advisors, Inc. may only charge fees for investment advice about products for which our firm and/or our related persons do not receive any commissions or 12b-1 fees, or conversely, investment advice about products for which our firm and/or our related persons receive commissions or 12b-1 fees, however, only when such fees are used to offset Rainsberger Wealth Advisors, Inc. advisory fees.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for

similar or lower fees.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$1200 more than six months in advance of services rendered.

Item 6 Performance-Based Fees and Side-By-Side Management

Rainsberger Wealth Advisors, Inc. does not charge performance-based fees.

Item 7 Types of Clients

Rainsberger Wealth Advisors, Inc. provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Retirement Plan and profit sharing plans (other than plan participants)

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

METHODS OF ANALYSIS

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Charting. In this type of technical analysis, we review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.

Technical Analysis. We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement.

Technical analysis does not consider the underlying financial condition of a company. This presents a risk in that a poorly-managed or financially unsound company may

underperform regardless of market movement.

Quantitative Analysis. We use mathematical models in an attempt to obtain more accurate measurements of a company's quantifiable data, such as the value of a share price or earnings per share, and predict changes to that data.

A risk in using quantitative analysis is that the models used may be based on assumptions that prove to be incorrect.

Asset Allocation. Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

Mutual Fund and/or ETF Analysis. We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

Risks for all forms of analysis. Our securities analysis methods rely on the assumption that the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are providing accurate and unbiased data. While we are alert to indications that data may be incorrect, there is always a risk that our analysis may be compromised by inaccurate or misleading information.

INVESTMENT STRATEGIES

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the client's account for a year or longer. Typically, we employ this strategy when:

- we believe the securities to be currently undervalued, and/or
- we want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase or as a means to achieve longer term investment objectives.

Risk of Loss.

Clients should understand that investing in any securities, including mutual funds, involves a risk of loss of both income and principal.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

- Other Financial Industry Activities: Our firm and our related persons are not engaged in other financial industry activities and have no other industry affiliations.
- Non-Financial Industry Activities: Mr. Rainsberger is the owner of RFS Lease Management. Mr. Rainsberger devotes approximately five (5) hours per month to this business.
- Mr. Rainsberger is a partner and owner in Eagle Mountain Builders, a custom home construction company. He devoted 10 hours a month during trading hours and 40 hours a month outside of trading hours.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

Rainsberger Wealth Advisors, Inc. and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions. Rainsberger Wealth Advisors, Inc. Code of Ethics further includes the firm's policy prohibiting the use of material non-public information.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to MSutton@RWAparters.com, or by calling us at 719-328-1944.

Rainsberger Wealth Advisors, Inc. and individuals associated with our firm are prohibited from engaging in principal transactions.

Rainsberger Wealth Advisors, Inc. and individuals associated with our firm are prohibited from engaging in agency cross transactions.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

We may aggregate our employee trades with client transactions where possible and when compliant with our duty to seek best execution for our clients. In these instances, participating clients will receive an average share price and transaction costs will be shared equally and on a pro-rata basis. In the instances where there is a partial fill of a

particular batched order, we will allocate all purchases pro-rata, with each account paying the average price. Our employee accounts will be included in the pro-rata allocation.

As these situations represent actual or potential conflicts of interest to our clients, we have established the following policies and procedures for implementing our firm's Code of Ethics, to ensure our firm complies with its regulatory obligations and provides our clients and potential clients with full and fair disclosure of such conflicts of interest:

1. No principal or employee of our firm may put his or her own interest above the interest of an advisory client.
2. No principal or employee of our firm may buy or sell securities for their personal portfolio(s) where their decision is a result of information received as a result of his or her employment unless the information is also available to the investing public.
3. It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account. This prevents such employees from benefiting from transactions placed on behalf of advisory accounts.
4. Our firm requires prior approval for any IPO or private placement investments by related persons of the firm.
5. We maintain a list of all reportable securities holdings for our firm and anyone associated with this advisory practice that has access to advisory recommendations ("access person"). These holdings are reviewed on a regular basis by our firm's Chief Compliance Officer or his/her designee.
6. Clients can decline to implement any advice rendered, except in situations where our firm is granted discretionary authority.
7. All of our principals and employees must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
8. We require delivery and acknowledgement of the Code of Ethics by each supervised person of our firm.
9. We have established policies requiring the reporting of Code of Ethics violations to our senior management.
10. Any individual who violates any of the above restrictions may be subject to termination.

