

**FORM ADV PART 2A
DISCLOSURE BROCHURE**



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This brochure provides information about the qualifications and business practices of Rinaldi Wealth Management, Inc. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at (239) 444-6111. 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.

**ADDITIONAL INFORMATION ABOUT RINALDI WEALTH MANAGEMENT, INC.
(CRD #311583) IS AVAILABLE ON THE SEC'S WEBSITE AT
WWW.ADVISERINFO.SEC.GOV**

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual update for Investment Advisors. Since the last filing of this brochure on January 18, 2023, the following has been updated:

- Item 4 assets under management calculation updated.
 - The outside business activities for Mr. Rinaldi have been updated.
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes ii

Annual Update ii

Material Changes since the Last Update..... ii

Full Brochure Available..... ii

Item 3: Table of Contents..... iii

Item 4: Advisory Business 1

Firm Description 1

Types of Advisory Services 1

Client Tailored Services and Client Imposed Restrictions..... 3

Wrap Fee Programs..... 3

Client Assets Under Management..... 3

Item 5: Fees and Compensation 4

Method of Compensation and Fee Schedule..... 4

Client Payment of Fees 5

Additional Client Fees Charged..... 5

Prepayment of Client Fees 5

External Compensation for the Sale of Securities to Clients..... 6

Item 6: Performance-Based Fees and Side-by-Side Management..... 6

Sharing of Capital Gains 6

Item 7: Types of Clients 6

Description 6

Account Minimums 6

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss 6

Methods of Analysis..... 6

Investment Strategy 7

Security Specific Material Risks..... 7

Item 9: Disciplinary Information..... 9

Criminal or Civil Actions 9

Administrative Enforcement Proceedings 9

Self- Regulatory Organization Enforcement Proceedings	9
Item 10: Other Financial Industry Activities and Affiliations	9
Broker-Dealer or Representative Registration	9
Futures or Commodity Registration	9
Material Relationships Maintained by this Advisory Business and Conflicts of Interest	9
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	9
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	10
Code of Ethics Description	10
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest	11
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest	11
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest	11
Item 12: Brokerage Practices	11
Factors Used to Select Broker-Dealers for Client Transactions	11
Aggregating Securities Transactions for Client Accounts	12
Item 13: Review of Accounts	12
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved	12
Review of Client Accounts on Non-Periodic Basis	13
Content of Client Provided Reports and Frequency	13
Item 14: Client Referrals and Other Compensation	13
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest	13
Advisory Firm Payments for Client Referrals	13
Item 15: Custody	13
Account Statements	13
Item 16: Investment Discretion	13
Discretionary Authority for Trading	13
Item 17: Voting Client Securities	14
Proxy Votes	14
Item 18: Financial Information	14
Balance Sheet	14

Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients.....	14
Bankruptcy Petitions during the Past Ten Years.....	14
Brochure Supplement (Part 2B of Form ADV)	16
Principal Executive Officer – Dustin Rinaldi, CFP®, AWMA®, CRPC®	16
Item 2 - Educational Background and Business Experience	16
Item 3 - Disciplinary Information	18
Item 4 - Other Business Activities.....	19
Item 5 - Additional Compensation.....	19
Item 6 - Supervision	19

Item 4: Advisory Business

Firm Description

Rinaldi Wealth Management, Inc (“RWM”) was founded in 2017 and began offering investment advisory services in 2021. Dustin Rinaldi is 100% owner.

RWM is a fee-based investment management firm. The firm also sells insurance products for a commission.

Types of Advisory Services

ASSET MANAGEMENT

RWM offers discretionary asset management services to advisory Clients. RWM will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. The Client will authorize RWM discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement.

SUB-ADVISORS

When deemed appropriate for the Client, RWM will hire Sub-Advisors to manage all or a portion of the assets in the Client account. RWM has full discretion to hire and fire Sub-Advisors as they deem suitable. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and RWM. Sub-Advisors execute trades on behalf of RWM in Client accounts. RWM will be responsible for the overall direct relationship with the Client. RWM retains the authority to terminate the Sub-Advisor relationship at RWM's discretion.

ERISA PLAN SERVICES

RWM provides service to qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans. RWM will act as a 3(21) advisor:

Limited Scope ERISA 3(21) Fiduciary. RWM will serve as a limited scope ERISA 3(21) fiduciary that will advise, help and assist plan sponsors with their investment decisions. As an investment advisor RWM has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using RWM will help the plan sponsor delegate liability by following a diligent process.

