

Cover Page



ROCKWOOD WEALTH MANAGEMENT

**6236 Lower York Road
New Hope, PA 18938
267-983-6400
www.rockwoodwealth.com
www.theresilientinvestor.com**

December 31, 2010

This Brochure provides information about the qualifications and business practices of Rockwood Wealth Management. If you have any questions about the contents of this Brochure, please contact us at 410-224-0097 or ted@rockwoodwealth.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.

Rockwood Wealth Management is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Rockwood Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes

Annual Update

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

Material Changes since the Last Update

The U.S. Securities and Exchange Commission issued a final rule in July 2010 requiring advisers to provide a Firm Brochure in narrative “plain English” format. The new final rule specifies mandatory sections and organization. As such we have revised our ADV Part 2 form to reflect this new rule.

As of January 1, 2012, Rockwood Wealth Management added Charles Schwab Institutional as a custodian of client assets.

In the future, this Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (410) 224-0097 or by email at: ted@rockwoodwealth.com.

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Advisory Business

Firm Description

Rockwood Wealth Management, LLC was founded in 2008 by Brian Booth, Thaddeus Toal Jr. and John Augenblick. The firm currently has one employee. The firm is federally registered with the SEC (Securities and Exchange Commission) as a Registered Investment Adviser.

Rockwood Wealth Management, LLC provides personal financial planning and investment management to individuals, families and their related entities, trusts and estates, endowments and family businesses. Rockwood Wealth Management, LLC works with clients to define financial objectives and to develop strategies for reaching those objectives, some of which may include: cash flow management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable giving, special needs planning, family business succession issues, employer benefits, and/or other issues specific to the client.

The firm's compensation is solely from fees paid directly by clients. The firm does not receive commission based on clients' purchase of any financial product(s), including insurance. No commissions in any form are accepted. No referral fees are paid or accepted. No benefits are received from custodians/broker-dealers based on client securities transactions ("soft dollar benefits").

Assets under the direct management of Rockwood Wealth Management, LLC are held by independent custodians, including Fidelity Investments and Shareholder's Service Group, in the client's name. Rockwood Wealth Management, LLC does not act as a custodian of client assets.

We may recommend other professionals (e.g., lawyers, accountants, insurance agents, real estate agents, etc.) at the request of the client. Other professionals are engaged directly by the client on an as-needed basis even when recommended by the Advisor. Conflicts of interest will be disclosed to the client and managed in the best interest of the client.

Principal Owners

Brian Booth, Thaddeus Toal Jr. and John Augneblick each own 1/3 of Rockwood Wealth Management, LLC.

Types of Advisory Services

The primary type of advisory service offered by Rockwood Wealth Management, LLC is Wealth Management, which includes financial planning and investment management services (i.e. "asset management").

In performing its services, Rockwood Wealth Management, LLC is not required to verify any information received from the client or from the client's other professionals. Each client is advised that it remains his/her responsibility to promptly notify Rockwood Wealth Management, LLC when there is any change in his/her financial situation and/or financial objectives for the purpose of reviewing, evaluating, or revising previous recommendations and/or services.

The following are typical financial planning arrangements offered to clients:

Wealth Management

This service includes financial planning, implementation, and ongoing asset management/monitoring services. Financial planning may include cash flow management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable giving, small business planning issues, employer benefits, special needs planning or other issues specific to the client. An evaluation of the client's current situation and their goals is provided to the client. The engagement also includes implementation of recommendations accepted by client, unlimited telephone support, meetings as required, on-going financial planning services, reminders of the specific courses of action that need to be taken, and quarterly, semi-annual or annual financial plan and portfolio reviews as requested by each client. More frequent reviews may occur but are not necessarily communicated to the client unless immediate changes are recommended.

Financial Planning

This service includes financial planning only. No implementation services or ongoing asset management services are provided. Financial planning may include identification of financial problems, cash flow management, tax planning, risk exposure review, investment management, education funding, retirement planning, estate planning, charitable goals, small business planning issues, fringe benefits, special needs planning or other issues specific to the client. An evaluation of the client's current situation and their goals is provided to the client. Recommendations are given in each area specifically requested by the client.