Item 12 Brokerage Practices

Rainsberger Wealth Advisors, Inc. requires that clients provide us with written authority to determine the broker-dealer to use and the commission costs that will be charged to our clients for these transactions.

These clients must include any limitations on this discretionary authority in this written authority statement. Clients may change/amend these limitations as required. Such amendments must be provided to us in writing. Rainsberger Wealth Advisors, Inc. may block trades where reasonably possible and when advantageous to clients in terms of reducing transaction fees. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block.

Block trading may allow us to execute equity trades in a timelier, more equitable manner, at an average share price.

Rainsberger Wealth Advisors, Inc. recommends that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab"), a FINRA registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although we recommend that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Rainsberger Wealth Advisors, Inc. is independently owned and operated and not affiliated with Schwab.

Schwab provides Rainsberger Wealth Advisors, Inc. with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Institutional. These services are not contingent upon our firm committing to Schwab any specific amount of business (assets in custody or trading commissions). Schwab's brokerage services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For our client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Institutional also makes available to our firm other products and services that benefit Rainsberger Wealth Advisors, Inc. but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our client accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering our clients' accounts include software and other technology that

- i. provide access to client account data (such as trade confirmations and account statements);
- ii. facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- iii. provide research, pricing and other market data;
- iv. facilitate payment of our fees from clients' accounts; and
- v. assist with back-office functions, recordkeeping and client reporting.

Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to Rainsberger Wealth Advisors, Inc. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to our firm. Schwab Institutional may also provide other benefits such as educational events or occasional

business entertainment of our personnel. In evaluating whether to recommend or require that client's custody their assets at Schwab, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

Item 13 Review of Accounts

INVESTMENT SUPERVISORY SERVICES ("ISS")

INDIVIDUAL PORTFOLIO MANAGEMENT AND MODEL PORTFOLIO MANAGEMENT SERVICE

REVIEWS: While the underlying securities within Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment.

These accounts are reviewed by the firm's advisors and chief investment officer.

REPORTS: In addition to the statements and confirmations of transactions that clients receive from their custodian, we provide quarterly reports summarizing account performance, balances and holdings.

RETIREMENT PLAN CONSULTING SERVICES

REVIEWS: Rainsberger Wealth Advisors, Inc. will meet with the client's investment advisory board whenever the client advises us of a change in circumstances regarding the needs of the plan. Rainsberger Wealth Advisors, Inc. will also review the investment options of the plan according to the agreed upon time intervals established in the IPS. Such reviews will generally occur annually.

These accounts are reviewed by the investment committee or their designee.

REPORTS: Rainsberger Wealth Advisors, Inc. will provide reports to Retirement Plan Consulting Services clients on an annual basis unless otherwise agreed to.

FINANCIAL PLANNING SERVICES

REVIEWS: While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for.

REPORTS: Financial Planning clients will receive a completed financial plan. Additional reports will not typically be provided unless otherwise contracted for.

Item 14 Client Referrals and Other Compensation

It is Rainsberger Wealth Advisors, Inc. policy not to engage solicitors or to pay

related or non-related persons for referring potential clients to our firm. Rainsberger Wealth Advisors, Inc. policies for gifts and entertainment are outlined in the firm's Code of Ethic; employee incentives are outlined in the Employee Guidelines Manual.

Item 15 Custody

We previously disclosed in the "Fees and Compensation" section (Item 5) of this Brochure that our firm directly debits advisory fees from client accounts.

As part of this billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period.

