



Risk Paradigm Group, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: June 21, 2016

This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Risk Paradigm Group, LLC (“RPg” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (866) 726-5150 or by email at info@riskparadigmgroup.com.

RPg is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about RPg to assist you in determining whether to retain the Advisor.

Additional information about RPg and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD# 155870.

Risk Paradigm Group, LLC

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: Part 2A (the “Disclosure Brochure”) and Part 2B (the “Brochure Supplement”). The Disclosure Brochure provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. The Brochure Supplement provides information about advisory persons of RPg.

RPg believes that communication and transparency are the foundation of our relationship and continually strive to provide our Clients with the most complete and accurate information at all times. We encourage all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback.

Material Changes

The Form ADV2A – Disclosure Brochure has been redrafted to streamline disclosures. RPg has also made the following updates to its Form ADV2A – Disclosure Brochure and certain Form ADV2B – Brochure Supplements.

- RPg closed the Chicago Office located at 150 S. Wacker Drive, Suite 1700 Chicago, IL 60606.
- Item 10 – Brokerage Affiliations. Elizabeth A. Sadwick, Director of Business Development of RPg, is no longer affiliated with Race Rock Capital LLC. Please see Item 10.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of RPg.

At any time, you may view the current Disclosure Brochure on-line at the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD# 155870. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (866) 726-5150 or by email at info@riskparadigmgroup.com.

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Item 4 – Advisory Services

A. Firm Information and Background

Risk Paradigm Group, LLC (“RPg” or the “Advisor”) is an investment management firm specializing in the design, delivery, and management of tactical investment strategies that primarily use Exchange Traded Funds (“ETFs”) for their underlying holdings. These strategies are commonly referred to as “Managed ETF Strategies” or “Tactical ETF Strategies” and are powered by policy based, quantitatively driven methodologies (the “Model Methodology[ies]” or “Model[s]”).

RPg primarily serves financial intermediaries (the “Financial Intermediary[ies]”) and their end client, as well as individuals and institutions (collectively the “End Client[s]”) seeking portfolios that provide exposure to a variety of different market segments, including: US equities, US fixed income, International equities, and alternative asset classes. More specifically, RPg focuses on downside protection using a quantitative, repeatable investment process. Financial Intermediaries include: broker-dealers, registered investment advisors (“RIAs”), and other advisory persons (“Advisory Persons”) serving both institutional and individual End Clients and qualified & non-qualified plans.

RPg was founded in October 2010 to bring together a team of professionals in an independent, client-centered, fiduciary standard environment who are dedicated to providing investment solutions that help investors seek to protect and grow their wealth. RPg is a wholly-owned subsidiary of Risk Paradigm Group Holdings, LLC, a privately held Limited Liability Company (“LLC”) that is organized under the laws of Delaware. RPg is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”) and is organized under the laws of Texas.

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by RPg.

Please contact Brandon Lamb, RPg’s Chief Compliance Officer (“CCO”), with any questions regarding this Disclosure Brochure.

B. Advisory Services Offered

Tactical Investment Strategy Products

The most prominent expression of RPg’s expertise is through Tactical Investment Strategy Products (“Tactical Strategy[ies]” or “Product[s]”), that are selected and/or otherwise recommended in conjunction with an Intermediary dispensing advice to an End Client.

For each of the Tactical Strategies selected, an investment exposure is identified for which the quantitative Model Methodology will be administered. An example of this is the RPg Tactical U.S. Equity Strategy (“TUS”), which seeks to provide approximate upside market performance of the S&P 500[®] Index with reduced downside market participation. TUS invests in the nine (9) major sectors of the US equity markets through domestic sector ETFs while using our proprietary quantitative ActiveParadigm (“ActiveParadigm”) Model Methodology to adhere to explicit risk controls that allow the portfolio to move to cash equivalents during periods of extreme market drawdown. In this example, both the Intermediary & the End Client are seeking a specific exposure & desired outcome from the Tactical Strategy that is administered by RPg.

The Tactical Strategies currently offered by RPg, which are managed through two respective Model Methodologies, include the following:

RPg ActiveParadigm Strategy Products

RPg Tactical U.S. Equity Strategy
RPg Tactical U.S. Equity FT Strategy
RPg Tactical U.S. Long/Short Equity Strategy
RPg Tactical Global Balanced Strategy
RPg Core Domestic Equity Strategy

For a detailed description of these Products, please see Item 8 below.

RPg does not typically have an advisory relationship with the Intermediary's End Client and does not provide tailored advice to the End Client nor assist the End Client in determining if any Product is suitable to meet their goals and objectives. The Intermediary is solely responsible for understanding and evaluating each End Client's identity, circumstances, financial condition, portfolio holdings, tax situation, regulatory status, financial needs and goals, and for making determinations as to whether a Tactical Strategy provided by RPg is appropriate for each potential End Client. The Intermediary is responsible for reporting and communicating with the End Clients as to the status and performance of their individual investments. At no time will RPg accept or maintain custody of an End Client's funds or securities.

The Tactical Strategies offered to Intermediaries for their End Clients are made available through individual separately managed accounts ("SMAs"), or through agreements of RPg products administered through Model Manager Accounts or Unified Managed Accounts ("MMAs" or "UMAs") Sponsored by third parties ("Sponsor Platform(s)").