Investment Management Services

Normally Rockwood Wealth Management, LLC provides investment management services as part of our Wealth Management services. However, in certain circumstance Rockwood Wealth Management, LLC may provide Investment Management as a stand-alone service.

Managed Assets

As of December 31, 2012, Rockwood Wealth Management, LLC managed approximately \$123,512,000 in assets for about 717 accounts or around 224 client households. All assets are managed on a discretionary basis.

Fees and Compensation

Description

Rockwood Wealth Management, LLC bases its fees on a percentage of Assets Under Management and Advisement, hourly charges, fixed fees, and/or a retainer that is not necessarily calculated on an Assets Under Advisement basis or on an hourly estimate. All fees are negotiable.

Minimum Fees

As a condition for starting and maintaining a relationship, Rockwood Wealth Management shall generally impose a minimum annual fee of \$10,000. This minimum fee may have the effect of making Rockwood Wealth Management's service impractical for clients, particularly those with portfolios less than \$1,000,000 under Rockwood Wealth Management's management. Rockwood Wealth Management, in its sole discretion, may waive its minimum annual fee based upon certain criteria including anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, account retention, and pro bono activities.

Fee Billing

The specific manner in which fees are charged by Rockwood Wealth Management is established in a client's written agreement with Rockwood Wealth Management. Rockwood Wealth Management will generally bill its fees on a monthly or quarterly basis. Clients are billed in advance each calendar quarter. Certain Qualified Employer Retirement Plan accounts are billed in arrears. Clients authorize Rockwood Wealth Management to directly debit fees from their accounts. Certain clients may pay fees directly to Rockwood Wealth Management. Management fees shall not be prorated for each capital contribution and withdrawal made during the applicable calendar quarter. Accounts initiated during a calendar quarter will be charged a prorated fee starting no earlier than the date of the executed Wealth Management Agreement.

Wealth Management/Asset Management Fees are as follows:

PORTFOLIO VALUE ANNUAL FEE

First \$1,000,000	1.25%
Next \$1,500,000	1.00%
Next \$2,500,000	0.80%
Next \$5,000,000	0.60%
Above \$10,000,000	0.50%

Termination of Agreement

Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

Other Fees

Rockwood Wealth Management's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians and other third parties such as fees custodial fees, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to Rockwood Wealth Management's fee, and Rockwood Wealth Management shall not receive any portion of these commissions, fees, and costs.

Please see the section entitled "Brokerage Practices" for more information.

Financial Planning Fees

Rockwood Wealth Management generally offers financial planning as part of the Wealth Management Services. Rockwood Wealth Management may, in its discretion, charge an hourly or fixed fee for these services. Rockwood Wealth Management's financial planning and consulting fees are negotiable, but are generally \$250 per hour.

Compensation for Sales of Investment Products

The firm's compensation is solely from fees paid directly by clients. The firm does not receive commission based on the client's purchase of any financial product, including insurance. No commissions in any form are accepted.

Performance-Based Fees

Sharing of Capital Gains

Rockwood Wealth Management does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client. However, the nature of asset-based fees allows Rockwood Wealth Management to participate in the growth of the client's wealth. This also means that our fees can decline when the client's portfolio declines in value.

Types of Clients

Description

Rockwood Wealth Management provides portfolio management services to individuals, high net worth individuals, corporate qualified plans, endowments, corporations, partnerships and profit-sharing plans and trust programs.

Methods of Analysis, Investment Strategies and Risk of Loss

Method of Analysis

Methods of analysis include academic reports and studies, Morningstar reports, fund prospectuses, financial newspapers and magazines and internet sites, research materials prepared by others and filings with the Securities and Exchange Commission.

Investment Strategies

Rockwood Wealth Management follows a structured, passive approach to investing.

A core belief and philosophy at Rockwood Wealth Management is that markets are efficient. We believe that market prices are fair, and they fully reflect all available information. Therefore, we follow a passive investment strategy and do not rely on sell-side research or market predictions to make active investment decisions.

