

Part 2B of Form ADV: *Brochure Supplements*

RFM Financial Solutions, LLC

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This brochure supplement provides information about the individuals listed above that supplements the RFM Financial Solutions, LLC Firm Brochure. You should have received a copy of that brochure. Please contact Michael Harter if you did not receive RFM Financial Solutions, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about these individuals is available on the SEC's website at www.adviserinfo.sec.gov.

Item 1. Educational Background and Business Experience

Full Legal Name: Michael E. Harter

Born: 1961

Education

- Oakland University, Rochester, MI; Financial Planning Certification; 1990
- Central Michigan University, Mount Pleasant, MI; BSBA, Accounting; 1985

Professional Designations

Mr. Harter has earned the following professional designations and is in good standing with the granting authority:

- **Certified Financial Planner (CFP®)**

The program is administered by the Certified Financial Planner Board of Standards Inc. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates complete studies on over 100 topics, including stocks, bonds, taxes, insurance, retirement planning and estate planning. In addition to passing the CFP certification exam, candidates must also complete qualifying work experience and agree to adhere to the CFP Board's code of ethics and professional responsibility and financial planning standards.

- **Personal Financial Specialist (PFS)**

The PFS designation is awarded by the American Institute of Certified Public Accountants (AICPA) to those who have taken additional training and already have a CFP® designation. Every PFS credential holder is a licensed CPA and a member in good standing in the AICPA; has met strict education and eligible business experience requirements, including two (2) years of full time business or teaching experience in personal financial planning and has agreed to the AICPA Code of Professional Conduct.

- **Certified Public Accountant (CPA)**

In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional one year of study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states require 120 hours of CPE every three years with a minimum of twenty hours per calendar year. As part of the CPE requirement, most states require CPAs to take an ethics course during every renewal period. Ethics requirements also vary by state.

Business Experience

- RFM Financial Solutions, LLC; Operations and Senior Portfolio Manager, Chief Compliance Officer and Investment Adviser Representative from 10/1999 to Present
- Robert F. Murray & Company, CPAs PC; Shareholder and CPA from 10/1991 to Present

Disciplinary Information

Mr. Harter has no history of any disciplinary events.

Other Business Activities**A. Investment-Related Activities**

Mike Harter is not engaged in any other investment-related activities, nor does he receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Mike Harter is a Shareholder and CPA with the accounting firm of Robert F. Murray & Company, CPAs PC ("RFMC"), which is the parent company that wholly owns RFMFS. In his separate capacity as a Certified Public Accountant, Mike provides tax accounting services for RFMC. Mike will be primarily engaged in the accounting practice; it is anticipated that he will spend approximately forty percent of his time providing advisory services.

Additional Compensation

Mike Harter does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Mr. Harter does not have a Supervisor as he is the Senior Portfolio Manager and Chief Compliance Officer of RFMFS, with sole responsibility for the determination and implementation of all investment advisory services provided to clients of RFMFS.

Requirements for State-Registered Advisers**A. Additional Disciplinary History**

Mike Harter has no history of any disciplinary events.

B. Bankruptcy History

Mike Harter has not been the subject of a bankruptcy petition.

Item 2. Educational Background and Business Experience

Full Legal Name: Gene G. Smith

Born: 1957

Education

Central Michigan University, Mount Pleasant, MI; BSBA, Business Administration; 1979

Professional Designations

Mr. Smith has earned the following professional designations and is in good standing with the granting authority:

Certified Public Accountant (CPA)

In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional one year of study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states require 120 hours of CPE every three years with a minimum of twenty hours per calendar year. As part of the CPE requirement, most states require CPAs to take an ethics course during every renewal period. Ethics requirements also vary by state.

Business Experience

- RFM Financial Solutions, LLC; Portfolio Manager and Investment Adviser Representative from 10/2013 to Present
- Robert F. Murray & Company, CPAs PC; Shareholder and CPA from 10/2013 to Present
- HD Vest Advisory and Investment Services; Investment Adviser Representative from 12/2010 to 12/2013
- Gene Smith, CPA; Accountant from 11/2010 to 10/2013
- Edward Jones; Investment Adviser Representative from 3/2007 to 11/2010

Disciplinary Information

Mr. Smith has no history of any disciplinary events.

Other Business Activities

A. Investment-Related Activities

Gene Smith is not engaged in any other investment-related activities, nor does he receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Gene Smith is a Shareholder and CPA with the accounting firm of Robert F. Murray & Company, CPAs PC ("RFMC"), which is the parent company that wholly owns RFMFS. In his separate capacity as a Certified Public Accountant, Gene provides tax accounting services for RFMC.

Gene will be primarily engaged in the accounting practice; it is anticipated that he will spend approximately ten percent of his time providing advisory services.

Additional Compensation

Gene Smith does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Mr. Smith is supervised by Michael Harter, who as Senior Portfolio Manager and Chief Compliance Officer of RFMFS, has primary responsibility for the determination and implementation of all investment advisory services provided to clients of RFMFS.

Requirements for State-Registered Advisers

A. Additional Disciplinary History

Gene Smith has no history of any disciplinary events

B. Bankruptcy History

Gene Smith has not been the subject of a bankruptcy petition.

Item 3. Educational Background and Business Experience

Full Legal Name: Justin C. Cook

Born: 1981

Education

Michigan State University, East Lansing, MS, Accounting, 2005

Professional Designations

Mr. Cook has earned the following professional designations and is in good standing with the granting authority:

Certified Public Accountant (CPA)

In order to become a CPA in the United States, the candidate must sit for and pass the Uniform Certified Public Accountant Examination, which is set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy.

Eligibility to sit for the Uniform CPA Exam is determined by individual State Boards of Accountancy. Typically the requirement is a U.S. bachelor's degree which includes a minimum number of qualifying credit hours in accounting and business administration with an additional one year of study. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license (i.e., permit to practice) to practice public accounting.

CPAs are required to take continuing education courses in order to renew their license. Requirements vary by state. The vast majority of states require 120 hours of CPE every three years with a minimum of twenty hours per calendar year. As part of the CPE requirement, most states require CPAs to take an ethics course during every renewal period. Ethics requirements also vary by state.

Business Experience

- RFM Financial Solutions, LLC; Portfolio Manager and Investment Adviser Representative from
- 11/2020 to Present

Disciplinary Information

Justin Cook has no history of any disciplinary events.

Other Business Activities

A. Investment-Related Activities

Justin Cook is not engaged in any other investment-related activities, nor does he receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non Investment-Related Activities

Justin Cook is a CPA with the accounting firm of Robert F. Murray & Company, CPAs PC ("RFMC"), which is the parent company that wholly owns RFMFS. In his separate capacity as a Certified Public Accountant, Justin provides tax accounting services for RFMC. Justin will be primarily engaged in the accounting practice; it is anticipated that he will spend approximately ten percent of his time providing advisory services.

Additional Compensation

Justin Cook does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Supervision

Mr. Cook is supervised by Michael Harter, who as Senior Portfolio Manager and Chief Compliance Officer of RFMFS, has primary responsibility for the determination and implementation of all investment advisory services provided to clients of RFMFS.

Requirements for State-Registered Advisers**A. Additional Disciplinary History**

Justin Cook has no history of any disciplinary events

B. Bankruptcy History

Justin Cook has not been the subject of a bankruptcy petition.