Because the custodian does not calculate the amount of the fee to be deducted, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

In addition to the periodic statements that clients receive directly from their custodians, we also send account statements directly to our clients on a quarterly basis. We urge our clients to carefully compare the information provided on these statements to ensure that all account transactions, holdings and values are correct and current.

Our firm does not have actual or constructive custody of client accounts.

Item 16 Investment Discretion

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission.

Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell

Clients give us discretionary authority when they sign a Client Engagement agreement with our firm and may limit this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

Item 17 Voting Client Securities

We vote proxies for all client accounts; however, you always have the right to vote proxies yourself. You can exercise this right by instructing us in writing to not vote proxies in your account.

We will vote proxies in the best interests of its clients and in accordance with our established policies and procedures. Our firm will retain all proxy voting books and records for the requisite period of time, including a copy of each proxy statement received, a record of each vote cast, a copy of any document created by us that was material to making a decision how to vote proxies, and a copy of each written client request for information on how the adviser voted proxies. If our firm has a conflict of interest in voting a particular action, we will notify the client of the conflict and retain an independent third-party to cast a vote.

Clients may obtain a copy of our complete proxy voting policies and procedures by contacting Mindy Sutton by telephone, email, or in writing. Clients may request, in writing, information on how proxies for his/her shares were voted. If any client requests a copy of our complete proxy policies and procedures or how we voted proxies for his/her account(s), we will promptly provide such information to the client.

We will neither advise nor act on behalf of the client in legal proceedings involving companies whose securities are held in the client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, clients may direct us to transmit copies of class action notices to the client or a third party. Upon such direction, we will make commercially reasonable efforts to forward such notices in a timely manner.

With respect to ERISA accounts, we will vote proxies unless the plan documents specifically reserve the plan sponsor's right to vote proxies. To direct us to vote a proxy in a particular manner, clients should contact Mindy Sutton telephone, email, or in writing.

You can instruct us to vote proxies according to particular criteria (for example, to always vote with management, or to vote for or against a proposal to allow a so-called "poison pill" defense against a possible takeover). These requests must be made in writing. You can also instruct us on how to cast your vote in a particular proxy contest by contacting Lisa Cullity by email or phone.

Item 18 Financial Information

As an advisory firm that maintains discretionary authority for client accounts we are required to disclose our balance sheet when requested, we are also required to disclose any financial condition that is reasonable likely to impair our ability to meet our contractual obligations. Rainsberger Wealth Advisors, Inc. has no such financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

Rainsberger Wealth Advisors, Inc. has not been the subject of a bankruptcy petition at any time during the past ten years.

Brochure Supplement (Part 2B of Form ADV)

Rainsberger Wealth Advisors, Inc.
980 Pico Point
Colorado Springs, CO 80905
719-328-1944

This brochure supplement provides information about supervised persons that supplements the Rainsberger Wealth Advisors, Inc. firm brochure. You should have received a copy of that brochure and it is always available on our website www.RWAPartners.com. Please contact Mindy Sutton, the firm's Chief Operating Officer, if you did not receive RWA's brochure or if you have any questions about the contents of this supplement. Additional information about the firm is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATION AND BUSINESS STANDARDS

Rainsberger Wealth Advisors, Inc., Inc. requires that advisors in its employ have a BA, BS or MBA degree and pursue further coursework demonstrating knowledge of financial planning and investment management. Examples of acceptable coursework include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA, EA or CPA. Additionally, advisors must have work experience that demonstrates their aptitude for financial planning and investment management.

PROFESSIONAL CERTIFICATIONS

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board (www.cfp.net).
- Successful completion of the 10-hour CFP® Certification Exam.
- Three-year qualifying full-time work experience.
- Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless you are upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.

- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Masters of Business Administration (MBA): A Masters of Business Administration is a graduate level degree. The requirements to earn the degree vary by the issuing institution but in general MBA recipients must:

- Hold a bachelor's degree from an accredited institution
- Successfully complete the GMAT entrance exam
- Complete an accredited Two-Year Full-Time graduate program (specific requirements vary by institution). Classes focus on Accounting, Economics, Finance, Marketing, Management, Business Law and other non-core classes

Juris Doctorate (J.D.): The Juris Doctor degree or Doctor of Law degree (J.D. or JD), also known as the Doctor of Jurisprudence degree (D.Jur. or DJur), is a graduate-entry professional degree in law. It is earned by completing law school in the United States, Canada, Australia, and some other common law countries. The requirements to earn the degree vary by the issuing institution but in general J.D. recipients must:

- Hold a bachelor's degree from an accredited institution
- Successfully complete the LSAT entrance exam
- Complete an accredited Juris Doctorate program; an intensive study of the substantive law and its applications

Part 2B- Firm Biographical

Ellis D. Rainsberger, Principal

Item 1: Educational Background:

- University of Wisconsin, Civil Engineering 1974-1975
- Kansas State University BS Accounting 1979

Item 2: Business Experience:

- A.G. Becker 1980- 1981
- Boettcher & Company 1981-1983
- A.G. Edwards 1983-1985
- B.C. Christopher 1985-1990
- Rainsberger Wealth Advisors, Inc., (and its predecessors) 1990 to Present

Item 3: Disciplinary Action

- Criminal or Civil Action: None
- Arbitration Claims: None
- Self-Regulatory Organization or Administrative Proceeding: None
- Other: None

Item 4: Other Business Activities/Interests:

- Other Financial Industry Activities: The supervised person is not actively engaged in any other investment-related businesses or occupations.
- Non-Financial Industry Activities: Mr. Rainsberger is the owner of RFS Lease Management. Mr. Rainsberger devotes approximately five (5) hours per month to this business.
- Mr. Rainsberger is a partner and owner in Eagle Mountain Builders, a custom home construction company. He devoted 10 hours a month during trading hour and 40 hours a month outside of trading hours.

Item 5: Additional Compensation: None

Item 6: Personal

- Year of Birth: 1956

Lisa Cullity

Item 1: Educational Background:

- The Ohio State University – B.A. Agriculture and Business 1987

Item 2: Business Experience:

- H & R Block, Tax Preparation 2008-2012
- Olde Village General Store and Trading Co. – Owner 1996-1999

Supervision:

Lisa Cullity is supervised by Ellis D. Rainsberger, Principal of RWA. He reviews Ms. Cullity's work through frequent office interactions, as well as formal reviews and also monitors her activities through our team based client quarterly review analysis and client relationship management system.

Item 3: Disciplinary Action

- Criminal or Civil Action: None
- Arbitration Claims: None
- Self-Regulatory Organization or Administrative Proceeding: None
- Other: None

Item 4: Other Business Activities/Interests:

- Other Financial Industry Activities: The supervised person is not actively engaged in any other investment-related businesses or occupations.
- Other Non-Financial Industry Activities: Ms. Cullity is currently employed by CHASA as a high-school volleyball official. Ms. Cullity devotes less than five (5) hours a week during volleyball season to this business.

Item 6: Personal

- Year of Birth: 1964

Mindy Sutton

Item 1: Educational Background:

- Calvin College – BA Criminal Justice and Psychology, w/honors 1995
- University of Denver College of Law – Juris Doctorate 1999
- University of Colorado – Masters of Business Administration - 2002

Item 2: Business Experience:

- USA Hockey – Manager, Marketing and Sponsorship 2002-2011
- Mountain Springs Church – Executive Director 2012-2013

Supervision:

Mindy Sutton is supervised by Ellis D. Rainsberger, Principal of RWA. He reviews Mrs. Sutton's work through frequent office interactions, as well as formal reviews and also monitors her activities through our team based client quarterly review analysis and client relationship management system.

Item 3: Disciplinary Action

- Criminal or Civil Action: None
- Arbitration Claims: None
- Self-Regulatory Organization or Administrative Proceeding: None
- Other: None

Item 4: Other Business Activities/Interests:

- Other Financial Industry Activities: The supervised person is not actively engaged in any other investment-related businesses or occupations.
- Other Non-Financial Industry Activities: Mrs. Sutton is currently employed as a basketball coach at Evangel Christian Academy Highschool. Mrs. Sutton devotes approximately fifteen (15) hours a week to this business when she is in season.