Delivery through Separately Managed Accounts: Our Products are selected and/or otherwise recommended for End Clients through Financial Intermediaries such as broker-dealers and RIAs, and their respective Advisory Personnel. To administer the Tactical Strategies listed above, RPg will manage the selected Product through the SMA on a discretionary basis. At no time will RPg accept or maintain custody of an End Client's funds or securities. All End Client assets will be managed within their designated brokerage account(s) or pension account(s) pursuant to the RPg Investment Management Agreement ("Investment Management Agreement" or "IMA") executed by the Intermediary's End Client. One recurring example of this would be an Intermediary recommending RPg Tactical U.S. Equity Strategy to their End Client, with that Client then opening a discretionary account at Fidelity, or other independent custodian, in conjunction with entering into an Investment Management Agreement to have RPg serve as the discretionary manager for that account.

Delivery through Platform Agreements in Model Manager Accounts, including Unified Managed Accounts: For Intermediaries who utilize MMAs and UMAs, RPg provides its Tactical Strategies to RIA firms, Turnkey Asset Management Programs (commonly referred to as "TAMPs"), and UMA Platform Sponsors ("Sponsor(s)") through platform level licensing agreements ("Platform Agreements"). Typically in such agreements, RPg is responsible for the management of the Tactical Strategy, and then for delivering any corresponding Model or Tactical Strategy updates to the Sponsor in a timely manner. The Sponsor has sole authority and responsibility for administering the Strategy within the End Client account, including adherence to the Product and any updates, discretionary trading of the Tactical Strategy for the benefit of the End Client, and End Client reporting. With respect to the management and delivery of RPg Tactical Strategies, the Models and the recommendations implicit in the Models, generally are not tailored to the individual needs or circumstances of an Intermediary's End Client.

Customized Investment Management Services

RPg may provide customized investment management services ("Customized Strategies") to individuals, institutions such as endowments or foundations, and qualified & non-qualified plans through separately managed accounts ("SMAs") or through Platform Agreements as described above. With respect to any Customized Strategy managed by RPg, the investment guidelines will be administered in accordance with a documented investment mandate provided by the End Client's Intermediary or Platform Sponsor and delivered to RPg. At no time will RPg accept or maintain custody of an End Client's funds or securities, except for the authorized deduction of RPg's investment management fees. All End Client assets will be managed within their designated

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brokerage account(s) or pension account(s) pursuant to the RPg Investment Management Agreement, executed by the End Client. Please see Item 5 below for more details.

Sub-Advisory Relationships

At this time, RPg is not engaged in any sub-advisory agreements with unaffiliated parties. RPg reserves the right to enter into sub-advisory relationships in the future.

C. Client Account Management

Pursuant to the delivery of investment management services associated with RPg's Products, the Methodologies and Tactical Strategies generally are not administered to the specific needs or circumstances of an Intermediary or their End Client. RPg does not typically have the direct advisory relationship with the End Client. RPg does not tailor its investment services for the Intermediary's End Client, or for determining if any RPg Product is appropriate for the End Client. The Intermediary is solely responsible for understanding and evaluating each End Client's identity, circumstances, financial condition, portfolio holdings, tax situation, regulatory status, financial needs and goals, and for making determinations as to whether a Product provided by RPg is appropriate for each potential End Client. The Intermediary is responsible for reporting and communicating with the End Clients as to the status and performance of their individual investments.

In certain circumstances, an RPg agreement is utilized to work with the End Client's Financial Intermediary. The Financial Intermediary will work directly with the Client to understand the identity, circumstances, financial condition, portfolio holdings, tax situation, regulatory status, financial needs and goals, and for making determinations as to whether a Product provided by RPg is appropriate for the Client.

At no time will RPg accept or maintain custody of an End Client's funds or securities, except for the authorized deduction of RPg's investment management fees. All End Client assets will be managed within their designated brokerage account(s) or pension account(s) pursuant to the RPg Investment Management Agreement, executed by the End Client.

D. Wrap Fee Programs

RPg does not currently participate in any wrap fee programs. The Advisor reserves the right to participate in wrap fee programs in the future. Investment management services are provided directly by RPg.

E. Assets Under Management

As of December 31, 2015, RPg manages the following assets:

Assets Under Management	Assets
Discretionary	\$165,435,000
Non-discretionary	\$68,926,000
Total	\$234,361,000

Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more agreements that detail the responsibilities of RPg and the End Client.

A. Fees for Advisory Services

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior calendar quarter. Investment advisory fees for RPg's Products range up to 1.25% annually depending on the size and complexity of the End Client relationship. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee.

The investment advisory fee in the first calendar quarter of service is prorated from the inception date of the account[s] to the end of the first calendar quarter. Fees may be negotiable at the sole discretion of the Advisor. The End Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by RPg will be independently valued by the designated Custodian. RPg will not have the authority or responsibility to value portfolio securities.

Fees for RPg Tactical Strategies offered by Model Manager and Unified Managed Account platform sponsors are determined by the Platform Sponsor.

B. Fee Billing

Investment advisory fees will be calculated by the Advisor or its delegate and deducted from the End Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the End Client's account[s] at the respective calendar quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with RPg at the end of the prior calendar quarter. End Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the End Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. End Clients provide written authorization permitting RPg to be paid directly from their accounts held by the Custodian as part of the Investment Advisory Agreement and separate account forms provided by the Custodian.

C. Other Fees and Expenses

End Clients may incur certain fees or charges imposed by third parties, other than RPg, in connection with investments made on behalf of the End Client's account[s]. The End Client is responsible for all custodial and securities execution fees charged by the Custodian and executing broker-dealer. The investment advisory fee charged by RPg is separate and distinct from these custody and execution fees.

