

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

**Richard Harold Konrad**

50 Harrison Street – Suite 312

Hoboken, NJ 07030

201-222-9930

**Value Architects Asset Management LLC**

Hoboken, NJ 07030

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This brochure supplement provides information about Richard Harold Konrad that supplements the Value Architects Asset Management LLC brochure. You should have received a copy of that brochure. Please contact Victoria Fillet if you did not receive Value Architects Asset Management LLC's brochure or if you have any questions about the contents of this supplement.

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

## Item 2 Educational, Background and Business Experience

**Full Legal Name:** Richard Harold Konrad      **Born:** 1952

### **Education**

- The University of Western Ontario ; BA , Science ; 1975

### **Business Experience**

- Value Architects Asset Management LLC ; Managing Partner and Chief Investment Officer ; from 12/2001 to Present

### **Designations**

Richard Harold Konrad has earned the following designation(s) and is in good standing with the granting authority:

#### **Chartered Financial Analyst (CFA) - 1989**

The Chartered Financial Analyst (CFA) charter is a professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **Certified Financial Planners™ (CFP®) - 2005**

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 62,000 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, administered in 10 hours over a two-day period, 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.

### **Item 3 Disciplinary Information**

Richard Harold Konrad has no reportable disciplinary history.

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

#### **A. Investment-Related Activities**

1. Richard Harold Konrad does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

#### **B. Non Investment-Related Activities**

Richard Harold Konrad is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his or her time.

### **Item 5 Additional Compensation**

Richard Harold Konrad does not receive any economic benefit from a non-advisory client for the provision of advisory services.

### **Item 6 Supervision**

Richard Harold Konrad, is responsible for all supervision and monitoring of investment advice offered to clients. He can be reached at 201-222-9930. While the underlying securities within accounts are continually monitored, Mr. Konrad reviews these accounts 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.