1. Fiduciary Services are:

- Provide investment advice to the Client about asset classes and investment alternatives available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection, retention, removal and addition of investment options. RWM acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).
- Provide investment advice to the Plan Sponsor with respect to the selection of a qualified default investment alternative for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.

- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and make recommendations to maintain, remove or replace investment options.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment alternatives available to them under the Plan. Client understands RWM's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, RWM is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. RWM will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

RWM may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between RWM and Client.

3. RWM has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in calculation of Fees paid to RWM on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

FINANCIAL PLANNING AND CONSULTING

Financial planning services include a comprehensive evaluation of an investor's current and future financial state will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. RWM will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home,

starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.

- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

If a conflict of interest exists between the interests of RWM and the interests of the Client, the Client is under no obligation to act upon RWM's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to affect the transaction through RWM. Financial plans will be completed and delivered inside of 30 days contingent upon timely delivery of all required documentation.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

RWM does not sponsor any wrap fee programs.

Client Assets Under Management

RWM has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$162,600,000	\$0	December 31, 2023

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

RWM offers discretionary direct asset management services to advisory Clients for an annual fee of no more than 1.5%.

The annual fee is negotiable based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with Clients, etc.). Fees are billed quarterly in advance based on the amount of assets managed as of the close of business on the last business day of the previous quarter. Lower fees for comparable services may be available from other sources.

RWM utilizes the services of a Third-Party Asset Manager/Sub-Advisor to manage Clients' investment portfolios. RWM will enter into Sub-Advisor agreements with other registered investment advisor firms. When using Sub-Advisors, the Client will pay additional fees to the Sub-Advisor as described in the Client Agreement that will be executed. The Sub-Advisor's fees are exclusive of the total fee disclosed by RWM. Sub-Advisor directly deducts their portion of the fee separately from RWM.

ALL ASSET MANAGEMENT ACCOUNTS

Clients may terminate their account, including accounts held with sub-advisers, within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After five (5) business days, the Client may cancel by providing written notice to RWM and RWM may terminate advisory services with thirty (30) days written notice to the Client.

ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. The annual fee is negotiable and may be charged as a percentage of the Included Assets. Fees will be charged quarterly in advance based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets). If the services to be provided start any time other than the first day of the quarter the fee will be prorated based on the number of days remaining in the quarter. If this Agreement is terminated prior to the end of the billing cycle, RWM shall be entitled to a prorated fee based on the number of days during the fee period services were provided or Client will be due a prorated refund of fees for days services were not provided in the billing cycle.

The fee schedule, which includes compensation of RWM for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees; however, the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. RWM does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, RWM will disclose this compensation, the services rendered, and the payer of compensation. RWM will offset the compensation against the fees agreed upon under the Agreement.

FINANCIAL PLANNING AND CONSULTING

RWM charges either an hourly fee or a fixed fee based on complexity and unique Client needs for financial planning. Prior to the planning process the Client will be provided an estimated plan fee.

HOURLY FEES

Financial Planning Services are offered based on an hourly fee of \$450 per hour.

FIXED FEES

Financial Planning Services are offered based on a flat fee between \$500-\$5000.

Services are completed and delivered inside of 30 days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to RWM. RWM reserves the right to waive the fee should the Client implement the plan through RWM.

Fees for financial plans are due upon delivery of the completed plan.

Client Payment of Fees

Fees for asset management services are deducted from a designated Client account to facilitate billing or they may pay RWM directly. The Client must consent in advance to direct debiting of their investment account.

Fees for ERISA services will either be deducted from Plan assets or paid directly to RWM. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans will be billed to the Client and paid directly to RWM via:

- Check – to be remitted by Client to RWM.
- Electronic Payment via ACH, Debit Card, or Credit Card (fees will be paid via a third party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. RWM will not have continuous access to the Client's banking information.)

Additional Client Fees Charged

Custodians may charge brokerage commissions, transaction fees, and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. RWM does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to RWM. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

RWM does not require any prepayment of fees of more than \$1,200 per Client and six months or more in advance.

Investment management fees are billed quarterly in advance.

Fees for ERISA 3(21) services are billed in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to RWM.

External Compensation for the Sale of Securities to Clients

RWM does not receive any external compensation for the sale of securities to Clients.