In addition, all fees paid to RPg for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. An End Client could invest in these products directly, without the services of RPg, but would not receive the services provided by RPg which are designed, among other things, to assist the End Client in determining which products or services are most appropriate for each End Client's financial situation and objectives. Accordingly, the End Client should review both the fees charged by the fund[s] and the fees charged by RPg to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

RPg is compensated for its investment management services in advance of the calendar quarter in which investment advisory services are rendered. Either party may request to terminate the investment advisory agreement with RPg at any time by providing advance written notice to the other party. For fees paid in advance, fees will be prorated to the date of termination and any unearned portion of the fee will be refunded to the End Client within ninety (90) days. The Custodian will deliver securities and funds held at custodian as instructed by the End Client, unless the End Client requests that the securities and funds be liquidated. Termination of an investment management agreement will not affect the liabilities or obligations of the parties arising out of any transaction initiated prior to termination. An investment management agreement will not terminate in the event of your death, disability, or incompetence. However, in the event of the End Client's death, disability, or incompetence, the End Client's executor, guardian, attorney-in fact or other authorized representative may terminate an investment management agreement by providing written notice to RPg with such termination being effective upon our receipt of such notice. The End Client's agreement with the Advisor is non-transferable without the End Client's written approval.

E. Compensation for Sales of Securities

RPg does not buy or sell securities and does not receive any compensation for securities transactions in any End Client account, other than the investment advisory fees noted above. Certain advisory persons may offer securities and insurance products in their separate capacities. Please see item 10.

Item 6 – Performance-Based Fees and Side-By-Side Management

RPg does not charge performance-based fees for its investment advisory services. The fees charged by RPg are as described in “Item 5 – Fees and Compensation” above and are not based upon the capital appreciation of the funds or securities held by any End Client.

RPg does not offer any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) to Financial Intermediaries or their End Clients.

Item 7 – Types of Clients

RPg is an investment management firm that manages Tactical Investment Strategies. We primarily serve Financial Intermediaries who select and/or otherwise recommend our Tactical Strategies for the benefit of their End Clients. Financial Intermediaries include: broker-dealers, registered investment advisors (“RIAs”), and other Advisory Persons serving both institutional and individual End Clients and qualified & non-qualified plans. The relative percentage of each type of End Client is available on RPg’s Form ADV Part 1. These percentages will change over time. For Tactical Strategies, RPg generally requires a minimum relationship size of \$100,000 to effectively implement its strategies, which may be waived at RPg’s sole discretion.

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

All Model Methodologies used to provide investment advisory services and to manage RPg Tactical Investment Strategy Products are policy based and quantitatively driven. The intellectual property deployed in the Models is proprietary (all research and development is conducted internally by RPg’s Investment Committee).

Each Tactical Investment Strategy and corresponding Model Methodology has explicit rules, maintained by RPg, to identify and define the universe, class and type of securities to buy or sell, the frequency and timing of investment decisions or rebalancing, the weightings or amounts of a security to hold, and procedures regarding how to acquire or dispose of the security. RPg utilizes intellectual property for the investment strategy construction and the analysis to support Model Methodologies for the Tactical Strategies.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

As previously referenced in Item 4 above, the RPg Tactical Investment Strategy Products are as follows:

RPg Tactical U.S. Equity Strategy (“Tactical U.S.” or “TUS”): The Tactical U.S. strategy has an investment objective of long-term capital appreciation that strives to approximate upside market performance of the S&P 500[®] Index with reduced downside market participation. TUS invests in the major sectors of the US equity markets through domestic sector ETFs while using our proprietary quantitative Model Methodology, ActiveParadigm, to adhere to explicit risk controls that allow the portfolio to move to cash equivalents during periods of extreme market drawdown. This Model Methodology is a proprietary quantitative algorithm that is momentum and volatility based and is run on a weekly basis to determine which sectors are forecasted for positive trends and which sectors are forecasted to lose money. All sectors allocated within in the portfolio are equal weighted at the time of the rebalance with a maximum exposure limit for any individual sector ETF at that time. Once maximum exposure limits are reached, the portfolio then begins to build a cash position using cash equivalents.

RPg Tactical U.S. Equity FT Strategy (“FT” or “TUSFT”): The FT strategy has an investment objective of long-term capital appreciation that strives to approximate upside market performance of the S&P 500[®] Index with reduced downside market participation. TUSFT invests in the 9 major sectors of the US equity markets through the First Trust AlphaDEX[®] domestic sector ETFs while using our proprietary quantitative methodology, ActiveParadigm, to adhere to explicit risk controls that allow the portfolio to move to cash equivalents during periods of extreme market drawdown. This Model Methodology is a proprietary quantitative algorithm that is

momentum and volatility based and is run on a weekly basis to determine which sectors are forecasted for positive trends and which sectors are forecasted to lose money. All sectors allocated within in the portfolio are equal weighted at the time of the rebalance with a maximum exposure limit for any individual sector ETF at that time. Once maximum exposure limits are reached, the portfolio then begins to build a cash position using cash equivalents. (Note: Please refer to the “Strategic Relationship” description contained within Item 10 of this Disclosure Brochure for details pertaining to any previously named RPg AlphaSector® strategy.)

RPg Tactical U.S. Long/Short Equity Strategy (“U.S. Long/Short” or “TUSLS”): The U.S. Long/Short strategy has an investment objective of long-term capital appreciation that strives to approximate and enhance upside market performance of U.S. equities with reduced downside market participation. TUSLS invests in the major sectors of the U.S. Equity markets through domestic sector ETFs while using our proprietary quantitative methodology, ActiveParadigm, to adhere to explicit risk controls that allow the portfolio to move to cash equivalents during periods of extreme market drawdown. The strategy uses levered ETFs for its long positions, and levered inverse ETFs for its short positions. This Model Methodology uses a proprietary quantitative algorithm that is momentum and volatility based and is run on a weekly basis to determine which sectors are forecasted for positive trends and which sectors are forecasted to lose money. All sectors allocated within in the portfolio have maximum exposure limits for any individual ETF at that time. Once maximum exposure limits are reached, the portfolio then begins to build a cash position using cash equivalents.