Item 5: Additional Compensation: None

Item 6: Personal

- Year of Birth: 1976
- Professional Degrees and Certifications:
 - Masters of Business Administration
 - Juris Doctorate

Erik Aspelin**Item 1: Educational Background:**

- University of New Mexico – Executive Certificate in Financial Planning - 2010
- Colorado State University – BS Geology - 1990

Item 2: Business Experience:

- Wells Fargo Advisors – Financial Advisor 2010-2014
- ERM – Project Manager/Geologist 2001-2010
- Radian International/TRC Environmental – Project Manager/Geologist 1990-2000

Supervision:

Erik Aspelin is supervised by Ellis D. Rainsberger, Principal of RWA and Mindy Sutton, CCO of RWA. They review Mr. Aspelin's work through frequent office interactions, as well as formal reviews and also monitor his activities through our team based client quarterly review analysis and client relationship management system.

Item 3: Disciplinary Action

- Criminal or Civil Action: None
- Arbitration Claims: None
- Self-Regulatory Organization or Administrative Proceeding: None
- Other: None

Item 4: Other Business Activities/Interests:

- Other Financial Industry Activities: The supervised person is not actively engaged in any other investment-related businesses or occupations.
- Other Substantial Business Interests: The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation: None**Item 6: Personal**

- Year of Birth: 1968
- Professional Degrees and Certifications
 - Certified Financial Planner
 - Certified Professional Geologist

Brett Brownfield

Item 1: Educational Background:

- Missouri State University -BA in Psychology

Item 2: Business Experience:

- Cosmos Corporation – Financial Analyst
- Aspen Heights Apartments - Marketing Associate

Supervision:

Brett Brownfield is supervised by Ellis D. Rainsberger, Principal of RWA and Mindy Sutton, CCO of RWA and Erik Aspelin, Portfolio Manager, RWA. They review Mr. Brownfield's work through frequent office interactions, as well as formal reviews and also monitor his activities through our team based client quarterly review analysis and client relationship management system.

Item 3: Disciplinary Action

- Criminal or Civil Action: None
- Arbitration Claims: None
- Self-Regulatory Organization or Administrative Proceeding: None
- Other: None

Item 4: Other Business Activities/Interests:

- Other Financial Industry Activities: The supervised person is not actively engaged in any other investment-related businesses or occupations.
- Other Substantial Business Interests: The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation: None

Item 6: Personal

- Year of Birth: 1998

Tiffany Saajid

Item 1: Educational Background:

- University of Phoenix- MBA
- Arizona State University – BS Business

Item 2: Business Experience:

- Transamerica – Financial Planner
- Academic Counselor- University of Phoenix

Supervision:

Tiffany Saajid is supervised by Ellis D. Rainsberger, Principal of RWA and Mindy Sutton, CCO of RWA. They review Ms. Saajid's work through frequent office interactions, as well as formal reviews and also monitor her activities through our team based client quarterly review analysis and client relationship management system.

Item 3: Disciplinary Action

- Criminal or Civil Action: None
- Arbitration Claims: None
- Self-Regulatory Organization or Administrative Proceeding: None
- Other: None

Item 4: Other Business Activities/Interests:

- Other Financial Industry Activities: The supervised person is not actively engaged in any other investment-related businesses or occupations.
- Other Substantial Business Interests: The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation: None

Item 6: Personal

- Year of Birth: 1984
- Professional Degrees and Certifications
 - Graduate Certificate - Marketing

Deborah Falero Essex

Item 1: Educational Background:

- Associates in Travel and Tourism- Sawyer School

Item 2: Business Experience:

- Plan International USA- Systems Specialists and Donor Support

Supervision:

Deb is supervised by Ellis D. Rainsberger, Principal of RWA and Mindy Sutton, CCO of RWA. They review Ms. Falero Essex's work through frequent office interactions, as well as formal reviews and also monitor her activities through our team based client quarterly review analysis and client relationship management system.

