



Form ADV Part 2A – Disclosure Brochure

Effective: April 28, 2015

This Disclosure Brochure provides information about the qualifications and business practices of RPg Family Wealth Advisory, LLC (“FWA”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (781) 547-8660.

FWA 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 FWA to assist you in determining whether to retain the Advisor.

Additional information about FWA and its Advisory Persons are available on the SEC’s website at www.adviserinfo.sec.gov.

RPg Family Wealth Advisory, LLC
CRD No: 158528

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Item 2 – Material Changes

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

FWA believes that communication and transparency are the foundation of its relationship and continually strive to provide our Clients with the most complete and accurate information at all times. FWA encourages 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

FWA has made the following updates to its Disclosure Brochure (Form ADV 2A) and certain Brochure Supplements (Form ADV 2B).

- **Item 10 – Brokerage Affiliations.** David Gatti, CEO of FWA, is no longer affiliated with Race Rock Capital LLC. . Please see Item 10 of this Disclosure Brochure and Item 4 of Mr. Gatti’s Brochure Supplement.
- **Item 10 – Brokerage Affiliations.** Mark Reinking, Founding Partner of FWA, became affiliated with Leaders Group, Inc. Please see Item 10 of this Disclosure Brochure and Item 4 of Mr. Reinking’s Brochure Supplement.
- **Chief Compliance Officer.** FWA has appointed Brandon Lamb as the firm's Chief Compliance Officer, replacing Christopher S. Jensen.

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 FWA.

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.

To review the firm information for FWA:

- Click **Investment Adviser Search** in the left navigation menu.
- Select the option for **Firm** and enter **158528** (our firm’s CRD number) in the field labeled “Firm Name or CRD# or SEC#” and click “Start Search Number”.
- This will provide access to Form ADV Part 1 and Part 2.
- Item 11 of the ADV Part 1 lists legal and disciplinary questions regarding the Advisor.
- In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (781) 547-8660.

Item 3 – Table of Contents

Item 2 – Material Changes	2
Item 3 – Table of Contents	3
Item 4 – Advisory Services.....	5
A. Firm Information.....	5
B. Advisory Services Offered	5
C. Client Account Management.....	6
D. Non-Traditional Wrap Fee Programs	7
E. Assets Under Management	7
Item 5 – Fees and Compensation	7
A. Types of Fees for Advisory Services	7
B. Billing and Payment of Fees.....	8
C. Other Fees and Expenses.....	9
D. Advance Payment of Fees and Termination	9
E. Compensation for Sales of Securities.....	9
Item 6 – Performance-Based Fees	9
Item 7 – Types of Clients.....	10
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss.....	10
A. Methods of Analysis.....	10
C. Risk of Loss.....	11
Item 9 – Disciplinary Information	12
Item 10 – Other Financial Activities and Affiliations	12
Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading.....	13
A. Code of Ethics	13
B. Personal Trading with Material Interest or at Same Time as Client	14
C. Personal Trading in Same Securities as Clients	14
Item 12 – Brokerage Practices	14
A. Recommendation of Custodian[s]	14
B. Aggregating and Allocating Trades.....	15
C. Cross Trades.....	15
Item 13 – Review of Accounts	15
A. Frequency of Reviews	15
B. Causes for Reviews.....	15
C. Review Reports.....	16
Item 14 – Client Referrals and Other Compensation	16
A. Compensation Received by FWA.....	16
B. Client Referrals from Solicitors.....	16
Item 15 – Custody	17
Item 16 – Investment Discretion.....	17
Item 17 – Voting Client Securities.....	17
Item 18 – Financial Information	17
Form ADV Part 2A - Appendix 1 Wrap Fee Brochure	18
Item 2 – Material Changes	19
Item 3 – Table of Contents	20
Item 4 – Services Fees and Compensation	21
Item 5 – Account Requirements and Types of Clients.....	21
Item 6 – Portfolio Manager Selection and Evaluation.....	22
Item 7 – Client Information Provided to Portfolio Managers.....	23
Item 8 – Client Contact with Portfolio Managers.....	23
Item 9 – Additional Information	23

Privacy Policy 25

Form ADV Part 2B - Individual Disclosure Brochures

David M. Gatti 27

Hugh Maginnis..... 30

Mark B. Reinking..... 33

Adam B. Reinking, CFP® 37

Samuel M. Kiefer, AIFA® 41

Adam R. Hull 45

Item 4 – Advisory Services

A. Firm Information

RPg Family Wealth Advisory, LLC (“FWA” or the “Advisor”) is a Registered Investment Advisor with the U.S. Securities and Exchange Commission (“SEC”). FWA was founded in 2011 as a wholly-owned subsidiary of Risk Paradigm Group Holdings, LLC, a privately held Limited Liability Company (“LLC”) that is organized under the laws of the State of Delaware. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by FWA.

FWA provides customized investment advisory services to individuals, high net worth individuals, trusts, estates, charities, and pension plans (each referred to as a “Client”). Our primary mission is to understand our clients’ challenges and objectives, and to formulate comprehensive wealth management strategies that meet their individual needs. We adhere to the highest fiduciary standards, as demonstrated by always putting our clients’ interests first and continuously striving to act in the best interest of our clients.

Please contact Brandon Lamb, FWA’s Chief Compliance Officer (“CCO”), with any questions regarding this Disclosure Brochure. Mr. Lamb can be reached at (781) 916-8176.

B. Advisory Services Offered

FWA provides comprehensive wealth advisory services for its Clients. This is achieved through a combination of (i) continuous personal Client contact and interaction, (ii) planning/consulting expertise utilized for the benefit of the Client, (iii) providing discretionary investment management services within Client accounts, and (iv) utilizing third party investment managers to achieve Client objectives. FWA works with each Client to identify their comprehensive goals as well as risk tolerance and financial situation in order to initiate a strategy for supporting the Client.

Financial Planning and Consulting Services

As part of its comprehensive services, FWA provides its Clients with comprehensive financial planning and consulting services. Services are offered in several areas of a Client’s financial situation, depending on their goals, objectives and financial situation. FWA may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client’s financial situation, observations, and recommendations.

Investment Management Services

FWA will then construct a portfolio to meet the specific objectives of each Client. Portfolios are customized to the needs of each client, but are typically constructed with a combination of individual equity securities, individual fixed income securities, mutual funds, exchange-traded funds (“ETFs”), options and limited partnerships. Limited partnerships may include hedge funds, private investment pools and other limited partnerships that are appropriate to achieve the goals of the Client. The Advisor may also utilize other securities types, as appropriate, to meet the needs of its Clients.

FWA may periodically deliver investment management services through an affiliated investment manager, Risk Paradigm Group, LLC (d/b/a RPg Asset Management, “RPg Asset Management” or “RPgAM”). In this capacity, RPg Asset Management will serve as a sub-advisor to FWA to conduct “Managed Accounts” activities for FWA and will administer investment management services through the individual Client accounts. For more information pertaining to this affiliation, please see Item 10 of this Disclosure Brochure.

At no time will FWA accept or maintain custody of a Client’s funds or securities, except for the deduction of the Advisor’s fees as authorized by the Client through the Client’s designated unaffiliated custodian. All Client assets will be managed within their designated brokerage account or pension account, pursuant to the FWA

Investment Advisory Agreement executed by the Client. For more information pertaining to custody, please see Item 15 of this Disclosure Brochure.

Selection of Third Party Investment Managers

As part of its comprehensive services, FWA may periodically recommend and refer clients to a third party investment manager or investment advisor (referred to herein as the "Third Party Manager") at FWA's discretion or Client's request. In this scenario, the Client will then enter into a separate agreement with that Third Party Manager for services to which that Third Party Manager will provide to the Client, most commonly the administration of a proprietary investment strategy by the respective Third Party Manager. In consideration for such services, the Third Party Manager will receive a fee, billed based on the fee schedule established in the separate agreement between the Client and the Third Party Manager.