Rockwood Wealth Management primarily advises clients to invest their funds to create globally diversified portfolios of index funds. We generally use mutual funds developed by Dimensional Fund Advisors (DFA) although we may use any appropriate security to implement a client's portfolio strategy. DFA strives to deliver the performance of capital markets and add value through portfolio design and trading. DFA departs from the rules and rigidity of traditional index funds and avoids the cost-generating activity of stock picking and market timing. Instead DFA focuses on the dimensions of capital markets that reward investors and they deliver them as intelligently and effectively as possible. Their indexes tend to overweight small cap and value stocks, where expected returns are greater.

DFA funds are only available to individual investors through DFA approved investment advisors. Rockwood Wealth Management is approved for the purchase of DFA funds, but receives no compensation from DFA or any other investments.

Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach keeps the risk of loss in mind. However, as with all investments, clients face investment risks including the following: Loss of Principal Risk, Interest-rate Risk, Market Risk, Inflation Risk, Currency Risk, Reinvestment Risk, Business Risk, Liquidity Risk, and Financial Risk.

Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in any legal or disciplinary events related to past or present activities.

Other Financial Industry Activities and Affiliations

Activities

Rockwood Wealth Management does not participate in any other industry business activities.

Affiliations

Rockwood Wealth Management does not have arrangements that are material to its advisory business or its clients with any related person. We may at times recommend unrelated, third party investment managers who have a greater expertise in certain disciplines when appropriate for the client; we do not receive any compensation for the recommendation or selection of these investment advisors.

Code of Ethics

Code of Ethics

The employees of Rockwood Wealth Management, LLC have committed to a Code of Ethics and Fiduciary Oath as outlined by the National Association of Personal Financial Advisors (NAPFA). The key points are: putting the clients' interest first, objectivity, confidentiality, competence, fairness and suitability, integrity and honesty, regulatory compliance, full disclosure, and professionalism. CFP® designees are also held to a Code of Ethics as outlined by the CFP® Board of Standards. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Rockwood Wealth Management, LLC and its employees may at times buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the Rockwood Wealth Management, LLC "Policies & Procedures Manual".

The Chief Compliance Officer of Rockwood Wealth Management, LLC is Thaddeus Toal Jr. Thaddeus reviews all employee trades each quarter. His personal trades are reviewed by Managing Member Brian Booth. The personal trading reviews ensure that the personal trading of employees was not based on inside information and that clients of the firm receive.

Brokerage Practices

Selecting Brokerage Firms

Rockwood Wealth Management, LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. Rockwood Wealth Management, LLC recommends custodians based on the proven integrity and financial responsibility of the firm, best execution of orders at reasonable commission rates, and the quality of client service.

Rockwood Wealth Management, LLC recommends discount brokerage firms and trust companies (qualified custodians), such as Fidelity, Charles Schwab and Shareholder Services Group. Rockwood Wealth Management, LLC does not receive fees or commissions from any of these arrangements, although Rockwood Wealth Management, LLC may benefit from electronic delivery of client information, electronic trading platforms and other services provided by custodians for the benefit of clients. Rockwood Wealth Management, LLC may also benefit from other services provided by custodians, such as research, continuing education, and practice management advice. These benefits are standard in a relationship with these custodians and are not in return for client recommendations or transactions.

Rockwood Wealth Management, LLC reviews the execution of trades at each custodian annually. The review is documented in the Rockwood Wealth Management, LLC “Policies & Procedures Manual”. Trading fees charged by the custodians are also reviewed on an annual basis. Rockwood Wealth Management, LLC does not receive any portion of the trading fees.

For certain clients, Rockwood Wealth Management retains an independent third-party account administrator (LWI Financial Inc. or “LWIF”) that performs certain services such as account administration, portfolio allocation analysis, asset-class investment strategy, back-office fulfillment, report and statement production, and fee debiting. Such services are paid directly through advisory fees billed to the client or are indirectly paid by Rockwood Wealth Management. LWIF is an investment adviser registered with the Securities and Exchange Commission.

LWIF may also sponsor educational seminars for the benefit of Rockwood Wealth Management and its clients. Such educational seminars provide Rockwood Wealth Management with access to information and ideas regarding practice development, client servicing, investment strategy, relationship management and financial planning. Attendance expenses associated with such educational seminars may be paid or reimbursed, either in whole or in part, by LWIF.