RPg Tactical Global Balanced Strategy (“Global Balanced” or “TGB”): The Global Balanced strategy has an investment objective of long-term capital appreciation that strives to approximate and enhance upside global market performance encompassed by four broad asset classes (“Sleeves”) of: U.S. Equity, International Equity, Fixed Income, and Alternatives (including Gold, Real Estate, and MLP ETFs) with reduced downside market participation. TGB seeks to achieve its investment objective by allocating across ETFs within the four Sleeves while using our proprietary quantitative methodology, ActiveParadigm, to adhere to explicit risk controls that allow the portfolio to move to cash equivalents during periods of extreme market drawdown. This Model Methodology uses a proprietary quantitative algorithm that is momentum and volatility based and is run on a weekly basis to determine which ETFs within each Sleeve are forecasted for positive trends and which are forecasted to lose money. All ETFs allocated within the Sleeves of the portfolio have maximum exposure limits for any individual ETF at that time. Once maximum exposure limits are reached, the portfolio then begins to build a cash position using cash equivalents.

RPg Core Domestic Equity Strategy (“Core Domestic Equity” or “CDE”): Formally known as the RPg AlphaSector Core Domestic Equity Strategy, has an investment objective of long-term capital appreciation and strives to approximate upside market performance of the S&P 500® Index with reduced downside market participation. CDE invests in the major sectors of the US equity markets through domestic sector ETFs while using our proprietary quantitative Model Methodology, ActiveParadigm, to adhere to explicit risk controls that allow the portfolio to move to cash equivalents during periods of extreme market drawdown. This Model Methodology uses a proprietary quantitative algorithm that is momentum and volatility based and is run on a weekly basis to determine which sectors are forecasted for positive trends and which sectors are forecasted to lose money. All sectors allocated within in the portfolio are equal weighted at the time of the rebalance with a maximum exposure limit for any individual sector ETF at that time. Once maximum exposure limits are reached, the portfolio then begins to build a cash position using cash equivalents. (Note: Please refer to the “Strategic Relationship” description contained within Item 10 of this Disclosure Brochure for details pertaining to any previously named RPg AlphaSector® strategy.)

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events to disclose. RPg and its Advisory Persons value the trust you place in us. As we advise all Intermediaries and End Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. You may search for RPg by our firm name or by our CRD# 155870.

Item 10 – Other Financial Industry Activities and Affiliations

Affiliated Entities

Affiliation with Risk Paradigm Group Holdings, LLC: RPg is a wholly-owned subsidiary of Risk Paradigm Group Holdings, LLC, a Delaware limited liability holding company. Risk Paradigm Group Holdings, LLC is a privately held partnership consisting of seven managing partners and two passive, non-managing investors. Risk Paradigm Group Holdings, LLC is also the parent to RPg Family Wealth Advisory, LLC (CRD# 158528), an affiliated registered investment advisor that provides comprehensive investment advisory and wealth management services. Certain Advisory Persons of RPg are also Managing Members and/or Advisory Persons of RPg Family Wealth Advisory, LLC.

Affiliation with RPg Family Wealth Advisory, LLC: RPg provides certain investment management services to an affiliated registered investment advisor, RPg Family Wealth Advisory, LLC (referred to as “FWA”), including portfolio management and the creation, implementation, and management of RPg investment Models used with their End Clients. In this relationship, RPg typically provides investment management and trade execution services in a sub-advisory capacity, or else at the recommendation of FWA will directly enter into an RPg Investment Management Agreement with their End Client for individually customized services. At no time will RPg accept or maintain custody of an FWA Client’s funds or securities. All End Client assets will be managed within their designated brokerage account(s) or pension account(s), pursuant to the Investment Management Agreement executed by the End Client. Please note that RPg may manage assets for many of FWA’s End Clients and charged a fee by both RPg and FWA for the management and advisory of the assets.

Strategic Relationship with F-Squared Investments, Inc.: Effective May 9, 2015, RPg terminated its limited licensing agreement with F-Squared Investments, Inc. (referred to as “F-Squared”), and no longer receives or otherwise utilizes the AlphaSector® Model Methodology, produced and delivered by F-Squared. Where applicable, RPg replaced the AlphaSector® Model Methodology with RPg’s proprietary ActiveParadigm Model Methodology for use in RPg’s Tactical Investment Strategy Products.

Lending Relationships

RPg and its affiliated entities have received capitalization through both debt and equity investments from certain End Clients of RPg. Further, End Clients of RPg, some of whom participated in the initial capitalization of RPg, have loaned money to Risk Paradigm Group Holdings, LLC, and/or to RPg Advisor Financing Services, LLC (“RAFS”), both affiliates of RPg.

Neither RPg nor its employees are registered (except as stated above), or have an application pending to register as a broker-dealer, futures commission merchant, commodity trading advisor (“CTA”) or an associated person (or registered representative) of the foregoing entities.

Private Fund

RPg also serves as the investment manager to the ICP Endowment Stability Fund, L.P. (“ESF”). ESF is an exempt, private investment fund. This fund is in the process of closing and its interests are no longer offered to investors.

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

A. Code of Ethics

RPg has implemented a Code of Ethics that defines our fiduciary commitment to each End Client. This Code of Ethics applies to all persons subject to the compliance program of RPg (our “Supervised Persons”). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our End Client. RPg and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each End Client. It is the obligation of RPg Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address Supervised Person ethics and conflicts of interest. To request a copy of our Code of Ethics, please contact us at (781) 547-8660 or via email at info@riskparadigmgroup.com.