The Client, prior to entering into an agreement with Third Party Manager, will be provided with the advisor's Form ADV 2 (or a brochure that makes the appropriate disclosures).

Managed Account Programs

As part of its comprehensive services, FWA may recommend to Clients that all or a portion of their portfolio be implemented by utilizing one or more Third Party Managers participating in a Managed Accounts program (a "Program") through the Client's selected custodian or other independent platform (the "Program Sponsor"). The Client will then enter into a Program and investment advisory agreement with the Program Sponsor. FWA will assist and advise the Client in establishing investment objectives for the account, the investment offerings within the Program, and defining any restrictions on the account. FWA will continue to provide oversight of the Client account and ongoing monitoring of the activities through the Program.

In consideration for such services, the Program Sponsor will charge a Program fee that includes the investment advisory fee of the any Third Party Managers, the administration of the Program and trading, clearance and settlement costs. The Program Sponsor will add FWA's Investment Advisory Fee (described below in Item 5) and will deduct the overall fee from the Client account, generally at the start of each calendar quarter. The asset-based Program fee is tiered and varies depending on the size of the account, the asset class of the underlying securities and the Third Party Managers selected by the Client. The overall fee (including the Advisor's Investment Advisory Fee as described in Item 5) will not exceed 3% annually.

FWA does not receive any compensation from these Programs or the Program Sponsor, other than FWA's Investment Advisory Fee (described in Item 5).

The Client, prior to entering into an agreement with a Program Sponsor, will be provided with the Program Sponsor's Form ADV Part 2 (or a brochure that makes the appropriate disclosures). In addition, FWA and its Client will agree in writing that that selected Program Sponsor will manage the Client's account on a discretionary basis.

C. Client Account Management

Prior to engaging FWA to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authorities and responsibilities of the Advisor and the Client. These services may include:

- Wealth Planning– FWA provides comprehensive advice and guidance relating to the financial goals of its Clients.

- Establishing a Documented Financial Plan or Investment Policy Statement – FWA, in connection with the Client, may develop a statement that summarizes the Client’s investment goals and objectives along with the broad strategy[ies] to be employed to meet the objectives.
- Asset Allocation – FWA will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – FWA will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – FWA will provide investment management and ongoing oversight of the Client’s portfolio and overall account.

D. Non-Traditional Wrap Fee Programs

FWA does not manage or place Client assets into a traditional wrap fee program (where all Clients are managed in rigidly pre-packaged portfolio models). Investment management services are provided directly by FWA and/or its affiliates and are customized to the unique needs of each Client.

FWA may absorb typical securities transaction fees for discretionary trading within its investment strategies. In such instances the transaction fees are included as part of its overall Investment Advisory Fee paid by the Client (See Item 5 – Fees and Compensation). Depending on the level of trading required for the Client’s account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees.

Please see Appendix I – Wrap Fee Brochure, which is included with this Disclosure Brochure.

E. Assets Under Management

As of February 28, 2015, FWA manages the following assets:

Discretionary	\$178,566,980
Non-discretionary	\$62,298,906
Total Assets Under Management	\$240,865,886

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 an Investment Advisory Agreement that details the responsibilities of FWA and the Client.

A. Types of Fees for Advisory Services

Investment Advisory Fees

Investment Advisory Fees (“Advisory Fees” or “Fees”) are paid either monthly or quarterly and may be charged either in advance or arrears pursuant to the terms of the FWA Investment Advisory Agreement (herein the “Billing Period”). Advisory Fees are based on the market value of assets under management at the end of the prior Billing Period. Advisory Fees range from 2.00% to 0.85%. Fees are negotiated depending on the size and complexity of the Client relationship and/ or other factors. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged higher Fees.

Advisory Fees in the first billing period of service are prorated to the inception date of the account to the end of the first Billing Period. Fees may be negotiable at the discretion of the Advisor. The Client's Fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by FWA will be independently valued by the Client's designated Custodian. FWA does not have the authority to value portfolio securities. Certain Clients may be offered an alternate fee schedule pursuant to the terms of an FWA Investment Advisory Agreement.

Third Party Investment Manager Fees

Fees charged by Third Party Managers are pursuant to the terms, conditions, and fees schedule included in a separate agreement entered into between the Client and the Third Party Manager.

Managed Account Program Fees

Fees charged by Managed Account Programs are pursuant to the terms, conditions, and fee schedule included in a separate Program agreement entered into between the Client and the Program Sponsor.

Limited Scope Service Agreements

Limited engagements that occur between FWA and Clients are charged at an hourly rate of up to \$500 per hour or on a fixed fee basis. Fees may be negotiated at the sole discretion of the Advisor.

B. Billing and Payment of Fees

Investment Advisory Billing

Investment Advisory Fees will be automatically deducted from the Client Account by the Custodian. The Advisor shall send an invoice to the Custodian at the beginning of the respective billing period indicating the amount of the fees to be deducted from the Client Account. The amount due is calculated by applying the pro rata daily rate (annual rate divided by the number of days in the current calendar year, respectively) to the total assets under management with FWA at the end of the previous billing period. 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 Client to verify the accuracy of these fees as listed on the custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting FWA 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.

Third Party Investment Manager Billing

Fees charged by Third Party Managers are pursuant to the terms, conditions, and fees schedule included in a separate agreement entered into between the Client and the Third Party Manager. In general, Third Party Manager billing will coincide with the Investment Advisory Fee billing practices.

Managed Account Program Billing

Fees charged by Managed Account Programs are pursuant to the terms, conditions, and fee schedule included in a separate Program agreement entered into between the Client and the Program Sponsor. In general, Managed Account Program billing will coincide with the Investment Advisory Fee billing practices.

Limited Scope Services

Financial planning and consulting fees are invoiced by the Advisor and are due upon receipt. The Advisor may charge a portion of the financial planning fee (up to 50% to the expected cost) in advance of services as long as such services are to be completed in less than six months. Remaining fees will be charged either monthly in arrears or upon completion of the engagement.

C. Other Fees and Expenses

Clients may also incur certain fees or charges imposed by third parties, other than FWA, in connection with investments made on behalf of the Client's account[s].

All fees paid to FWA for investment advisory services are separate and distinct from the expenses charged by mutual funds, exchange-traded funds ("ETFs"), options and limited partnerships to their shareholders, if applicable. Limited partnerships may include hedge funds, private investment pools and other limited partnerships. These fees and expenses are described in each fund's prospectus, limited partnership agreement, contract, or other applicable operating document. 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. A Client could invest in these products directly, without the services of FWA, but would not receive the services provided by FWA which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by FWA to fully understand the total fees to be paid.

For certain Clients, FWA may absorb typical transactions fees charged by the custodian and/or executing broker-dealer for trading costs associated with implementing and maintaining FWA investment strategies. These fee negotiations are detailed in the individual Client's Investment Advisory Agreement. For Client-directed trades, the Client shall be responsible for all transaction fees charged by the custodian and/or executing broker-dealer.

D. Advance Payment of Fees and Termination

Investment Advisory Services

FWA is often compensated for its services in advance of the billing period in which investment advisory services are rendered. Certain Clients may be charged in arrears. Clients may request to terminate their Investment Advisory Agreement with FWA, in whole or in part, by providing advance written notice. The Client shall be responsible for Investment Advisory Fees up to and including the effective date of termination. Upon termination, the Advisor will refund any unearned, prepaid Investment Advisory Fees from the effective date of termination to the end of the billing period. The Client's Investment Advisory Agreement with the Advisor is non-transferable without the Client's written approval.

