

## Form ADV Part 2B: *Brochure Supplement*

### **Item 1 – Cover Page**

Robert Rossi, CFP, ChFC  
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402-489-9375

Date of Supplement: February 2019

This brochure supplement provides information about Robert Rossi that supplements the Paradigm Wealth, LLC (dba R<sup>2</sup> Wealth Management Partners) disclosure brochure. You should have received a copy of that brochure. Please contact Robert Rossi at 402-489-9375 or at [bob@r2wealth.com](mailto:bob@r2wealth.com) if you did not receive R<sup>2</sup> Wealth Management Partners' brochure or if you have any questions about the contents of this supplement.

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

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

#### **Robert Rossi, CFP, ChFC**

Born: 1970  
CRD # 2972148

#### ***Post-Secondary Educational Background:***

University of Nebraska, Bachelor's degree, Finance: 1996;  
Harper College, Associates degree, Business Administration: 1994;  
Vincennes University, no degree obtained, Business Administration: 1988-1990.

#### ***Business Background:***

R2 Wealth Management Partners, Managing Member and Investment Adviser Representative, 2/2016 to Present;  
R2 Wealth Management Partners, Senior Compliance Officer, 08/2017 to Present;  
Securities America, Inc., Registered Representative, 2/2016 to Present;  
FSC Securities, Registered Representative and Investment Adviser Representative, 09/2000 to 12/2015;  
Robert Rossi – Insurance, Insurance Agent, 01/1997 to Present.

#### ***Professional Designations***

#### **Certified Financial Planner (CFP)**

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

CFP Acknowledgment: Robert Rossi acknowledges his responsibility as a CFP® Certificant to adhere to the standards that have been established in the CFP Board’s Standards of Professional Conduct. If you become aware that Robert Rossi’s conduct may violate the Standards of Professional Conduct, you may file a complaint with the CFP Board at [www.CFP.net/complaint](http://www.CFP.net/complaint).

### ***Code of Ethics for CFP***

Please see Form ADV Part 2A, Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading for additional information.

In addition to abiding by our Code of Ethics, some of our representatives are Certified Financial Planners™ (CFP®) and also abide by the Code of Ethics and Responsibility Code of the Certified Financial Planner™ Board of Standards, Inc. The Code of Ethics and Responsibility Code requires CFP® designees to not only comply with all applicable laws and regulations but to also act in an ethical and professional responsible manner in all professional services and activities. The principles guiding CFP® designees are:

- Integrity
- Objectivity
- Competence (in providing services and maintaining knowledge and skills to do so)
- Fairness (to clients, principals, partners and employers and disclosing any conflicts of interest in providing services)
- Confidentiality (keeping all client information confidential without the specific client consent unless in response to legal process or in defense of charges of wrongdoing or civil dispute)
- Professionalism
- Diligence

You can obtain a copy of the Code of Ethics and Responsibility Code by requesting a copy from one of our representatives.

### ***Chartered Financial Consultant (ChFC)***

The Chartered Financial Consultant (ChFC) designation is issued by The American College. A candidate for designation must have 3 years of full-time business experience within the 5 years before the designation is awarded. Candidates must complete 6 core and 2 elective courses and pass a proctored final exam for each course. Designates must complete 30 hours of continuing education every 2 years.

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

Robert Rossi has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.

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

#### **Registered Representative of a Broker-Dealer**

Robert Rossi is separately licensed as a registered representative with Securities America, a registered securities broker/dealer, member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investors Protection Corporation (SIPC). When acting in his separate capacity as a registered representative of Securities America, Robert Rossi may sell, for commissions, general securities products such as stocks, bonds, mutual funds, exchange-traded funds, and variable annuity and variable life products to advisory clients. As such, Robert Rossi may suggest that advisory clients implement investment advice by purchasing securities products through a commission-based Securities America account in addition to a R<sup>2</sup> Wealth Management Partners advisory account.

The receipt of commissions creates an incentive for Robert Rossi to recommend those products for which he will receive a commission. Consequently, the objectivity of the advice rendered to clients could be biased. Robert Rossi controls for this potential conflict of interest by discussing with clients the advantages and disadvantages of establishing a fee-based account through R<sup>2</sup> Wealth Management Partners versus establishing a commission-based account through Securities America. R<sup>2</sup> Wealth Management Partners does not require its advisor representatives to encourage clients to implement investment advice through Securities America.

Robert Rossi does not earn commissions in fee-based accounts.

Robert Rossi will receive 12b-1 fees from certain mutual fund companies as outlined in the fund's prospectus. 12b-1 fees come from fund assets, therefore, indirectly from client assets. The receipt of such fees could represent an incentive for Robert Rossi to recommend funds with 12b-1 fees over funds that have no fees or lower fees. Typically, Robert Rossi will receive 12b-1 fees only in commission-based brokerage accounts. However, such fees can be earned in fee-based accounts managed by Robert Rossi if 12b-1 fee paying mutual funds are held in the managed account. For ERISA accounts, there is an offset for any amount of 12b-1 fees. In such a situation, Robert Rossi discusses with clients the selection of a 12b-1 or other trail paying mutual funds. Securities America maintains records of all 12b-1 fee payments to Robert Rossi which may be viewed by clients upon request.

Clients are never obligated or required to establish accounts through R<sup>2</sup> Wealth Management Partners or Securities America. However, if a client does not choose to accept Robert Rossi's advice or decides not to establish an account through Securities America, Robert Rossi may not be able to provide management and advisory services to the client. Clients should understand that, due to certain regulatory constraints, Robert Rossi, in his capacity as a registered representative of Securities America, Robert Rossi must place all purchases and sales of securities products in commission-based brokerage accounts through Securities America or its other approved institutions.

### **Insurance Agent**

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

Robert Rossi 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 Robert Rossi when recommending products to its clients. While Robert Rossi endeavors at all times to put the interest of his clients first as a part of R<sup>2</sup> Wealth Management Partners' 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 Robert Rossi's decision-making process when making recommendations.

Clients are never obligated or required to purchase insurance products from or through Robert Rossi 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.

**Item 5 – Additional Compensation**

Robert Rossi does not receive additional compensation other than that discussed in Item 4 – Other Business Activities.

**Item 6 – Supervision**

Andrew Pool is the Chief Compliance Officer of R<sup>2</sup> Wealth Management Partners. 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, including Robert Rossi. Andrew Pool can be contacted at 402-489-9375.

**Item 7 – Requirements for State-Registered Advisers**

Robert Rossi has not been involved in an arbitration award and has not been found liable in an arbitration claim alleging damages in excess of \$2,500. He has not been involved in any award or found liable in any civil, self-regulatory organization, or administrative proceeding. Additionally, he has not been the subject of a bankruptcy petition.

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