B. Personal Trading with Material Interest

RPg allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of End Clients. RPg does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. RPg does not have a material interest in any securities traded in End Client accounts.

C. Personal Trading in Same Securities as Clients

RPg allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of End Clients. Owning the same securities we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons with access to client information (our "Access Persons") of RPg may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its End Clients can potentially be violated if personal trades are made with more advantageous terms than End Client trades, or by trading based on material non-public information. This risk is mitigated by RPg requiring reporting of personal securities trades by its Access Persons for review by the CCO. We have also adopted written policies and procedures to detect the misuse of material, non-public information.

In addition, the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of Supervised Persons, Access Person reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

D. Personal Trading at Same Time as Client

While RPg allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of End Clients, such trades are typically aggregated with End Client orders or traded afterwards. At no time will RPg, or any Supervised Person of RPg, transact in any security to the detriment of any End Client.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

RPg generally does not accept discretionary authority to select the broker-dealer/custodian for custodial and execution services, but may recommend a custodian, as appropriate. All assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or a bank. The Financial Intermediary and End Client will typically select the custodian ("Custodian") to safeguard End Client assets and authorize RPg to direct trades to the Custodian as agreed in the investment advisory agreement. Further, RPg does not have the discretionary authority to negotiate commissions on behalf of our End Clients on a trade-by-trade basis..

Where RPg does not exercise discretion over the selection of the Custodian, it may recommend one or more Custodian[s] to Financial Intermediaries or End Clients for execution and/or custodial services. End Clients are not obligated to use the recommended Custodian[s] and will not incur any extra fees or cost associated with using a custodian not recommended by RPg.

RPg may recommend the Custodian[s] based on criteria such as, but not limited to, reasonableness of commissions charged to the End Client, reputation, services made available to the Intermediary and/or End Client, and speed and likelihood of execution. RPg does not receive research services, other products, or compensation as a result of recommending a particular custodian that may result in the End Client paying higher commissions than those obtainable through other custodians.

RPg will often execute securities transactions within the designated Custodian account[s], unless the End Client has established prime brokerage capabilities for the account[s] to authorize RPg to direct trading to other broker-dealers.

RPg will generally recommend that End Clients establish their account[s] at Fidelity Investments, Inc. and its affiliated companies (collectively "Fidelity") and/or Charles Schwab & Co., Inc. and its affiliated companies (collectively "Schwab"). RPg maintains an institutional relationship with Fidelity and Schwab, whereby the Advisor receives economic benefits from Fidelity and Schwab as noted in Item 14 below. Individual terms concerning the recommendation of custodians are pursuant to the RPg investment management agreement, executed by the End Client.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. On a limited basis, RPg obtains third-party research products and services that are paid for by allocating a portion of RPg's trading activity to a broker-dealer that provides soft dollar payments. While RPg uses these research products and services to benefit their Tactical Strategies and all End Clients, certain Intermediaries or End Clients may receive the benefits of these services where their trading activity did not pay for such services.

2. Brokerage Referrals - RPg does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

3. Brokerage Transactions - RPg will direct and place all orders for the execution of transactions through a qualified independent broker or dealer (herein "Broker") in coordination with the designated Custodian, under the Client's independent, exclusive agreement with their Custodian. RPg will arrange for the execution of securities transactions for the Tactical Strategy and End Client Account through a Broker that RPg reasonably believes will provide best execution. In selecting a Broker, RPg may consider, among other things, the Broker's execution capabilities, reputation and access to the markets for the securities being traded. The End Client shall be responsible for such brokerage expense as billed directly by Custodian as well as the Broker. Under certain circumstances, RPg may engage in securities cross-trades, whereby an End Client account that is selling a particular security may be advantageous to the account(s) of one or more other End Clients. In such instances, RPg will only engage in a cross trade that is in the best interests of each End Client and will never engage in any transaction that favors one End Client over another. RPg does not serve in the capacity as broker or agent in such transactions and does not receive any commission or compensation (aside from its investment management fees).

B. Aggregating and Allocating Trades

RPg may or may not aggregate security trades with other accounts managed by RPg. RPg is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and other transactions in the same or similar securities or instruments of the same issuer or counterpart for other Tactical Strategies and End Client accounts of RPg or with affiliates of RPg. When transactions are so aggregated, the actual prices applicable to the aggregated transactions will be averaged, and the Account will be deemed to have purchased or sold its proportionate share of the instruments involved at the average price so obtained.

Item 13 – Review of Accounts

As part of adherence to the fiduciary standard described in Item 11 of this Disclosure Brochure, RPg conducts recurring periodic account reviews to ensure consistent and accurate reporting by the Custodian. Furthermore, the Advisor's Investment Committee provides ongoing monitoring and oversight of the Tactical Strategies being managed within the End Client accounts. Suitability for Client accounts established through financial intermediaries are the responsibility of the respective financial intermediary.

RPg may provide additional information to Intermediaries for their End Clients upon request.