Unaffiliated Advisors

In the event that a Client should wish to terminate their relationship with an unaffiliated investment advisor, the terms for termination will be set forth in the respective agreements between the Client and those third parties. FWA will assist the Client with the termination and transition as appropriate.

E. Compensation for Sales of Securities

FWA does not buy or sell securities to generate securities commissions and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above. Advisory persons of FWA may be registered representatives of a broker-dealer and may receive commissions for investment implemented in their separate capacity as registered representatives (See Item 10).

Item 6 – Performance-Based Fees

FWA may receive a Fee based upon any gains obtained in the accounts of "Qualified Clients" pursuant to the terms stipulated within the Investment Advisory Agreement. Only Qualified Clients with either \$1,000,000 under management with the Advisor or a net worth of \$2,000,000 (excluding primary residence) will be charged a

Performance Fee. Qualified Clients that are charged a Performance Fee will be offered a lower Investment Advisory Fee.

The Advisor may receive a Performance Fee based upon any gains obtained in the Client's account for each calendar quarter. Performance fees are paid in arrears and will be equal to 20% of any gains in the Client's Account during the quarter, subject to a high water mark and a performance hurdle rate. Performance fees in the first quarter of this Agreement shall be calculated from the date of the Agreement to the end of the first calendar quarter. The high water mark is the highest ending account value previously achieved based on quarter-end security valuations. The hurdle rate is the return that must first be achieved before a performance fee is earned by the Advisor for a given quarterly period. The hurdle rates are based on the investment strategy for the account as follows:

- Equities – 6%
- Fixed income – 4%
- Hedge Funds – 6%

Performance Fees are calculated based on the quarter-end security valuations as provided by the Client's designated Custodian. Performance Fees will be automatically deducted from the Client Account by the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account along with quarterly invoicing of Investment Advisory Fees. In addition, the Advisor will provide the Client a written invoice itemizing the fee, including the calculation of the Performance Fee.

Who is a "Qualified Client"?

The Investment Advisers Act of 1940 (the "Advisers Act"), Rule 205-3(d)(1) defines a "Qualified Client" who is financially sophisticated and meets one or more of the following conditions:

1. Client is a natural person who, or a company that immediately after entering into the contract, has at least \$1,000,000 under the management of the Advisor;
2. Client is a natural person who, or a company that immediately prior to entering into the contract, has a net worth (together, in the case of a natural person, with assets held jointly with a spouse) of more than \$2,000,000 at the time the contract is entered into.

Item 7 – Types of Clients

FWA offers investment advisory services to individuals, high net worth individuals, trusts, estates, charities, and pension plans. The relative percentage of each type of Client is available on FWA's Form ADV Part 1. These percentages will change over time. FWA generally does not impose a minimum account size for establishing a relationship.

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

A. Methods of Analysis

FWA primarily employs both fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from FWA is derived from numerous sources, including financial media companies, third party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

FWA's investment strategy is primarily long-term outcome focused, but the Advisor may buy, sell or re-allocate

positions that have been held less than one year to meet the objectives of the Client or due to market conditions. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to the acceptance by the Advisor.

FWA evaluates and selects securities, strategies, managers, funds, or models for inclusion in Client portfolios only after applying their internal due diligence process. FWA may recommend, on occasion, redistributing investment allocations to diversify the portfolio. FWA may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. FWA may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

C. Risk of Loss

Investing in securities and other financial instruments involves risk of loss that Clients should be prepared to bear. Those risks can vary based on the nature and characteristics of the relevant investment approach and the specific securities and other financial instruments held. FWA will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their risk tolerance as part of the portfolio construction process. FWA may use margin in Client accounts for to manage the timing of purchases and sales, as appropriate. The Advisor may hold long or short positions as appropriate for a particular strategy. FWA may employ options strategies to hedge or gain additional exposure to a particular asset class or sector. Following are some of the risks associated with Options, Margin, Short Sales and Limited Partnership transactions:

Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

Margin Borrowings

The use of short-term margin borrowings may result in certain additional risks to a Client. For example, if securities pledged to brokers to secure a Client's margin accounts decline in value, the Client could be subject to a "margin call", pursuant to which it must either deposit additional funds with the broker or be the subject of mandatory liquidation of the pledged securities to compensate for the decline in value.

Short Sales

A short sale involves the sale of a security that the Client does not own in the hope of purchasing the same security at a later date at a lower price. To make delivery to the buyer, the Client must borrow the security and is obligated to return the security to the lender, which is accomplished by a later purchase of the security. The Client realizes a profit or a loss as a result of a short sale if the price of the security decreases or increases respectively between the date of the short sale and the date on which the Client covers its short position, i.e., purchases the security to replace the borrowed security. A short sale involves the theoretically unlimited risk of an increase in the market price of the security that would result in a theoretically unlimited loss.

Alternative Investments (Limited Partnerships)

The performance of alternative investments (limited partnerships) can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Client should only have a portion of their assets in these investments. **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.**

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events to disclose.

FWA and its advisory personnel value the trust you place in us. As we advise all 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. To review the firm information contained in ADV Part 1, select the option for “Investment Adviser Search”, then selecting “Firm” and enter **158528** in the field labeled “Firm Name or CRD# or SEC#”. This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. From time to time, we may become aware of any regulatory or legal matters that might be material to the firm. If so, we intend to notify all clients impacted by those events, subject to applicable law and regulation.

Item 10 – Other Financial Activities and Affiliations

Affiliated Entities

Affiliation with Risk Paradigm Group Holdings, LLC: FWA 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 Risk Paradigm Group, LLC (CRD# 155870), an affiliated registered investment advisor organized under the laws of the State of Texas.

Affiliation with Risk Paradigm Group, LLC: FWA also utilizes Risk Paradigm Group, LLC (referred to as “RPg Asset Management” or “RPgAM”) for sub-advisory services, including but not limited to trade execution and the administration of investment models on behalf of Client accounts. RPgAM 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]”). Certain Advisory Persons of FWA are also Managing Members and/or Advisory Persons of RPgAM.

Broker-Dealer Affiliations

Certain Advisory Persons of FWA (herein “Advisory Persons”) are also registered representatives of a broker-dealer. These dually-registered Advisory Persons are registered representatives either of the registered broker-dealer Purshe Kaplan Sterling Investments, Inc. (CRD No. 35747 and (herein referred to as “PKS”), or of The Leaders Group, Inc. (CRD No. 37157 and herein referred to as “Leaders Group”). Both PKS and Leaders Group are unaffiliated members of FINRA, SIPC and registered with the Securities and Exchange Commission.

Advisory persons, in their separate capacity as registered representatives, will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Advisory Persons. Further, investment advisory fees will not be earned by FWA or the Advisory Person in connection with any services implemented by the Advisory Person(s) in the separate capacity as a registered representative where commissions are also being earned on those investments.

PKS or Leaders Group are not affiliated, in any way, with FWA Family Wealth Advisory, LLC. Additional details are included in the ADV2B for each advisory person.

Insurance Licensing

Certain Advisory Persons of FWA are also licensed insurance professionals. In their separate capacity as insurance professionals, Advisory Persons may receive customary commissions and other related revenues from the various insurance companies whose products are implemented. Commissions generated by insurance recommendations do not offset regular advisory fees. This additional compensation may result in a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person of the Advisor.

Lending Relationships

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

Neither FWA, nor its employees, are registered (except as stated below), 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.

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

A. Code of Ethics

FWA has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with FWA. The Code describes the standard of conduct we require of our personnel and sets forth certain restrictions on activities, such as personal trading and gifts and entertainment as well as reporting of ethical violations. Compliance with the Code is a condition of employment for all personnel and a serious violation of the Code or related policies can result in dismissal.

