

This brochure supplement provides information about Michael Rizzolo that supplements the Flower City Capital LLC brochure. You should have received a copy of that brochure. Please contact Michael Rizzolo if you did not receive Flower City Capital LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Rizzolo is also available on the SEC's website at www.adviserinfo.sec.gov.

Flower City Capital LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Rizzolo

Personal CRD Number: 5537692

Investment Adviser Representative

Flower City Capital LLC
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UPDATED: 08/12/2021

Item 2: Educational Background and Business Experience

Name: Michael Rizzolo **Born:** 1986

Educational Background and Professional Designations:

Education:

Bachelor of Science Finance/ Accounting, Syracuse University - 2009

Designations:

CFP® - Certified Financial Planner

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.

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 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:

- i. 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
- ii. 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.

CFA – Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders-often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

08/2021 - Present	Investment Adviser Representative Flower City Capital LLC
08/2021 - Present	Interim Manager Interpretek
08/2015 - Present	Managing Partner Flower City Capital
07/2014 - 06/2015	Associate Partner LVW Advisors
08/2012 - 04/2014	Associate Soros Fund Management
07/2009 - 07/2012	Analyst Merrill Lynch

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

Michael Rizzolo is not engaged in any investment-related business or occupation (other than this advisory firm).

Michael Rizzolo is the Interim Manager at Interpretex, a business that provides American sign language services. Mr. Rizzolo assists with business planning and strategy, executive feedback, acquisitions, banking relationships and financial projections, as well as coordinating projects across departments.

Item 5: Additional Compensation

Michael Rizzolo does not receive any economic benefit from any person, company, or organization, other than Flower City Capital LLC in exchange for providing clients advisory services through Flower City Capital LLC.

Item 6: Supervision

As the Chief Compliance Officer of Flower City Capital LLC, Michael Rizzolo supervises all activities of the firm. Michael Rizzolo's contact information is on the cover page of this disclosure document. Michael Rizzolo adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.