With respect to the management and delivery of RPg Tactical Strategies through Model Management and UMA platforms, the Models and the recommendations implicit in the Models, generally are not administered to the specific needs or circumstances of the Intermediary's End Clients. RPg does not typically have the advisory relationship with the End Client. As between RPg and the Intermediary, RPg is not responsible for making investment decisions for the End Client, or for determining if adherence to any RPg Tactical Strategy is

appropriate for the individual End Client. RPg does not conduct account reviews specifically on behalf of the End Client.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by RPg

Participation in Institutional Advisor Platform

RPg has established an institutional relationship with Fidelity and Schwab to assist the Advisor in managing End Client account[s]. Access to these institutional platforms is provided at no charge to the Advisor. The Advisor receives access to software and related support without cost because the Advisor renders investment management services to End Clients that maintain assets at Fidelity or Schwab. The software and related systems support may benefit the Advisor, but not its End Clients directly. In fulfilling its duties to its End Clients, the Advisor endeavors at all times to put the interests of its End Clients first. End Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Additionally, the Advisor may receive the following benefits from Fidelity and Schwab: receipt of duplicate End Client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to End Client accounts; and access to an electronic communication network for End Client order entry and account information.

B. Client Referrals from Solicitors

The unaffiliated firm Race Rock Capital, LLC (CRD No. 153363, herein a "Solicitor"), has entered into an agreement with RPg for the purposes of introducing and directing investors to the firm. Pursuant to this agreement, Race Rock will be compensated for its services on behalf of RPg and the investor shall enter into an End Client relationship with RPg, subject to an investment management agreement. The End Client will not be charged a higher fee resulting from this solicitor relationship. Any End Client resulting from the agreement between RPg and the Solicitor will receive disclosures in accordance with SEC Rule 206(4)-3 under the Investment Adviser's Act of 1940, and any corresponding state securities law requirements.

Item 15 – Custody

At no time will RPg accept or maintain custody of any End Client's funds or securities, except for the authorized deduction of RPg's fees and as noted below. All End Clients must place their assets with a qualified custodian. Clients are required to select their own custodian to retain their funds and securities and direct RPg to utilize that Custodian for the End Client's security transactions. RPg encourages End Clients to review statements provided by the Custodian. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices" above.

Private Fund

RPg is deemed to have custody of ESF as RPg has the discretionary authority to allocate funds and pay expenses, including RPg's management fee, on behalf of ESF. For further information, please refer to "Item 10 – Other Financial Industry Activities and Affiliations" above.

Item 16 – Investment Discretion

RPg typically has discretion over the selection and amount of securities to be bought or sold on behalf of Tactical Strategies under management in End Client accounts without obtaining prior consent or approval from the End Client. The granting of discretionary authority will typically be evidenced by the End Client's execution of an investment management agreement containing all applicable limitations to such authority. All discretionary trades

made by RPg will be in accordance with each Tactical Strategy's written investment guidelines, objectives and goals.

RPg manages End Client portfolios on a discretionary basis based on the RPg strategies described herein. We will experience limitations placed on us by the specific investment policies and mandates as defined in the documentation of each specific strategy even though we do not have limitations placed on us regarding security selection, amount, instrument used, which broker dealer and/or custodian chosen to manage the investment strategies.

For the delivery of RPg Tactical Strategies in Model Manager Accounts, including Unified Managed Accounts, RPg does not make any investment decisions or exercise investment discretion. In these situations, RPg provides Model Methodology data, Strategy allocation changes, and/or recommendations to the Sponsor platform, where the Sponsors have the responsibility for implementing these recommendations.

Item 17 – Voting Client Securities

RPg will vote proxies on behalf of and in the best interest of the End Clients participating in Tactical Strategies or other contracted investment advisory services, consistent with our investment process and philosophy and in a manner that we believe maximizes the economic value of End Client holdings. We generally do not vote proxies differently on a Client-by-Client basis. We will vote proxies for the Advisor and its Advisory Persons, consistent with the voting for each Client. Our ability to vote proxies depends on RPg receiving proxy materials in a timely manner from the issuer and/or agent. RPg maintains a proxy voting policies and procedures and a copy can be provided to clients upon request.

Item 18 – Financial Information

Neither RPg nor its management has any adverse financial situations that would reasonably impair the ability of RPg to meet all obligations to its Clients. Neither RPg, nor any of its Advisory Persons, has been subject to a bankruptcy or financial compromise. RPg is not required to deliver a balance sheet along with this Disclosure Brochure as the firm does not require prepayment of fees of \$1,200 or more for services to be performed six months or more in advance.



Form ADV Part 2B – Individual Disclosure Brochure

for

David M. Gatti
Chief Executive Officer, Chief Investment Officer
Founding Partner

Effective: June 21, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of David M. Gatti (CRD# **2415422**) in addition to the information contained in the Risk Paradigm Group, LLC (“RPg” or the “Advisor” CRD #155870) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you have any questions about the contents of this Brochure Supplement or RPg’s Disclosure Brochure, please contact us at (781) 547-8660.

Additional information about David M. Gatti is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Risk Paradigm Group, LLC

Austin Office	Boston Office
5900 Southwest Pkwy Building 5, Suite 500 Austin, TX 78735 Phone: (866) 726-5150 Fax: (512) 327-6044	25 Burlington Mall Rd Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333

Item 2 – Educational Background and Business Experience

David M. Gatti is the Chief Executive Officer (“CEO”) and Chief Investment Officer (“CIO”) of Risk Paradigm Group, LLC. A Founding Partner of the firm, Mr. Gatti is dedicated to serving the Clients of RPg and its affiliated entities. Mr. Gatti earned a B.S. in Business Administration from University of Massachusetts at Lowell in 1992. Additional information regarding Mr. Gatti’s employment history is included below.