Item 3: Disciplinary Action

- Criminal or Civil Action: None
- Arbitration Claims: None
- Self-Regulatory Organization or Administrative Proceeding: None
- Other: None

Item 4: Other Business Activities/Interests:

- Other Financial Industry Activities: The supervised person is not actively engaged in any other investment-related businesses or occupations.
- Other Substantial Business Interests: The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5: Additional Compensation: None

Item 6: Personal

- Year of Birth: 1961
- Professional Degrees and Certifications
 - Certification, Travel and Tourism, Sawyer School
 - Leadership Certification, Rhode Island Community College

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980 Pico Point, Colorado Springs, CO 80906
719-328-1944 MSutton@RWAPartners.com

PRIVACY POLICY

Investment advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus;
- For our marketing – to offer our products and services to you;
- For joint marketing with other financial companies;
- For our affiliates' everyday business purposes – information about your transactions and experiences and information about your creditworthiness; or
- For affiliates and non-affiliates to market to you.

If you are a new customer we may begin sharing your I

information on the day you sign our agreement. When you are no longer our customer, we may continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by “opting-out” of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately if you choose to opt out of these types of sharing.

DEFINITIONS: Affiliates – companies related by common ownership or control. They can be financial and non-financial companies; Non-affiliates – companies not related by common ownership or control. They can be financial and non-financial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.

Form ADV Part 3 – Client Relationship Summary

Date: 2/22/24

Item 1: Introduction

RAINSBERGER WEALTH ADVISORS is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); solicitor/selection of other advisers (we select a third party adviser for you to use). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Fees are paid quarterly in arrears. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction

Form ADV Part 3 – Client Relationship Summary

Date: 2/22/24

fees, if applicable, when we buy or sell an investment for your account. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** Please also see our [Brochure](#) for additional details.

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?: *When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means (see heading immediately below).*

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/108325> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 719-328-1944.

Form ADV Part 3 – Client Relationship Summary

Date: 2/22/24

Exhibit A – Material Changes to Client Relationship Summary

This is the initial version of the Client Relationship Summary. There are no material changes.

This brochure supplement provides information about Erik James Aspelin that supplements the Rainsberger Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Erik James Aspelin if you did not receive Rainsberger Wealth Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Erik James Aspelin is also available on the SEC's website at www.adviserinfo.sec.gov.

Rainsberger Wealth Advisors, Inc.
Form ADV Part 2B – Individual Disclosure Brochure

for

Erik James Aspelin

Personal CRD Number: 5828403

Investment Adviser Representative

Rainsberger Wealth Advisors, Inc.
980 Pico Point
Colorado Springs, CO 80905
(719) 328-1944
easpelin@rwapartners.com

UPDATED: 02/10/2021

Item 2: Educational Background and Business Experience

Name: Erik James Aspelin

Born: 1968

Educational Background and Professional Designations:

Education:

Executive Certificate Financial Planning, University of New Mexico - 2010

B.S. Geology, Colorado State University - 1990

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.

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 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:

02/2016 - Present	Investment Adviser Representative Rainsberger Wealth Advisors, Inc.
02/2016 - Present	Financial Planner Rainsberger Wealth Advisors
01/2015 - 01/2016	Geologist Environmental Resources Management
07/2010 - 12/2014	Financial Advisor Wells Fargo Advisors

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

Erik James Aspelin is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Erik James Aspelin does not receive any economic benefit from any person, company, or organization, other than Rainsberger Wealth Advisors, Inc. in exchange for providing clients advisory services through Rainsberger Wealth Advisors, Inc..

Item 6: Supervision

As a representative of Rainsberger Wealth Advisors, Inc., Erik James Aspelin is supervised by Ellis Rainsberger, the firm's President. Ellis Rainsberger is responsible for ensuring that Erik James Aspelin adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ellis Rainsberger is (719) 328-1944.