The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. FWA and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of FWA associates 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 may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. FWA has written its Code of Ethics to meet and exceed regulatory standards. 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 or at Same Time as Client

FWA allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. FWA does not act as principal in any transactions. While trading in similar securities may pose a potential for a conflict of interest, neither FWA nor any of its Advisory Persons will transact in any account to the detriment of any Client. Employees of FWA will only place trades concurrently with or after Client orders have been placed and filled. At no time will FWA, or any associated person of FWA, transact in any security to the detriment of any Client.

C. Personal Trading in Same Securities as Clients

FWA allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of 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. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you.

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

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

FWA does not have discretionary authority to select the broker-dealer/custodian for custodial and execution services or the administrator for defined contribution accounts. The Client will select the broker-dealer or custodian (herein the "custodian") to safeguard Client assets and authorize FWA to direct trades to this custodian as agreed in the Investment Advisory Agreement. Further, FWA does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis.

Where FWA does not exercise discretion over the selection of the custodian, it may recommend the custodian[s] to Clients for execution and/or custodial services. Clients are not obligated to use the recommended custodian and will not incur any extra fee or cost associated with using a broker not recommended by FWA. FWA may recommend a custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and location of the custodian's offices. FWA does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other brokers.

The Advisor will generally recommend that Clients utilize the brokerage and clearing services of Fidelity Institutional Wealth Services and its affiliates (collectively referred to as "Fidelity") for investment management

accounts. FWA may only implement its investment management recommendations after the Client has arranged for and furnished the Advisor with all information and authorization[s] regarding account[s] with their financial institutions. 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. **FWA does not participate in soft dollar programs sponsored or offered by any broker-dealer.**

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

3. *Directed Brokerage* - All Clients are serviced on a “directed brokerage basis”, where FWA will place trades within the established account[s] at the custodian designated by the Client. Further, all Client accounts are traded within their respective brokerage account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor’s own account). Under certain circumstances, FWA may engage in securities cross-trades (i.e., purchase of a security into one Client account from another Client’s account[s]). Please refer to item (C) below for FWA practices concerning securities cross trades. In selecting the custodian, FWA will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the designated custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. FWA will execute its transactions through an unaffiliated broker-dealer selected by the Client. FWA may aggregate orders in a block trade or trades when securities are purchased or sold through the same broker-dealer for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Client accounts.

C. Cross Trades

Under certain circumstances, FWA may engage in securities cross-trades, whereby a Client account that is selling a particular security may be advantageous to the account(s) of one or more other Clients. In such instances, FWA will only engage in a cross trade that is in the best interests of each Client and will never engage in any transaction that favors one Client over another. FWA 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 advisory fees).

Item 13 – Review of Accounts

A. Frequency of Reviews

Accounts are monitored on a regular and continuous basis by Advisory Persons of FWA as we have fiduciary responsibility to provide competent and professional investment management services to our clients. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13, each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client’s request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client’s financial situation, and/or

large deposits or withdrawals in the Client's account. The Client is encouraged to notify FWA if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the trustee or custodian. These brokerage statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by FWA

FWA is a fee-based advisory firm that is compensated for its services by its Clients. FWA does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party. Certain Advisory Persons of FWA, in their separate capacities, may also receive compensation for securities and insurance commissions as noted in Item 10 above. While the Advisor and its Advisory Persons always act in the best interest of each Client, the receipt of additional compensation creates the potential for a conflict of interest.

Affiliated Entities

As noted in Item 10, certain Advisory Persons of FWA are also affiliated with Risk Paradigm Holdings, LLC and Risk Paradigm Group, LLC. These relationships will often result in the Advisory Persons receiving additional compensation. Please see the ADV2B – Brochure Supplements included with this Disclosure Brochure for details.

Institutional Advisory Platform

FWA has established an institutional relationship with Fidelity to assist the Advisor in managing Client accounts. Access to the Fidelity Institutional platform 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 Clients that maintain assets at Fidelity.

The software and related systems support may benefit the Advisor, but not its Clients directly. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. 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: receipt of duplicate 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 Client accounts; and access to an electronic communication network for Client order entry and account information.

B. Client Referrals from Solicitors

FWA may enter into referral agreements with third party advisors under which FWA pays a fee to a third party for client referrals as permitted by Rule 206(4)-3 of the Investment Advisers Act of 1940, as amended. FWA may pay the third parties a percentage of the revenue generated from the assets of Clients introduced to FWA by the

third party. Clients referred to FWA will never be charged a higher Investment Advisory Fee than other clients to cover the third party's fee percentage.

Item 15 – Custody

FWA does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All 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 FWA to utilize that custodian for the Client's security transactions. FWA encourages Clients to review statements provided by account custodian. We however, will seek to safeguard client assets against unauthorized access by maintaining access controls around the systems used by trading and other FWA personnel to ensure that trades are authorized. We also periodically reconcile records of client funds and securities to the client's custodian records. For more information about custodians and brokerage practices, see "Item 12 - Brokerage Practices."

Item 16 – Investment Discretion

FWA generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by FWA. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by FWA will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

FWA typically votes proxies on behalf of its Clients. FWA will vote proxies in the best interest of our Clients, consistent with the investment process and philosophy of FWA and in a manner that we believe maximizes the economic value of their holdings. FWA generally does not vote proxies differently on a Client-by-Client basis. FWA will vote proxies for the Advisor and its Advisory Persons, consistent with the voting for each Client. Our ability to vote proxies depends on the client's custodian delivering the proxies in proper form and in a timely manner to us or our agent. FWA will maintain a proxy policy and provide to Clients upon request.

Item 18 – Financial Information

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



**Form ADV Part 2A - Appendix 1
("Wrap Fee Brochure")**

Effective: April 28, 2015

This Form ADV 2A – Appendix 1 ("Wrap Fee Brochure") provides information about the business practices and fees for RPg Family Wealth Advisory, LLC ("FWA") services when Client transaction costs are combined with Investment Advisory Fees. This Wrap Fee Brochure shall always be accompanied by the FWA Disclosure Brochure, which provides complete details on the business practices of FWA. If you did not receive the complete FWA Disclosure Brochure or you have any questions about the contents of this Wrap Fee Brochure or the FWA Disclosure Brochure, please contact us at (781) 547-8660.

FWA is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Wrap Fee 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 Wrap Fee Brochure provides information about FWA to assist you in determining whether to retain the Advisor.

Additional information about FWA and its Advisory Persons are available on the SEC's website at www.adviserinfo.sec.gov.

RPg Family Wealth Advisory, LLC
CRD No: 158528

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Item 2 – Material Changes

This Wrap Fee Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. In particular, this Wrap Fee Brochure discusses wrap fee programs offering by the Advisor.

Material Changes

FWA has no material changes to report in this Wrap Fee Brochure. Please see material changes to the Disclosure Brochure.

Future Changes

From time to time, we may amend this Wrap Fee Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Wrap Fee Brochure (along with the complete FWA 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 FWA.

At any time, you may view the current and complete Disclosure Brochure including this Wrap Fee Brochure online at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our [firm name or our firm CRD # \(158528\)](#). You may also request a copy of this Wrap Fee Brochure at any time, by contacting us at (781) 547-8660.

Item 3 – Table of Contents

Form ADV Part 2A Appendix 1 Wrap Fee Brochure	18
Item 2 – Material Changes	19
Item 3 – Table of Contents	20
Item 4 – Services Fees and Compensation	21
Item 5 – Account Requirements and Types of Clients.....	21
Item 6 – Portfolio Manager Selection and Evaluation.....	22
Item 7 – Client Information Provided to Portfolio Managers.....	23
Item 8 – Client Contact with Portfolio Managers.....	23
Item 9 – Additional Information	23

Item 4 – Services Fees and Compensation

A. Services

FWA provides customized wealth advisory services for its Clients. The FWA Wrap Program (the “Program”), for which this Wrap Fee Brochure provides disclosure, is an investment advisory program sponsored by FWA, a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”).

