

# SIGNIFY WEALTH

## Form ADV Part 2B – Individual Disclosure Brochure

*for*

### **Stephen P. Rhodes**

Personal CRD Number: 4632846

Investment Adviser Representative

*This brochure supplement provides information about Stephen P. Rhodes that supplements the Signify Wealth LLC brochure. You should have received a copy of that brochure. Please contact Stephen P. Rhodes, Managing Member if you did not receive Signify Wealth LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Stephen P. Rhodes is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

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## Item 2: Educational Background and Business Experience

**Name:** Stephen P. Rhodes **Born:** 1978

### Education Background and Professional Designations:

#### Education:

BA/BS Finance, Management and Human Resources, Washington University in St. Louis - 2001  
MaED Education, Washington University in St. Louis - 2004

#### 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. 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:

- 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.

## **Business Background:**

03/2015 - Present	Managing Member Signify Wealth LLC
01/2021 - Present	Owner Signify Business Management LLC
01/2015 - 08/2018	Registered Representative Saxony Securities
01/2015 - 03/2015	Managing Member Next Wealth LLC
12/2011 - 01/2015	Managing Member Strategic Partners Wealth Management LLC
12/2011 - 12/2014	Registered Representative National Planning Corporation
04/2011 - 12/2011	Registered Representative Gilford Securities Inc.
04/2011 - 12/2011	Investment Adviser Representative Gilford Financial Corp.
10/2007 - 04/2011	Registered Representative National Planning Corporation
02/2003 - 12/2007	Financial Advisor American General Securities Corporation
10/2001 - 06/2006	Teacher Maplewood Richmond Heights School District

### **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**

Stephen P. Rhodes is an owner of Promise Properties which he oversees his personal rental properties.

Stephen P. Rhodes is a Board member at Mission St. Louis. 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. Signify Wealth LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any Signify Wealth LLC representative in such individual's outside capacities.

Stephen P. Rhodes is the owner of Katalysis Ventures LLC, a holding company for his personal private investments. His responsibilities include analyzing and overseeing private investment. 2 hours and month during and outside of trading hours are spent on this activity. 0 yearly compensation is expected to be derived from the business.

Stephen P. Rhodes is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company and its representatives, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of SW are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. SW addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. SW periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. SW will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by SW's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Stephen P. Rhodes is an owner of Signify Business Management LLC. Please see ADV Firm Brochure Part 2A for more details.

### **Item 5: Additional Compensation**

Other than salary, annual bonuses, or regular bonuses, Stephen P. Rhodes does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Signify Wealth LLC.

### **Item 6: Supervision**

As the only owner of Signify Wealth LLC, Stephen P. Rhodes supervises all duties and activities of the firm. Stephen P. Rhodes' contact information is on the cover page of this disclosure document. Stephen P. Rhodes adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.