This brochure supplement provides information about Malinda Sutton that supplements the Rainsberger Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Malinda Sutton if you did not receive Rainsberger Wealth Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Malinda Sutton is also available on the SEC's website at www.adviserinfo.sec.gov.

Rainsberger Wealth Advisors, Inc.
Form ADV Part 2B – Individual Disclosure Brochure

for

Malinda Sutton

Personal CRD Number: 6315550

Chief Operating Officer

Rainsberger Wealth Advisors, Inc.
980 Pico Point
Colorado Springs, CO 80905
(719) 328-1944
msutton@rwapartners.com

UPDATED: 02/10/2021

Item 2: Educational Background and Business Experience

Name: Malinda Sutton **Born:** 1976

Educational Background and Professional Designations:

Education:

MBA Business and Management, University of Colorado - 2007
Juris Doctorate Law, University of Denver - 2002
BA Psychology and Law, Calvin University - 1999

Business Background:

01/2021 - Present	Investment Adviser Representative Rainsberger Wealth Advisors, Inc.
07/2013 - Present	COO Rainsberger Wealth Advisors
01/2012 - 04/2013	Director of Marketing Mountain Springs Church
09/2002 - 01/2012	Director Marketing USA Hockey

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

Malinda Sutton is a lawyer. From time to time, she will offer clients advice or products from this activity. Rainsberger Wealth Advisors, Inc. always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Rainsberger Wealth Advisors, Inc. in their capacity as a lawyer.

Item 5: Additional Compensation

Malinda Sutton does not receive any economic benefit from any person, company, or organization, other than Rainsberger Wealth Advisors, Inc. in exchange for providing clients advisory services through Rainsberger Wealth Advisors, Inc..

Item 6: Supervision

As a representative of Rainsberger Wealth Advisors, Inc., Malinda Sutton is supervised by Ellis D Rainsberger, the firm's President. Ellis D Rainsberger is responsible for ensuring that Malinda Sutton adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ellis D Rainsberger is (719) 328-1944.

This brochure supplement provides information about Brett Michael Brownfield that supplements the Rainsberger Wealth Advisors, Inc. brochure. You should have received a copy of that brochure. Please contact Brett Michael Brownfield if you did not receive Rainsberger Wealth Advisors, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Brett Michael Brownfield is also available on the SEC's website at www.adviserinfo.sec.gov.

Rainsberger Wealth Advisors, Inc.
Form ADV Part 2B – Individual Disclosure Brochure
for
Brett Michael Brownfield
Personal CRD Number: 7651221
Investment Adviser Representative

Rainsberger Wealth Advisors, Inc.
980 Pico Point
Colorado Springs, CO 80905
(719) 328-1944
bbrownfield@rwapartners.com

UPDATED: 10/19/2022

Item 2: Educational Background and Business Experience

Name: Brett Michael Brownfield **Born:** 1998

Educational Background and Professional Designations:

Education:

Bachelor of Arts Psychology, Missouri State University - 2019

Business Background:

11/2022 - Present	Investment Adviser Representative Rainsberger Wealth Advisors, Inc.
04/2022 - Present	Associate Financial Advisor Rainsberger Wealth Advisors
04/2021 - 04/2022	Operations Analyst Cosmos Corporation
07/2019 - 03/2021	Online Sales Coordinator Cosmos Corporation
08/2016 - 05/2019	College Student Missouri State University
08/2012 - 05/2016	High School Student Living Word Christian High School

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

Brett Michael Brownfield is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Brett Michael Brownfield does not receive any economic benefit from any person, company, or organization, other than Rainsberger Wealth Advisors, Inc. in exchange for providing clients advisory services through Rainsberger Wealth Advisors, Inc..

Item 6: Supervision

As a representative of Rainsberger Wealth Advisors, Inc., Brett Michael Brownfield is supervised by Ellis Rainsberger, the firm's Chief Compliance Officer. Ellis Rainsberger is responsible for ensuring that Brett Michael Brownfield adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Ellis Rainsberger is (719) 328-1944.