Rockwood Wealth Management may recommend, where appropriate, that client invest in shares of the SA Funds – Investment Trust (the “SA Funds”), a family of nine asset class mutual funds advised, managed and administrated by LWIF. Fees are not charged directly upon

investments in the SA Funds. LWIF receives certain fees and expenses directly from the SA Funds for its services as disclosed in that Fund's prospectus.

Rockwood Wealth Management may execute transactions through a broker-dealer, Loring Ward Securities Inc. ("LWSI"), that is affiliated and under common ownership with LWIF. LWSI is a securities broker-dealer and a member of the Financial Industry Regulatory Authority ("FINRA") that introduces all transactions to its correspondent clearing firm, Pershing LLC, on a fully-disclosed basis. Rockwood Wealth Management or client may incur additional brokerage commissions, ticket charges or other similar expenses that are collected by LWSI, or another broker-dealer and/or custodian of record.

Soft Dollars

Rockwood Wealth Management, LLC does not receive soft dollar benefits from the custodians to whom we recommend clients.

Directed Brokerage

We do not direct brokerage for specific client transactions. However, when more than one account is trading a particular stock or ETF on the same day, block trading may be used to get identical pricing on the trades.

Review of Accounts

Periodic Reviews

For those clients to whom Rockwood Wealth Management provides investment management services, Rockwood Wealth Management monitors those portfolios as part of an ongoing process while regular account reviews are conducted on at least a quarterly basis.

For those clients to whom Rockwood Wealth Management provides financial planning and/or consulting services, reviews are conducted on an "as needed" basis initiated by the client.

All investment advisory clients are encouraged to discuss their needs, goals, and objectives with Rockwood Wealth Management and to keep Rockwood Wealth Management informed of any changes thereto. Rockwood Wealth Management shall contact ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

Client Referrals and Other Compensation

Incoming Referrals

Rockwood Wealth Management, LLC has been fortunate to receive many client referrals over the years. The referrals have come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other sources. The firm does not pay for referrals.

Referrals to Other Professionals

Rockwood Wealth Management, LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Custody

Account Statements

All assets are held at qualified custodians, who provide account statements directly to clients at their address of record at least quarterly. Occasionally, qualified clients may invest in private placements which are not held at qualified custodians. In these cases, statements are generally provided directly by the investment principal at least annually. Clients are encouraged to carefully review the statements provided by their custodians.

Statements Provided by Rockwood Wealth Management, LLC

Clients are at times provided account statements, net worth statements, and net worth graphs that are generated from our portfolio accounting and financial planning software. Net worth statements contain approximations of bank account balances provided by the client, as well as the value of land, real estate, limited partnerships, and other hard-to-price assets. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks. The book values of hard to price assets are reviewed whenever supplemental information relating to valuation is received. Otherwise, these assets are priced at client cost. Clients are urged to compare the statements they receive from us to those they receive from their qualified custodians.

SEC “Custody”

According to a recent ruling by the SEC, investment advisers are deemed to have “custody” of client funds if certain conditions are met. Rockwood Wealth Management, LLC may be technically considered to have “custody” of accounts as we directly debit management fees. These fees are clearly labeled as “Advisor Fees” on the client’s custodial statement.

Investment Discretion

Discretionary Authority for Trading

Rockwood Wealth Management, LLC accepts discretionary authority to manage securities accounts on behalf of clients. Rockwood Wealth Management, LLC 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. However, if discretionary authority or a limited power of attorney has not been given, Rockwood Wealth Management, LLC consults with the client prior to each trade to obtain concurrence. Discretionary trading authority facilitates placing trades in clients' accounts on their behalf so that we may promptly implement the investment policy that they have approved.

Third party investment managers have full discretion over trades and do not consult with Rockwood Wealth Management, LLC or with clients before placing trades.

Limited Power of Attorney

Clients must sign a limited power of attorney before Rockwood Wealth Management, LLC is given discretionary authority. The limited power of attorney is included in Rockwood Wealth Management's client agreement and in the qualified custodian's account application for our primary custodians.

Voting Client Securities

Proxy Votes

As a matter of firm policy and practice, Rockwood Wealth Management does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Rockwood Wealth Management may provide advice to clients regarding the clients' voting of proxies.