This Wrap Fee Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting FWA as your investment advisor.

Clients may be offered a fee structure that includes the securities transaction costs for trading in Client accounts along with the Investment Advisory Fees earned by FWA into a single advisory fee. The securities regulations often refer to such a structure as a Wrap Fee Program. While traditional Wrap Fee Programs are rigidly pre-packaged investment programs offered by or through Broker-Dealers, FWA customizes its investment strategies individually for its Clients.

The sole purpose of this Wrap Fee Brochure is to provide additional disclosure relating the combination of securities transaction fees with Investment Advisory Fees. This Wrap Fee Brochure will reference back to the FWA Disclosure Brochure in which this Wrap Fee Brochure is an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on FWA’s investment philosophy and related services.**

Please contact Brandon Lamb, FWA’s Chief Compliance Officer (“CCO”), with any questions regarding this Wrap Fee Brochure. Mr. Lamb can be reached at (781) 916-8176.

B. Program Costs

Advisory Services provided by FWA pursuant to a wrap fee structure may cost the Client more or less than purchasing these types of investment management services separately. The costs of the Wrap Fee Program varies depending on services to be provided be to each Client.

FWA provides this Wrap Fee Brochure as the Advisor pays all typical securities transactions costs associates with FWA investment strategies. **Please see Item 5 – Fees and Compensation.**

C. Fees

The FWA Wrap Fee Program includes typical securities trading costs incurred in connection with the discretionary investment management services provided by FWA. Securities transaction fees for Client directed trades are borne by the Client. There are other fees charged by unaffiliated third parties that Clients should fully understand. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Brochure).

D. Compensation

FWA is the sponsor and portfolio manager of this Wrap Fee Program. FWA receives Investment Advisory Fees paid by Clients for investment advisory services covered under this Wrap Fee Program.

Item 5 – Account Requirements and Types of Clients

FWA offers investment advisory services to high net worth individuals, trusts, estates, charities, pension plans and institutional clients. FWA generally does not impose a minimum account size for establishing a relationship.

Item 6 – Portfolio Manager Selection and Evaluation

A. Portfolio Manager Selection

FWA serves as sponsor and as portfolio manager for the FWA Wrap Fee Program. The Advisor does not select third party advisors to manage the Program. FWA may periodically deliver investment management services through an affiliated investment manager, Risk Paradigm Group, LLC.

B. Related Persons

FWA personnel or affiliates serve as portfolio manager(s) for services under this Wrap Fee Program. FWA only manages this wrap fee program. FWA does not act as portfolio manager for any third party wrap fee programs.

C. Supervised Persons

FWA supervised persons serve as portfolio managers for the FWA Wrap Fee Program described in this Wrap Fee Brochure. Please refer to the complete Disclosure Brochure (included with this Wrap Fee Brochure) for details on the services provided by FWA and the backgrounds of its Advisory Persons.

Performance-Based Fees

Certain Qualified Clients may also establish a fee structure with FWA where the Advisor is compensated based on percentage of the realized and unrealized gains achieved in the Client's account(s). Please see Item 6 – Performance-Based Fees in the Disclosure Brochure (included with this Wrap Fee Brochure).

Methods of Analysis

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Brochure) for details on the research and analysis methods employed by the Advisor.

Risk of Loss

Investing in securities involves certain investment risks that Clients should be prepared to bear. Those risks can vary based on the nature and characteristics of the relevant investment approach and the specific securities and other financial instruments held. FWA will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

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. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure (included after this Wrap Fee Brochure) for details on investment risks.

Voting Client Securities

FWA will vote proxies on behalf of its Clients. FWA will vote proxies in the best interest of its Clients, consistent with the investment process and philosophy of FWA. FWA generally does not vote proxies differently on a Client-by-Client basis. FWA will vote proxies for the Advisor and its Advisory Persons, consistent with the voting for each Client. FWA will maintain a proxy policy and provide to Clients upon request.

Item 7 – Client Information Provided to Portfolio Managers

FWA is the sponsor and sole portfolio manager for the Program. In addition, FWA may periodically deliver investment management services through its institutional asset management affiliate, Risk Paradigm Group, LLC. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program. Please also see the FWA Privacy Policy (included after this Wrap Fee Brochure).

Item 8 – Client Contact with Portfolio Managers

FWA is a full-service wealth advisory firm. Clients always have direct access to the Wealth Advisors and Portfolio Managers at FWA.

Item 9 – Additional Information

A. Disciplinary Information and Other Financial industry Activities and Affiliations

Disciplinary Information

Please see Item 9 of the FWA Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Brochure).

Other Financial Activities and Affiliations

Please see Items 10 and 14 of the FWA Disclosure Brochure as well as Items 4 and 5 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Brochure).

B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information

FWA has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with FWA. Complete details on the FWA Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Brochure).

Review of Accounts

Accounts are monitored on a regular and continuous basis by Advisory Persons and the Chief Compliance Officer of FWA. Please see Item 13 of the Disclosure Brochure (included with this Wrap Fee Brochure).

Other Compensation

Please see Item 14 – Other Compensation in the Disclosure Brochure (included with this Wrap Fee Brochure) for details on additional compensation that may be received by FWA or its Advisory Persons. Each Advisory Person's Brochure Supplement (also included with this Wrap Fee Brochure) provides details on any outside business activities and the associated compensation.

Client Referrals from Solicitors

FWA may enter into referral agreements with third party solicitors under which FWA would pay a fee to a third party for Client referrals as permitted by Rule 206(4)-3 of the Investment Advisers Act of 1940, as amended. FWA may remit a percentage of its Fee generated by Advisory Services performed on behalf of the Client to the third party solicitor for the introduction to FWA. Clients referred to FWA will never be charged a higher Investment Advisory Fee as a result of compensation to any third party solicitor.

Financial Information

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



Privacy Policy

Overview

FWA Family Wealth Advisory, LLC ("FWA") is committed to safeguarding the use of your personal information that is obtained during the normal course of business. FWA's policy is to protect the security and confidentiality of personal information and ensure that such information is used for proper business purposes in connection with the management or servicing of your account. FWA's relationship with you is our most important asset and we understand that you have entrusted FWA with your private information, and will do everything we can to maintain that trust. This Privacy Policy has been adopted to promote the protection of client non-public information.

FWA respects the privacy of its clients and acts to meet the expectations of its clients in this regard. FWA does not sell your non-public personal information to anyone. Nor does FWA provide such information to others except for discrete and proper business purposes in connection with the servicing and management of accounts as discussed below.

Details of FWA's approach to privacy and how your personal non-public information is collected and used are set forth in this privacy policy.

Information FWA Collects

FWA typically receives personal information when you complete the paperwork required to become a Client. Your information may include:

• Name and address	• Assets
• E-mail address	• Income
• Phone number	• Account balance
• Social security or taxpayer identification number	• Investment activity
	• Accounts at other institutions

In addition, FWA may collect non-public information about you from the following sources:

- Information FWA receives on Brokerage Agreements, Managed Account Agreements and other Subscription and Account Opening Documents;
- Information FWA receives in the course of establishing a customer relationship including, but not limited to, applications, forms, and questionnaires;
- Information about your transactions with FWA or others

Information FWA May Disclose

FWA works to provide products and services that benefit our customers. FWA typically does not share non-public client information with non-affiliated third parties (such as brokers and custodians) other than as necessary for FWA to

provide agreed services and products to you consistent with applicable law. For example, FWA may disclose non-public personal information to other financial institutions with whom there are joint business arrangements for proper business purposes in connection with the management or servicing of your account. In addition, your non-public personal information may also be disclosed to you, persons FWA believes to be your authorized agent or representative, regulators in order to satisfy FWA's regulatory obligations, and as otherwise required or permitted by law. Lastly, FWA may disclose your non-public personal information to companies FWA hires to help administrate our business. Companies hired to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. FWA limits their use of your personal information to the performance of the specific service(s) that are requested.