Employment History:

Chief Executive Officer and Chief Investment Officer and Founding Partner Risk Paradigm Group, LLC	09/2011 to Present
Chief Executive Officer and Managing Partner, Risk Paradigm Group Holdings, LLC (parent to RPg Family Wealth Advisory, LLC and Risk Paradigm Group, LLC)	09/2011 to Present
Chief Executive Officer and Chief Investment Officer and Managing Partner RPg Family Wealth Advisory, LLC	09/2011 to Present
Registered Representative, Race Rock Capital LLC	09/2013 to 12/2014
Senior Investment Management Specialist, Morgan Stanley Smith Barney	01/1996 to 09/2011
Registered Representative, Citigroup Global Markets Inc.	06/1994 to 01/1996

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

Mr. Gatti’s U4 includes two events to disclose that were lodged against Morgan Stanley Smith Barney or predecessor entities (collectively “MSSB”) by former clients of MSSB and Mr. Gatti as a registered representative of MSSB. The disputes did not include Mr. Gatti as a named party and MSSB settled both disputes prior to any formal hearings, which had been commenced as arbitration proceedings and had referenced conduct by Mr. Gatti. As these matters were lodged against MSSB and did not include Mr. Gatti as a party, all settlement proceeds were paid by MSSB with no monetary contribution from or findings of wrongdoing by Mr. Gatti.

You may independently view the background of Mr. Gatti on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching by his name or his CRD# **2415422**.

Item 4 – Other Business Activities

Affiliated Entities

Mr. Gatti also serves as the Chief Executive Officer and Founding Partner of Risk Paradigm Group Holdings, LLC, the parent company to RPg and its affiliated entities. In addition, Mr. Gatti is the CEO, CIO and Founding Partner of RPg Family Wealth Advisory, LLC (“FWA”). In his role with FWA, Mr. Gatti is responsible for overseeing the investment policy and asset management services provided by FWA as well as overall firm strategy.

Item 5 – Additional Compensation

Affiliated Entities

Mr. Gatti is also a Founding Partner of Risk Paradigm Group Holdings, LLC, the parent to RPg. Mr. Gatti is compensated directly by Risk Paradigm Group Holdings, LLC for his role with RPg and its affiliated entities.

Item 6 – Supervision

Mr. Gatti is supervised by Brandon Lamb, the Chief Compliance Officer. Mr. Lamb can be reached at (781) 916-8176.

RPg has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of RPg. Further, RPg is subject to regulatory oversight by various agencies. These agencies require registration by RPg and its employees. As a registered entity, RPg is subject to examinations by regulators, which may be announced or unannounced. RPg is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Individual Disclosure Brochure

for

**Jason A. McGinty
Senior Portfolio Manager
Founding Partner**

Effective: June 21, 2016

This Form ADV2B (“Brochure Supplement”) provides information about the background and qualifications of Jason A. McGinty (CRD# **4499263**) in addition to the information contained in the Risk Paradigm Group, LLC (“RPg” or the “Advisor” CRD #155870) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or RPg’s Disclosure Brochure, please contact us at (781) 547-8660.

Additional information about Jason McGinty is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Risk Paradigm Group, LLC

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Item 2 – Educational Background and Business Experience

Jason A. McGinty is the Senior Portfolio Manager and a Founding Partner of Risk Paradigm Group, LLC. His current responsibilities for RPg include research, analysis, and performing extensive due diligence—both on prospective capital with low correlation to the stock market. These include Oil & Gas, Alternative Energy Sources, Real Estate, Venture Capital Lending Programs, and Lease Equity Programs. Mr. McGinty, born in 1978, is dedicated to serving the Clients of RPg. Mr. McGinty earned a Degree in Finance from Texas State University's McCoy School of Business in 2001 as a member of the Honors Program. Additional information regarding Mr. McGinty's employment history is included below.

Employment History:

Founding Partner and Senior Portfolio Manager, RPg Family Wealth Advisory, LLC	05/2011 to Present
Senior Portfolio Manager and Founding Partner, Risk Paradigm Group, LLC	05/2011 to Present
Founding Partner, Risk Paradigm Group Holdings, LLC	05/2011 to Present
Financial Advisor, RAM Financial Group	01/2002 to 05/2011

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. McGinty. Mr. McGinty has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. McGinty.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. McGinty.***

However, we do encourage you to independently view the background of Mr. McGinty on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his name or by his CRD# **4499263**.

Item 4 – Other Business Activities

Mr. McGinty is dedicated to the portfolio management activities of RPg, including the administration of the firm's Model Methodologies and Direct Investment Strategy Offerings available to Financial Intermediaries and their End Clients.

Mr. McGinty also holds a real estate license in the state of Texas, which he maintains for personal use.

Affiliated Entities

Mr. McGinty also serves as a Founding Partner of Risk Paradigm Group Holdings, LLC, the parent company to RPg and its affiliated entities. Mr. McGinty does not have any other business activities aside from supporting the related RPg business entities.

Item 5 – Additional Compensation

Mr. McGinty is also a Partner of Risk Paradigm Group Holdings, LLC, the parent to RPg. Mr. McGinty is compensated directly by Risk Paradigm Group Holdings, LLC for his role with RPg and its affiliated entities.

Item 6 – Supervision

Mr. McGinty serves as the Senior Portfolio Manager and Managing Partner of RPg and is supervised by Brandon Lamb, the Chief Compliance Officer. Mr. Lamb can be reached at (781) 916-8176.

RPg has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of RPg. Further, RPg is subject to regulatory oversight by various agencies. These agencies require registration by RPg and its employees. As a registered entity, RPg is subject to examinations by regulators, which may be announced or unannounced. RPg is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Individual Disclosure Brochure

for

Brandon Lamb
Chief Compliance Officer

Effective: June 21, 2016

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Brandon Lamb (CRD# **2778236**) in addition to the information contained in the Risk Paradigm Group, LLC (“RPg” or the “Advisor” CRD #155870) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or RPg’s Disclosure Brochure, please contact us at (781) 547-8660.