Financial Information

Financial Condition

Rockwood Wealth Management, LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. A balance sheet is not required to be provided because Rockwood Wealth Management, LLC does not serve as a custodian for client funds or securities, other than as described above, and does not require prepayment of fees of more than \$1,200 per client, six months or more in advance.

Business Continuity Plan

General

Rockwood Wealth Management, LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters**Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, fire, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate work locations are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our offices to an alternate location.

Loss of Key Personnel

The partners of Rockwood Wealth Management, LLC have signed an operating agreement to continue operations in the event a partner experiences serious disability or death.

Information Security Program**Information Security**

Rockwood Wealth Management, LLC maintains an information security program to reduce the risk that personal and confidential information may be breached.

Privacy Notice

Rockwood Wealth Management, LLC has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

What Information We Collect

We collect certain nonpublic personal identifying information about you (such as your name, address, social security number, etc.) from information that you provide on applications or other forms as well as communications (electronic, telephone, written or in person) with you or your authorized representatives (such as your attorney, accountant, etc.). We also collect information about your brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

What Information We Disclose

We do not disclose the nonpublic personal information we collect about our customers to anyone except: (i) in furtherance of our business relationship with them and then only to those persons necessary to effect the transactions and provide the services that they authorize (such as broker-dealers, custodians, independent managers etc.); (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, etc.); (iii) our attorneys, accountants and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the nonpublic personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs). These third parties are prohibited to use or share the information for any other purpose. If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

Security of Your Information

We restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

Changes to our Privacy Policy or Relationship with You

Our policy about obtaining and disclosing information may change from time to time. We will provide you notice of any material change to this policy before we implement the change.

Brochure Supplement (Part 2B of Form ADV)

Supervised Persons

Thaddeus Toal Jr, Brian Booth, John Augenblick, William Aquila

**6236 Lower York Road
New Hope, PA 18938
(267) 983-6400**

As of December 31, 2010

This brochure supplement provides information about Thaddeus Toal Jr, Brian Booth, John Augenblick and William Aquila that supplements the Rockwood Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Thaddeus Toal Jr, Chief Compliance Officer, if you did not receive Rockwood Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Thaddeus Toal Jr, Brian Booth, John Augenblick and William Aquila is available on the SEC's website at www.adviserinfo.sec.gov.

Education and Business Standards

Rockwood Wealth Management, LLC requires that any employee whose function involves determining or giving investment advice to clients must be a graduate of a four year college and must:

1. Have previous experience in insurance, investments, accounting, or financial planning;
2. Hold the Series 65 Investment Adviser Representative license or its equivalent;
3. Hold or be pursuing one of the following designations: Certified Financial Planner™ (CFP®), Certified Public Accountant (CPA), or Certified Financial Analyst (CFA);
4. Subscribe to the Code of Ethics of the National Association of Personal Financial Advisers (NAPFA) and the CFP® Board of Standards;
5. Be properly licensed for all advisory activities in which they are engaged.

Professional Certifications

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

CERTIFIED FINANCIAL PLANNER™

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.

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.

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.

Brian D Booth, CFP®

Born 1966

Post-Secondary Education:

Edinburgh Business School, UK – 2003, Masters of International Business

Rutgers University – 1989, BA

Professional Credentials:

Certified IRA Services Professional, 1999
Certified Trust and Financial Advisor, 1996
Certified Financial Planner™, 1994

Recent Business Background:

Rockwood Wealth Management, LLC, Managing Member, 09/2005 – Present
MBP Associates, Inc., Director of Wealth Management, 08/2003 – 9/2005

Disciplinary Information: None

Other Professional Activities: None

Additional Compensation: None

Supervision:

Brian Booth's compliance-related activities are supervised by Thaddeus Toal Jr, Chief Compliance Officer. He reviews Brian's investment advisory work through:

- Reviewing client communications, e-mails, internal notes and memos
- Reviewing Financial Plans and recommendations
- Reviewing Investment Policy Statement and comparing to client's portfolio allocation
- Reviewing portfolio reports and trade records
- Attending client meetings from time to time
- Weekly meetings reviewing planning, investment and compliance issues.
- Monitoring cash movements from custodian including deposits and withdrawals
- Reviewing advisor fee deductions and matching to client's custodial statement
- Reviewing internal financial reports and transactions

