

# **Manuel R. Rezendes**

## **Bountiful Investment Management LLC**

225 Newman Ave, Suite 303  
Rumford, RI 02916  
401-305-2626

## **Form ADV Part 2B**

March 2024

### **Item 1 Brochure Supplement**

This brochure provides information about Manuel R. Rezendes that supplements the Bountiful Investment Management LLC (“Bountiful Investment Management”) disclosure brochure. You should have received a copy of that brochure. Please contact Manuel R. Rezendes at 401-305-2626 or at mrezendes@euclidadvisors.com if you did not receive Bountiful Investment Management’s brochure or if you have any questions about the contents of this supplement. Additional information about Manuel R. Rezendes is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Item 2 Education Background and Business Experience**

Manuel R. Rezendes

Born: 1979

CRD # 4617575

#### **Education:**

Bristol Community College, Associates: Business Management: 2015

#### **Business Experience:**

Bountiful Investment Management f/k/a Euclid Wealth Management, Investment Advisor Representative, CCO and Managing Member, 09/2015 to Present;

Euclid Financial Services Insurance Group LLC, Regional Director, 07/2010 to Present; CCO Investment Services, Operations Specialist, 08/2013 to 09/2015

### **Professional Designations**

#### **Retirement Income Certified Professional®**

The RICP® Program offers relevant solutions to modern retirement income planning scenarios ranging from common to complex. This designation equips advisors with the knowledge to effectively manage the transition from asset accumulation during a client’s working years to asset decumulation in retirement. RICP® enables the advisor to demonstrate value by delivering smart strategies for creating secure, sustainable income for a client's retirement.

To receive the RICP® designation, you must successfully complete three courses, meet experience requirements, and agree to comply with The American College Code of Ethics and Procedures.

Participation in the Professional Recertification Program is also required. The Professional Recertification Program has three main components:

- annual reporting
- Continuing education
- A modest program fee of \$125 (client facing) or \$50 (non-client facing)

### **Wealth Management Certified Professional (WMCP®)**

The WMCP® program is designed to deliver evidence-based strategies that equip financial professionals with the knowledge to develop plans that try to meet a range of client goals by utilizing investments, financial products, tax strategies, and effective communication to manage behavioral challenges, wealth transfers, and asset management.

To receive the WMCP designation you must successfully complete the requirements listed below, and agree to comply with The American College Code of Ethics and Procedures:

#### **Prerequisites:**

- o One year of full-time business experience; must be within the five years preceding the date of the award.
- o An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year of full-time experience.

#### **Requirements:**

- o Completion of online coursework and assessments.
- o Final certification exam that is proctored and closed book.

#### **Continuing Education Requirements:**

- o Recertification of knowledge via continuing education every two years.

### **Item 3 Disciplinary Information**

Manuel R. Rezendes has no legal or disciplinary events to report.

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

#### **Insurance Agent**

Manuel R. Rezendes is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Manuel R. Rezendes will receive commissions for selling insurance and annuity products.

Manuel R. Rezendes may also receive other incentive awards for the recommendation/sale of annuities and other insurance products. The receipt of compensation and other incentive benefits may affect the judgment of Manuel R. Rezendes when recommending products to his clients. While Manuel R. Rezendes endeavors at all times to put the interest of his clients first as a part of Bountiful Investment Management's overall fiduciary duty to clients, clients should be aware that the receipt of commissions and additional compensation itself creates a conflict of interest and may affect Manuel R. Rezendes' decision-making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Manuel R. Rezendes and may choose any independent insurance agent and insurance company to purchase insurance products. Regardless of the insurance agent selected, the insurance agent or agency will receive normal commissions from the sale.

### **Euclid Financial Services Insurance Group LLC**

Manuel Rezendes is a Regional Manager for Euclid Financial Services Insurance Group LLC, an affiliated insurance agency. He is compensated by Euclid Financial Services Insurance Group LLC in the form of a salary in this position. He receives no other compensation or benefits. With roles in both entities, there is a conflict of interest between Mr. Rezendes' role as CCO of Bountiful Investment Management and his role as the Regional Manager of Euclid Financial Services Insurance Group LLC. Bountiful Investment Management and Manuel Rezendes will always place clients' interests ahead of their own interests when providing advisory services.

### **Item 5 Additional Compensation**

In addition to the description of additional compensation provided in Item 4, Manuel R. Rezendes can receive additional benefits.

Certain product sponsors may provide Manuel R. Rezendes with other economic benefits as a result of his recommendation or sale of the product sponsors' investments. The economic benefits received by Manuel R. Rezendes from product sponsors can include but are not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, and tools to assist Manuel R. Rezendes in providing various services to clients.

Although Bountiful Investment Management and Manuel R. Rezendes endeavor at all times to put the interest of their clients ahead of their own or those of their officers, directors, or representatives ("affiliated persons"), these arrangements could affect the judgment of Manuel R. Rezendes when recommending investment products. These situations present a conflict of interest that may affect the judgment of affiliated persons including Manuel R. Rezendes.

### **Item 6 Supervision**

Manuel R. Rezendes is the Chief Compliance Officer of Bountiful Investment Management. He is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives. Manuel R. Rezendes can be contacted at 401-305-2626.