To repeat, FWA does not sell your non-public personal information to anyone.

Information About Former Clients

FWA does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer clients.

Confidentiality and Security

FWA employees understand the requirement to respect the confidentiality of customers' non-public personal information and FWA periodically reviews client confidentiality responsibilities with all employees. Additionally, FWA maintains physical, procedural and electronic safeguards in an effort to ensure the security and confidentiality of customer records and to protect the information from access by unauthorized parties.

FWA recognizes the need to provide a secure environment for non-public client information, whether the information is held in physical or electronic form. In addition to building security provided by building management, FWA has various controls in place to protect the security of the firm's offices. Receptionists in each office monitor visitors to the office and are trained on procedures for handling unauthorized individuals.

FWA regularly assesses its ability to protect the firm's network against unauthorized access to its data by outsiders, and has systems designed to prevent unwanted intrusions. Those systems are monitored regularly and any potential security breaches are reviewed and resolved on a high priority basis.

FWA's vendor websites utilized for reporting account information to FWA clients have security features designed to protect against unauthorized access to client information. FWA will perform assessments of the contract provisions and confidentiality and privacy policies of the service provider(s) to determine if appropriate safeguards for protecting customer information accessible to the provider are in place.

The CCO will annually test the information safeguards to ensure that they remain effective. The CCO will also attempt to annually identify reasonably foreseeable risks to information security and assess the effectiveness of existing safeguards for controlling these risks.

Delivery of Privacy Policy

FWA will provide clients an initial privacy policy notice at the time the relationship is established and will also provide customers with an annual notice that accurately reflects the privacy policies and practices. Periodically, FWA may revise the privacy policy and will provide you with a revised policy if the changes materially alter the previous privacy policy. FWA will not, however, revise the privacy policy to permit the sharing of non-public personal information other than as described in this notice unless you are first notified and provided with an opportunity to prevent the information sharing. You may obtain a copy of the current privacy policy by contacting FWA at (888) 285-8600.

Dated: April 28, 2015



Form ADV Part 2B – Individual Disclosure Brochure

for

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

Effective: April 28, 2015

This Brochure Supplement provides information about the background and qualifications of David M. Gatti (CRD# **2415422**) in addition to the information contained in the RPg Family Wealth Advisory, LLC (“FWA” or the “Advisor” CRD #158528) 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 FWA’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.

RPg Family Wealth Advisory, LLC
CRD No: 158528

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25 Burlington Mall Road, Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333	5900 Southwest Parkway, Building 5, Suite 500 Austin, TX 78735 Phone: (512) 327-6000 Fax: (512) 327-6044

Item 2 – Educational Background and Business Experience

The Chief Executive Officer and Chief Investment Officer of RPg Family Wealth Advisory, LLC is David M. Gatti. A Founding Partner of the firm, Mr. Gatti is dedicated to serving the Clients of FWA. 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 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 Partner RPg Family Wealth Advisory, LLC	09/2011 to Present
Chief Executive Officer and Chief Investment Officer and Partner Risk Paradigm Group, 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. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter **2415422** in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Affiliated Entities

Mr. Gatti also serves as the Chief Executive Officer of Risk Paradigm Group Holdings, LLC, the parent to FWA and related entities. In addition, Mr. Gatti is the Chief Investment Officer of Risk Paradigm Group, LLC. In his role as the Chief Investment Officer, Mr. Gatti is responsible for overseeing the investment policy and asset management services provided by the Risk Paradigm Group, LLC.

Insurance Agency Affiliations

Mr. Gatti is also a licensed insurance professional and may craft and implement insurance plans for asset protection, providing liquidity for the payment of estate taxes, and as income and wealth replacement vehicles. Insurance recommendations are implemented separate and apart from Mr. Gatti's role as an Advisory Person with FWA. As an insurance professional, Mr. Gatti may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset advisory fees paid to FWA.

The additional compensation received by an Advisory Person may result in a conflict of interest. Clients are under no obligation to implement any recommendations made by Mr. Gatti or the Advisor.

Item 5 – Additional Compensation

Affiliated Entities

Mr. Gatti is also a Partner and the CEO of Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Gatti receives compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Insurance Agency Affiliations

As noted in Item 4 above, Mr. Gatti may serve as licensed insurance professional. As an insurance professional, Mr. Gatti may receive customary commissions and other related revenues from the various insurance companies whose products are implemented.

Item 6 – Supervision

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

FWA has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of FWA. Further, FWA is subject to regulatory oversight by various agencies. These agencies require registration by FWA and its employees. As a registered entity, FWA is subject to examinations by regulators, which may be announced or unannounced. FWA 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

Hugh Maginnis
Partner

Effective: April 28, 2015

This Brochure Supplement provides information about the background and qualifications of Hugh Maginnis (CRD# **2971733**) in addition to the information contained in the RPg Family Wealth Advisory, LLC (“FWA” or the “Advisor” CRD #158528) Disclosure Brochure. If you have not received a copy of this Brochure Supplement or if you any have questions about the contents of this Brochure Supplement or FWA’s Disclosure Brochure, please contact us at (781) 547-8660.

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

RPg Family Wealth Advisory, LLC
CRD No: 158528

Boston Office	Austin Office
25 Burlington Mall Road, Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333	5900 Southwest Parkway, Building 5, Suite 500 Austin, TX 78735 Phone: (512) 327-6000 Fax: (512) 327-6044

Item 2 – Educational Background and Business Experience

Hugh Maginnis is a Partner with RPg Family Wealth Advisory, LLC. Mr. Maginnis, born in 1970, is dedicated to serving the Clients of FWA. Mr. Maginnis earned a B.S. in Finance from Villanova University in 1992.

Additional information regarding Mr. Maginnis's employment history is included below.

Employment History:

Partner, RPg Family Wealth Advisory, LLC	09/2011 to Present
Partner, Risk Paradigm Group Holdings, LLC (parent to RPg Family Wealth Advisory, LLC)	09/2011 to Present
Registered Representative, Purshe Kaplan Sterling Investments	09/2011 to Present
Financial Advisor, Morgan Stanley Smith Barney	06/2009 to 09/2011
Financial Advisor, Citigroup Global Markets Inc.	08/2007 to 06/2009
Financial Advisor, Bay State Financial	04/2003 to 08/2007
New England Securities	04/2003 to 08/2007
Linsco/Private Ledger Corp.	04/1999 to 04/2003

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Maginnis. Mr. Maginnis 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. Maginnis.

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. Maginnis.*

You may independently view the background of Mr. Maginnis on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter 2971733 in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Affiliated Entities

Mr. Maginnis also serves as a Managing Member of Risk Paradigm Group Holdings, LLC, the parent to FWA and related entities.

Broker-Dealer Affiliation

Mr. Maginnis is also a registered representative of Purshe Kaplan and Sterling Investments ("PKS") of Albany, New York. PKS is a registered broker-dealer (CRD No. 35747), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Maginnis will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Maginnis. Neither the Advisor nor Mr. Maginnis will earn investment advisory fees in

connection with any services implemented in Mr. Maginnis' separate capacity as a registered representative where commissions are earned.

Insurance Agency Affiliations

Mr. Maginnis is also a licensed insurance professional and may craft and implement insurance plans for asset protection, providing liquidity for the payment of estate taxes, and as income and wealth replacement vehicles. Insurance recommendations are implemented separate and apart from Mr. Maginnis' role as an Advisory Person with FWA. As an insurance professional, Mr. Maginnis may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset advisory fees paid to FWA.

The additional compensation received by an Advisory Person may result in a conflict of interest. Clients are under no obligation to implement any recommendations made by Mr. Maginnis or the Advisor.