Thaddeus Toal Jr, CFP®

Born 1970

Post-Secondary Education:

Florida State University's Center for Professional Development, FL – 2002, Certificate in Financial Planning

Towson University, MD - 1993, B.S. in Interdisciplinary Studies

Professional Credentials:

Certified Financial Planner™, 2003

Recent Business Background:

Member/Chief Compliance Officer, Rockwood Wealth Management, LLC from 11/08 to Present.
Member/Chief Compliance Officer, Triton Wealth Management, LLC, from 02/02 to 11/08.

Disciplinary Information: None
Other Professional Activities: None
Additional Compensation: None

Supervision:

Thaddeus Toal's compliance-related activities are supervised by Brian Booth, Managing Member. He reviews Thaddeus' investment advisory work through:

- Reviewing client communications, e-mails, internal notes and memos
- Reviewing Financial Plans and recommendations
- Reviewing Investment Policy Statement and comparing to client's portfolio allocation
- Reviewing portfolio reports and trade records
- Attending client meetings from time to time
- Weekly meetings reviewing planning, investment and compliance issues.
- Monitoring cash movements from custodian including deposits and withdrawals
- Reviewing advisor fee deductions and matching to client's custodial statement
- Reviewing internal financial reports and transactions

John Robert Augenblick, CFP®

Born 1978

Post-Secondary Education:

Florida State University's Center for Professional Development, FL – 2002, Certificate in Financial Planning

John Hopkins University, MD – 2007, Masters in Business Administration

United States Naval Academy, MD - 2000, B.S. in Systems Engineering.

Professional Credentials: Certified Financial Planner™, 2008

Recent Business Background:

Member, Rockwood Wealth management, LLC, from 11/08 to Present.

Member, Triton Wealth Management, LLC, from 01/08 to 11/08.

Independent Contractor, Triton Wealth Management, LLC from 6/06 to 12/07.

Naval Officer, United States Navy 05/00 to 01/08.

Disciplinary Information: None

Other Professional Activities:

- Board of Directors, Team Capital Bank
- Board of Trustees, Bucks County Historical Society

Additional Compensation: None

Supervision:

John Augenblick's compliance-related activities are supervised by Thaddeus Toal Jr, Chief Compliance Officer. He reviews John's investment advisory work through:

- Reviewing client communications, e-mails, internal notes and memos
- Reviewing Financial Plans and recommendations
- Reviewing Investment Policy Statement and comparing to client's portfolio allocation
- Reviewing portfolio reports and trade records
- Attending client meetings from time to time
- Weekly meetings reviewing planning, investment and compliance issues.
- Monitoring cash movements from custodian including deposits and withdrawals
- Reviewing advisor fee deductions and matching to client's custodial statement
- Reviewing internal financial reports and transactions

William Aquila

Born 1974

Post-Secondary Education:

University of Virginia, VA – 1999, Bachelor of Science

Recent Business Background:

Senior Associate, Rockwood Wealth Management, From 08/2010 to Present

Financial Representative, Lincoln Investment Planning, Inc., From 03/2009 to 07/2010

Financial Advisor, Raymond James Financial Services, From 06/2008 to 03/2009

Self-Employed, From 04/2007 to 06/2008

Foreman, Sweet Bay Grove L&D, From 03/2004 to 04/2007

Disciplinary Information: None

Other Professional Activities: None

Additional Compensation: None

Supervision:

William Aquila's compliance-related activities are supervised by Thaddeus Toal Jr, Chief Compliance Officer. He reviews William's investment advisory work through:

- Reviewing client communications, e-mails, internal notes and memos
- Reviewing Financial Plans and recommendations
- Reviewing Investment Policy Statement and comparing to client's portfolio allocation
- Reviewing portfolio reports and trade records
- Attending client meetings from time to time
- Weekly meetings reviewing planning, investment and compliance issues.
- Monitoring cash movements from custodian including deposits and withdrawals
- Reviewing advisor fee deductions and matching to client's custodial statement
- Reviewing internal financial reports and transactions