Item 6: Performance-Based Fees and Side-by-Side Management

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

RWM does not use a performance-based fee structure because of the conflict of interest. Performance based compensation may create an incentive for RWM to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

RWM generally provides investment advice to individuals and high net worth individuals. Client relationships vary in scope and length of service.

Account Minimums

RWM does not require a minimum to open an account. Sub-advisers utilized by RWM may have a minimum account size.

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

Methods of Analysis

Security analysis methods include asset allocation or mutual fund and ETF analysis. Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

Asset Allocation

Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon. The three main asset classes - equities, fixed-income, and cash and equivalents - have different levels of risk and return, so each will behave differently over time.

Mutual Fund and ETF Analysis

We look at the funds' or ETFs' investment objectives and policies. Performance over time in terms of growth, income, and total return. We look to see if the fund is a diversified portfolio, this is a factor because owning various types of funds can help reduce the volatility of a portfolio over the long term. Having a diversified portfolio does not mean you will never lose money.

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 other 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.

Sub-Advisors utilized by RWM may use various methods of analysis to determine the proper strategy for the client referred and these will be disclosed in the Sub-Advisor's Form ADV Part 2. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns. Other strategies utilized by Sub-Advisors may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options, or spreading strategies).

In developing a financial plan for a Client, RWM's analysis may include cash flow analysis, investment planning, risk management, tax planning and estate planning. Based on the information gathered, a detailed strategy is tailored to the Client's specific situation.

The main sources of information include financial newspapers and magazines, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to RWM. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with RWM:

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.

- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.

The risks associated with utilizing a Sub-Advisor also includes:

- Manager Risk
 - Sub-Advisor fails to execute the stated investment strategy
- Business Risk
 - Sub-Advisor has financial or regulatory problems
- The specific risks associated with the portfolios of the Sub-Advisor's which is disclosed in the Sub-Advisor's Form ADV Part 2.

Item 9: Disciplinary Information

Criminal or Civil Actions

RWM and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

RWM and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

RWM and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of RWM or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

RWM is not registered as a broker-dealer and no affiliated representatives of RWM are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither RWM nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Dustin Rinaldi is President of Rinaldi Foundation for Financial Education. In this business he provides complimentary educational seminars on retirement. He spends approximately 1% of his time in this business practice.

This practice represents a conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another professional of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

Clients placed with Sub-Advisor will be billed in accordance with the Sub-Advisor's fee schedule which will be disclosed to the Client prior to signing an agreement. When

referring Clients to a Sub-Advisor, the Client's best interest will be the main determining factor of RWM. RWM ensures that before selecting other advisors for Client that the other advisors are properly licensed or registered as an investment advisor.

These practices represent conflicts of interest because RWM is paid a Referral Fee for recommending the Sub-Advisor and may choose to recommend a particular Sub-Advisor based on the fee RWM is to receive. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to act in the best interest of his Clients. Clients are not required to accept any recommendation of Sub-Advisor given by RWM and have the option to receive investment advice through other money managers of their choosing.

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

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of RWM have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of RWM affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of RWM. The Code reflects RWM and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

RWM's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of RWM may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

RWM's Code is based on the guiding principle that the interests of the Client are our top priority. RWM's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company.

The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

RWM will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

RWM and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

RWM and its affiliated persons will buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide RWM with copies of their brokerage statements.

The Chief Compliance Officer of RWM is Dustin Rinaldi. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

RWM does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide RWM with copies of their brokerage statements.

The Chief Compliance Officer of RWM is Dustin Rinaldi. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

RWM will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to affect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. RWM will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. RWM relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by RWM. RWM does not receive any portion of the trading fees.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by RWM from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although RWM has no formal soft dollar arrangements, RWM will receive products, research and/or other services from custodians or broker-dealers connected to client transactions or “soft dollar benefits”. As permitted by Section 28(e) of the Securities Exchange Act of 1934, RWM receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of RWM. RWM cannot ensure that a particular client will benefit from soft dollars or the client’s transactions paid for the soft dollar benefits. RWM does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when RWM receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that RWM has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*

RWM does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

- *Directed Brokerage*

In circumstances where a Client directs RWM to use a certain broker-dealer, RWM still has a fiduciary duty to its Clients. The following may apply with Directed Brokerage: RWM's inability to negotiate commissions, to obtain volume discounts, there may be a disparity in commission charges among Clients and conflicts of interest arising from brokerage firm referrals. The firm may be unable to achieve most favorable execution of client transactions, and this practice may cost clients more money.