Additional information about Brandon Lamb is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Risk Paradigm Group, LLC

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Risk Paradigm Group, LLC

Phone: (866) 726-5150 | www.rpgassetmanagement.com

Item 2 – Educational Background and Business Experience

Brandon Lamb serves as Chief Compliance Officer of Risk Paradigm Group, LLC. Mr. Lamb earned a B.S. from Arizona State University in 1996. Additional information regarding Mr. Lamb's employment history is included below.

Employment History:

Chief Compliance Officer, Risk Paradigm Group, LLC	03/2015 to Present
Chief Compliance Officer, RPg Family Wealth Advisory, LLC	03/2015 to Present
Chief Compliance Officer, Risk Paradigm Group Holdings, LLC	03/2015 to Present
Regulatory Analyst, Wellington Management Company, LLP	04/2007 to 02/2015
Compliance Manager, Morgan Stanley & Co	11/2005 to 02/2007
Brokerage Representative, JPMorgan Chase & Co.	09/2004 to 06/2005
Brokerage Representative, SunAmerica Securities, Inc.	04/2003 to 12/2003
Brokerage Representative, Charles Schwab Corporation	04/1999 to 01/2002
Brokerage Representative, The Vanguard Group	05/1997 to 03/1999

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Lamb. Mr. Lamb has never been involved in any regulatory, civil or criminal action. There have been no Client disputes, lawsuits, arbitration claims or administrative proceedings against Mr. Lamb.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Lamb.***

You may independently view the background of Mr. Lamb on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his name or by his CRD# **2778236**.

Item 4 – Other Business Activities

Mr. Lamb is a dedicated to the investment advisory activities of RPg's Clients. Mr. Lamb does not have any other business activities aside from supporting the related RPg business entities. Mr. Lamb also serves as the Chief Compliance Officer for RPg Family Wealth Advisory, LLC as well as the Chief Compliance Officer of Risk Paradigm Group Holdings, LLC.

Item 5 – Additional Compensation

Mr. Lamb is compensated solely for his duties and responsibilities on behalf of RPg.

Item 6 – Supervision

Mr. Lamb serves as the Chief Compliance Officer of RPg. Mr. Lamb can be reached at (781) 916-8176.

RPg has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of RPg. Further, RPg is subject to regulatory oversight by various agencies. These agencies require registration by RPg and its employees. As a registered entity, RPg is subject to examinations by regulators, which may be announced or unannounced. RPg is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Individual Disclosure Brochure

for

Christopher S. Jensen
Founding Partner

Effective: June 21, 2016

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Christopher S. Jensen (CRD# **5870541**) in addition to the information contained in the Risk Paradigm Group, LLC (“RPG” or the “Advisor” CRD #155870) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any questions about the contents of this Brochure Supplement or RPG’s Disclosure Brochure, please contact us at (781) 547-8660.

Additional information about Christopher S. Jensen is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Risk Paradigm Group, LLC

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5900 Southwest Pkwy Building 5, Suite 500 Austin, TX 78735 Phone: (866) 726-5150 Fax: (512) 327-6044	25 Burlington Mall Rd Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333

Item 2 – Educational Background and Business Experience

Christopher S. Jensen serves as a Founding Partner and managing member of Risk Paradigm Group, LLC. Mr. Jensen earned a B.A. in Communications from University of New Hampshire in 1994. Additional information regarding Mr. Jensen's employment history is included below.

Employment History:

Founding Partner, Risk Paradigm Group Holdings, LLC (parent to RPg Family Wealth Advisory, LLC and Risk Paradigm Group, LLC)	09/2011 to Present
Chief Compliance Officer, Risk Paradigm Group, LLC	12/2013 to 03/2015 09/2011 to 09/2012
Chief Compliance Officer, RPg Family Wealth Advisory, LLC	12/2013 to 03/2015 09/2011 to 09/2012
Chief Operating Officer, Risk Paradigm Group Holdings, LLC (parent to RPg Family Wealth Advisory, LLC and Risk Paradigm Group, LLC)	09/2011 to 12/2012
Chief Operating Officer, Risk Paradigm Group, LLC	10/2010 to 12/2012
Chief Operating Officer, RPg Family Wealth Advisory, LLC	09/2011 to 12/2012
Founding Partner, Iknetics Capital Partners, LLC	06/2008 to Present

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Jensen. Mr. Jensen has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Jensen.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Jensen.***

However, we do encourage you to independently view the background of Mr. Jensen on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his name or by his CRD# **5870541**.

Item 4 – Other Business Activities

As a Founding Partner, Mr. Jensen is dedicated to the investment advisory activities of RPg.

Affiliated Entities

Mr. Jensen also serves as a Founding Partner of Risk Paradigm Group Holdings, LLC, the parent company to RPg and its affiliated entities. Mr. Jensen does not have any other business activities aside from supporting the related RPg business entities.

Item 5 – Additional Compensation

Affiliated Entities

Mr. Jensen is also a Founding Partner in Risk Paradigm Group Holdings, LLC, the parent to RPg. Mr. Jensen is compensated directly by Risk Paradigm Group Holdings, LLC for his role with RPg and its affiliated entities.

Item 6 – Supervision

Mr. Jensen is supervised by Brandon Lamb, the Chief Compliance Officer. Mr. Lamb can be reached at (781) 916-8176.

RPg has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of RPg. Further, RPg is subject to regulatory oversight by various agencies. These agencies require registration by RPg and its employees. As a registered entity, RPg is subject to examinations by regulators, which may be announced or unannounced. RPg is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.