Item 5 – Additional Compensation

Affiliated Entities

Mr. Maginnis is also a Partner in Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Maginnis receives compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Broker-Dealer Affiliation

As noted in Item 4 above, Mr. Maginnis may serve as licensed insurance professional. As an insurance professional, Mr. Maginnis may receive customary commissions and other related revenues from the various insurance companies whose products are implemented.

Insurance Agency Affiliations

Mr. Maginnis may serve as sales agent for various insurance companies. As an insurance agent, Mr. Maginnis may receive customary commissions and other related revenues from the various insurance companies whose products are sold.

Item 6 – Supervision

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

FWA has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of FWA. Further, FWA is subject to regulatory oversight by various agencies. These agencies require registration by FWA and its employees. As a registered entity, FWA is subject to examinations by regulators, which may be announced or unannounced. FWA 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

Mark B. Reinking, CLU®
Founding Partner

Effective: April 28, 2015

This Brochure Supplement provides information about the background and qualifications of Mark B. Reinking (CRD# 1602957) in addition to the information contained in the RPg Family Wealth Advisory, LLC (“FWA” or the “Advisor” CRD #158528) 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 FWA’s Disclosure Brochure, please contact us at (781) 547-8660.

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

RPg Family Wealth Advisory, LLC
CRD No: 158528

Boston Office	Austin Office
25 Burlington Mall Road, Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333	5900 Southwest Parkway, Building 5, Suite 500 Austin, TX 78735 Phone: (512) 327-6000 Fax: (512) 327-6044

Item 2 – Educational Background and Business Experience

Mark B. Reinking, CLU® is a Founding Partner of RPg Family Wealth Advisory, LLC. Mr. Reinking, born in 1953, is dedicated to serving the Clients of FWA. Mr. Reinking attended college from 1971 to 1975, majoring in Business. In 1975, when Mr. Reinking left the University of Texas, he started his own business serving investors, which he has been actively running ever since.

Additional information regarding Mr. Reinking's employment history is included below.

Employment History:

Managing Director, RPg Family Wealth Advisory, LLC	09/2011 to Present
Partner, Risk Paradigm Group Holdings, LLC (parent to RPg Family Wealth Advisory, LLC)	09/2011 to Present
President, RAM Financial Group (dba for real estate and insurance services)	01/1987 to Present
Registered Representative, The Leaders Group, Inc.	03/2015 to Present
Registered Representative, Centaurus Financial, Inc.	06/2010 to 03/2013
Registered Representative, Sunset Financial Services, Inc.	11/1997 to 06/2010

Chartered Life Underwriter®

Mr. Reinking has earned the Chartered Life Underwriter® (CLU®) professional designation from The American College, Bryn Mawr, PA. Candidates for the CLU® designation must complete a minimum of eight courses and 16 hours of supervised examinations. They must also fulfill stringent experience and ethics requirements. The Chartered Life Underwriter® is the highest standard of knowledge and trust and the world's most respected designation of insurance expertise.

Once the program is completed, a CLU® can provide expert advice on a broad range of financial topics including life and health insurance, pension planning, insurance law, income taxation, investments, financial and estate planning, and group benefits.

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. Reinking has no liability events to disclose.

You may independently view the background of Mr. Reinking on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter **1602957** in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Affiliated Entities

Mr. Reinking is also a Partner in Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Reinking receives compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Broker-Dealer Affiliation

Mr. Reinking is also a registered representative of The Leaders Group, Inc. ("Leaders Group"). Leaders Group is a registered broker-dealer (CRD No. 37157), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Reinking will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Reinking. Neither the Advisor nor Mr. Reinking will earn investment advisory fees in connection with any services implemented in Mr. Reinking's separate capacity as a registered representative where commissions are earned.

Insurance Agency Affiliations

A very important element of Mr. Reinking's Family Wealth Advisory activity is his advanced estate planning services. Mr. Reinking is also a licensed insurance professional and may craft and implement insurance plans for asset protection, providing liquidity for the payment of estate taxes, and as income and wealth replacement vehicles. Insurance recommendations are implemented separate and apart from Mr. Reinking's role as an Advisory Person with FWA. As an insurance professional, Mr. Reinking may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset advisory fees paid to FWA.

The additional compensation received by an Advisory Person may result in a conflict of interest. Clients are under no obligation to implement any recommendations made by Mr. Reinking or the Advisor.

Item 5 – Additional Compensation

Affiliated Entities

Mr. Reinking is also a Partner in Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Reinking may receive additional compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Broker-Dealer Affiliation

As noted in Item 4 above, Mr. Reinking may serve as licensed insurance professional. As an insurance professional, Mr. Reinking may receive customary commissions and other related revenues from the various insurance companies whose products are implemented.

Insurance Agency Affiliations

As noted in Item 4 above, Mr. Reinking may serve as licensed insurance professional. As an insurance professional, Mr. Reinking may receive customary commissions and other related revenues from the various insurance companies whose products are implemented.

Item 6 – Supervision

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

FWA has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of FWA. Further, FWA is subject to regulatory oversight by various agencies. These agencies require registration by FWA and its employees. As a registered entity, FWA is subject to

examinations by regulators, which may be announced or unannounced. FWA 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

Adam B. Reinking, CFP®
Partner

Effective: April 28, 2015

This Brochure Supplement provides information about the background and qualifications of Adam B. Reinking, CFP® (CRD# **5441139**) in addition to the information contained in the RPg Family Wealth Advisory, LLC (“FWA” or the “Advisor” CRD #158528) 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 FWA’s Disclosure Brochure, please contact us at (781) 547-8660.

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

RPg Family Wealth Advisory, LLC
CRD No: 158528

Boston Office	Austin Office
25 Burlington Mall Road, Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333	5900 Southwest Parkway, Building 5, Suite 500 Austin, TX 78735 Phone: (512) 327-6000 Fax: (512) 327-6044

Item 2 – Educational Background and Business Experience

Adam B. Reinking is a Partner with RPg Family Wealth Advisory, LLC. Mr. Reinking, born in 1984, is dedicated to serving the Clients of FWA. Mr. Reinking earned a Bachelor of Science in Business Administration at Hawaii Pacific University. He also attended UC San Diego, where he majored in Economics. Additional information regarding Mr. Reinking's employment history is included below.

Employment History:

Partner and Managing Director, RPg Family Wealth Advisory, LLC	09/2011 to Present
Partner, Risk Paradigm Group Holdings, LLC (parent to RPg Family Wealth Advisory, LLC)	09/2011 to Present
Registered Representative, Centaurus Financial, Inc.	12/2009 to 12/2012
Manager, RAM Financial Group	05/2007 to Present
Registered Representative, Sunset Financial Services	10/2007 to 12/2009

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Reinking. Mr. Reinking 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. Reinking.

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. There are no legal, civil or disciplinary events to disclose regarding Mr. Reinking.

You may independently view the background of Mr. Reinking on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter 5441139 in the field labeled "Individual Name or CRD".

Item 4 – Other Business Activities

Affiliated Entities

Mr. Reinking is also a Partner in Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Reinking receives compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Insurance Agency Affiliations

Mr. Reinking is also a licensed insurance professional and may craft and implement insurance plans for asset protection, providing liquidity for the payment of estate taxes, and as income and wealth replacement vehicles. Insurance recommendations are implemented separate and apart from Mr. Reinking's role as an Advisory Person with FWA. As an insurance professional, Mr. Reinking may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset advisory fees paid to FWA.

The additional compensation received by an Advisory Person may result in a conflict of interest. Clients are under no obligation to implement any recommendations made by Mr. Reinking or the Advisor.