Aggregating Securities Transactions for Client Accounts

RWM is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of RWM. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-late trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of RWM. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria,

reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, RWM suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by RWM's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by RWM at least annually to Clients with assets under management.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

RWM does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

RWM does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to any documentation or reports prepared by RWM.

Item 16: Investment Discretion

Discretionary Authority for Trading

RWM requires discretionary authority to manage securities accounts on behalf of Clients. RWM has the authority to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

RWM allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to RWM in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. RWM does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

RWM does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, RWM will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because RWM does not serve as a custodian for Client funds or securities and RWM does not require prepayment of fees of more than \$1,200 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

RWM has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

RWM has not had any bankruptcy petitions in the last ten years.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Dustin Rinaldi, CFP®, AWMA®, CRPC®



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Bonita Springs, FL 34134

Tel:

(239) 444-6111

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March 6, 2024

This brochure supplement provides information about Dustin Rinaldi and supplements the Rinaldi Wealth Management, Inc brochure. You should have received a copy of that brochure. Please contact Dustin Rinaldi if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT DUSTIN RINALDI (CRD #5006872) IS
AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.**

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Dustin Rinaldi, CFP®, AWMA®, CRPC®

- Year of birth: 1981
-

Item 2 - Educational Background and Business Experience

Educational Background

- University of Southern Mississippi; Bachelor of Science in Business; 2003

Professional Certifications

Dustin Rinaldi has earned certifications and credentials that are required to be explained in further detail.

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:

- 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

- 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.

Accredited Wealth Management AdvisorSM (AWMA®) Accredited Wealth Management Advisor is a designation granted by the College of Financial Planning. AWMA® requirements:

- Individuals who hold the AWMA® designation have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning issues for high net worth Clients.
- All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process.
- Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

The Chartered Retirement Planning CounselorSM (CRPC®): designation is awarded by the College for Financial Planning, candidates must:

- Complete a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire planning process using models and techniques from real Client situations.
- Pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.
- Adhere to Standards of Professional Conduct and are subject to a disciplinary process.
- Renew every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Business Experience:

Start	End	Company	Title
January-2024	Present	Rinaldi Foundation for Financial Education	President
October-2021	Present	Rinaldi Wealth Management, Inc.	Chief Compliance Officer/Investment Advisor Representative
January-2017	Present	Rinaldi Wealth Management, Inc.	President
January-2017	February-2024	Rinaldi Wealth Management, Inc.	Insurance Agent
May-2014	January-2022	Independent Financial Partners dba Rinaldi Wealth Management, Inc.	Investment Advisor Representative

Start	End	Company	Title
May-2019	January-2022	IFP Securities, LLC dba Rinaldi Wealth Management, Inc.	Registered Representative
May-2014	May-2019	LPL Financial, LLC dba Rinaldi Wealth Management	Registered Representative
Jul-2016	Sep-2018	LPL Financial, LLC dba Rinaldi Wealth Management	Investment Advisor Representative
Oct-2011	May-2014	Raymond James Financial Services Advisors, Inc.	Investment Advisor Representative
Sep-2011	May-2014	Raymond James Financial Services, Inc.	Registered Representative
Jun-2008	Nov-2011	Ciccarelli Advisory Services Inc.	Investment Advisor Representative
Sep-2007	Sep-2011	FSC Securities Corporation	Investment Advisor Representative
Feb-2007	Sep-2011	FSC Securities Corporation	Registered Representative

Item 3 - Disciplinary Information

- A. Dustin Rinaldi has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
1. Was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. Was found to have been involved in a violation of an investment-related statute or regulation; or
 4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Dustin Rinaldi never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority

(a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.

- C. Dustin Rinaldi has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Dustin Rinaldi has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Dustin Rinaldi is President of Rinaldi Foundation for Financial Education. In this business he provides complimentary educational seminars on retirement. He spends approximately 1% of his time in this business practice.

This practice represents a conflicts of interest because it gives an incentive to recommend products based on the commission amount received. This conflict is mitigated by disclosures, procedures and the firm's fiduciary obligation to place the best interest of the Client first and the Clients are not required to purchase any products. Clients have the option to purchase these products through another professional of their choosing.

Item 5 - Additional Compensation

Dustin Rinaldi does not receive any performance-based fees.

Item 6 - Supervision

Dustin Rinaldi is the owner and chief compliance officer of RWM. He is responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at (239) 444-6111.