

This brochure supplement provides information about Ronald Vance Howard that supplements the The Optimized RIA, Inc. brochure. You should have received a copy of that brochure. Please contact Ronald Vance Howard if you did not receive The Optimized RIA, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Ronald Vance Howard is also available on the SEC's website at www.adviserinfo.sec.gov.

The Optimized RIA, Inc.

Form ADV Part 2B – Individual Disclosure Brochure

for

Ronald Vance Howard

Personal CRD Number: 2466409

Investment Adviser Representative

The Optimized RIA, Inc.
555 Sun Valley Dr. Suite B 4
Roswell, GA, 30076
(770) 642-4902
vance@howardcm.com

UPDATED: 1/4/2015

Item 2: Educational Background and Business Experience

Name: Ronald Vance Howard

Born: 1963

Educational Background and Professional Designations:

Education:

Marketing Marketing, SHSU - 2001

Business Background:

11/2015 - Present	President The Optimized RIA, Inc.
11/1999 - Present	President Howard Capital Management Inc.
09/2005 – 08/2009	Investment Adviser Representative Cambridge Legacy Advisors, Inc.
09/2005 – 08/2009	Registered Representative Cambridge Legacy Securities, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Ronald Vance Howard operates an investment company or another pooled investment vehicle. From time to time, he will offer clients advice or products from this activity. The Optimized RIA, Inc. always acts in the best interest of the client.

Ronald Vance Howard is an investment adviser representative with another investment advisory firm, Howard Capital Management. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of

interest. The Optimized RIA, Inc. always acts in the best interest of the client and clients are in no way required to use the services of any representative of The Optimized RIA, Inc. in connection with such individual's activities outside of The Optimized RIA, Inc.

Item 5: Additional Compensation

Ronald Vance Howard does not receive any economic benefit from any person, company, or organization, other than The Optimized RIA, Inc. in exchange for providing clients advisory services through The Optimized RIA, Inc.

Item 6: Supervision

As a representative of The Optimized RIA, Inc., Ronald Vance Howard is supervised by John S Marion, the firm's Chief Compliance officer. John S. Marion is responsible for ensuring that Ronald Vance Howard adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for John S. Marion is (770) 642-4902.