Item 5 – Additional Compensation

Affiliated Entities

Mr. Reinking is also a Partner in Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Reinking may receive additional compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Insurance Agency Affiliations

As noted in Item 4 above, Mr. Reinking may serve as licensed insurance professional. As an insurance professional, Mr. Reinking may receive customary commissions and other related revenues from the various insurance companies whose products are implemented.

Item 6 – Supervision

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

FWA has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of FWA. Further, FWA is subject to regulatory oversight by various agencies. These agencies require registration by FWA and its employees. As a registered entity, FWA is subject to examinations by regulators, which may be announced or unannounced. FWA 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

**Samuel M. Kiefer, AIFA®
Senior Investment Manager
Partner**

Effective: April 28, 2015

This Brochure Supplement provides information about the background and qualifications of Samuel M. Kiefer, AIFA® (CRD# 2833958) in addition to the information contained in the RPg Family Wealth Advisory, LLC ("FWA" or the "Advisor" CRD #158528) 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 FWA's Disclosure Brochure, please contact us at (781) 547-8660.

Additional information about Samuel M. Kiefer is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

**RPg Family Wealth Advisory, LLC
CRD No: 158528**

Boston Office	Austin Office
25 Burlington Mall Road, Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333	5900 Southwest Parkway, Building 5, Suite 500 Austin, TX 78735 Phone: (512) 327-6000 Fax: (512) 327-6044

Item 2 – Educational Background and Business Experience

Samuel M. Kiefer, AIFA® is a Senior Investment Management Consultant and Partner with RPg Family Wealth Advisory, LLC. Mr. Kiefer, born in 1957, is dedicated to serving the Clients of FWA. Mr. Kiefer earned a Masters in Sports Administration from Ohio University in 1981. Mr. Kiefer earned a B.S. in Education from Slippery Rock University in Pennsylvania in 1979. Additional information regarding Mr. Kiefer's employment history is included below.

Employment History:

Senior Investment Manager, RPg Family Wealth Advisory, LLC	02/2012 to Present
Partner, Risk Paradigm Group Holdings, LLC (parent to RPg Family Wealth Advisory, LLC)	02/2012 to Present
Financial Advisor, UBS Financial Services Inc.	07/2005 to 02/2012
Financial Advisor, Solomon Smith Barney Inc.	11/1996 to 07/2005

ACCREDITED INVESTMENT FIDUCIARY ANALYST®

The Accredited Investment Fiduciary Analyst® ("AIFA®") designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIFA® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIFA® Code of Ethics. In order to maintain the AIF designation, the individual must annually renew their affirmation of the AIFA® Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary 360 (fi360) company).

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Keifer. Mr. Kiefer 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. Kiefer.

Mr. Kiefer 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. Kiefer. 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. Kiefer.*

You may independently view the background of Mr. Kiefer on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter 2833958 in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Affiliated Entities

Mr. Kiefer is also a Partner in Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Kiefer receives compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Broker-Dealer Affiliation

Mr. Kiefer is also a registered representative of Purshe Kaplan and Sterling Investments ("PKS") of Albany, New York. PKS is a registered broker-dealer (CRD No. 35747), member FINRA, SIPC. In his separate capacity as a registered representative, Mr. Kiefer will typically receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Kiefer. Neither the Advisor nor Mr. Kiefer will earn investment advisory fees in connection with any services implemented in Mr. Kiefer's separate capacity as a registered representative where commissions are earned.

This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Kiefer or the Advisor. Mr. Kiefer spends less than 10% of his business time on this activity.

Insurance Agency Affiliations

Mr. Kiefer is also a licensed insurance professional and may craft and implement insurance plans for asset protection, providing liquidity for the payment of estate taxes, and as income and wealth replacement vehicles. Insurance recommendations are implemented separate and apart from Mr. Kiefer's role as an Advisory Person with FWA. As an insurance professional, Mr. Kiefer may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset advisory fees paid to FWA.

The additional compensation received by an Advisory Person may result in a conflict of interest. Clients are under no obligation to implement any recommendations made by Mr. Kiefer or the Advisor.

Item 5 – Additional Compensation

Affiliated Entities

Mr. Kiefer is also a Partner in Risk Paradigm Group Holdings, LLC, the parent to FWA. Mr. Kiefer may receive additional compensation through Risk Paradigm Group Holdings, LLC for his role with FWA and its affiliated entities.

Broker-Dealer Affiliation

Mr. Kiefer is also a registered representative of PKS. In his separate capacity as a registered representative, Mr. Kiefer will typically receive commissions for the implementation of recommendations for commissionable transactions.

Insurance Agency Affiliations

As noted in Item 4 above, Mr. Kiefer may serve as licensed insurance professional. As an insurance professional, Mr. Kiefer may receive customary commissions and other related revenues from the various insurance companies whose products are implemented.

Item 6 – Supervision

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

FWA has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of FWA. Further, FWA is subject to regulatory oversight by various agencies. These agencies require registration by FWA and its employees. As a registered entity, FWA is subject to examinations by regulators, which may be announced or unannounced. FWA 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

Adam R. Hull
Financial Advisor

Effective: April 28, 2015

This Brochure Supplement provides information about the background and qualifications of Adam R. Hull (CRD# 5827223) in addition to the information contained in the RPg Family Wealth Advisory, LLC (“FWA” or the “Advisor” CRD #158528) 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 FWA’s Disclosure Brochure, please contact us at (781) 547-8660.

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

RPg Family Wealth Advisory, LLC
CRD No: 158528

Boston Office	Austin Office
25 Burlington Mall Road, Suite 307 Burlington, MA 01803 Phone: (781) 547-8660 Fax: (781) 273-0333	5900 Southwest Parkway, Building 5, Suite 500 Austin, TX 78735 Phone: (512) 327-6000 Fax: (512) 327-6044

Item 2 – Educational Background and Business Experience

Adam R. Hull is a Financial Advisor with RPg Family Wealth Advisory, LLC. Mr. Hull, born in 1985, Mr. Hull is dedicated to serving the Clients of FWA. Mr. Hull earned a B.A. in Communications from Texas State University in 2006. Additional information regarding Mr. Hull's employment history is included below.

Employment History:

Financial Advisor, RPg Family Wealth Advisory, LLC	09/2011 to Present
Marketing Consultant, RAM Financial Group	08/2010 to Present
Registered Representative, Centaurus Financial, Inc.	09/2011 to 01/2013
Member Services Manager, Platinum Sales Systems	07/2008 to 07/2010
Outside Marketing, Self-Employed	07/2007 to 04/2008
Teller/Personal Banker, Woodforest National Bank	02/2007 to 06/2007
Assistant, Campus Crusade	08/2004 to 08/2008

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Hull. Mr. Hull 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. Hull.

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. Hull.*

You may independently view the background of Mr. Hull on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select "Investment Adviser Search" from the left navigation menu. Then select the option for "Individual" and enter 5827223 in the field labeled "Individual Name or CRD#".

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Hull is also a licensed insurance professional and may craft and implement insurance plans for asset protection, providing liquidity for the payment of estate taxes, and as income and wealth replacement vehicles. Insurance recommendations are implemented separate and apart from Mr. Hull's role as an Advisory Person with FWA. As an insurance professional, Mr. Hull may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset advisory fees paid to FWA.

The additional compensation received by an Advisory Person may result in a conflict of interest. Clients are under no obligation to implement any recommendations made by Mr. Hull or the Advisor.

Item 5 – Additional Compensation

Insurance Agency Affiliations

As noted in Item 4 above, Mr. Hull may serve as licensed insurance professional. As an insurance professional, Mr. Hull may receive customary commissions and other related revenues from the various insurance companies whose products are implemented.

Item 6 – Supervision

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

FWA has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of FWA. Further, FWA is subject to regulatory oversight by various agencies. These agencies require registration by FWA and its employees. As a registered entity, FWA is subject to examinations by regulators, which may be announced or unannounced. FWA 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.