



## **Form ADV Part 2B – Brochure Supplement**

**for**

**Ralph R. Coppola, ChFC<sup>®</sup>, CLU<sup>®</sup>, AIF<sup>®</sup>  
Vice President, Corporate Benefits**

**Effective: March 18, 2021**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Ralph R. Coppola ChFC<sup>®</sup>, CLU<sup>®</sup>, AIF<sup>®</sup>, (CRD# 2191594) in addition to the information contained in the Ivy Wealth Management, Inc. ("IWM" or the "Advisor", CRD# 164557) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the IWM Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (401) 681-4266 or by email at [info@ivywealth.net](mailto:info@ivywealth.net).

Additional information about Mr. Coppola is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 2191594.

## Item 2 – Educational Background and Business Experience

Ralph R. Coppola, ChFC<sup>®</sup>, CLU<sup>®</sup>, AIF<sup>®</sup>, born in 1954, is dedicated to advising Clients of IWM as the Vice President, Corporate Benefits. Mr. Coppola earned a Bachelor of Science from the University of Rhode Island in 1976. Additional information regarding Mr. Coppola's employment history is included below.

### Employment History:

Vice President, Corporate Benefits, Ivy Wealth Management, Inc.	12/2018 to Present
Investment Advisor Representative, The Patriot Financial Group	03/2021 to Present
Registered Representative, Pensionmark Securities, LLC	12/2018 to 12/2018
Investment Advisor Representative, Pensionmark Securities	12/2018 to 12/2018
Investment Advisor Representative, Pensionmark Financial Group, LLC	09/2016 to 12/2018
Registered Representative, Meridien Financial Group, Inc.	01/2002 to 12/2018

### Chartered Financial Consultant<sup>™</sup> ("ChFC<sup>®</sup>")

The Chartered Financial Consultant<sup>™</sup> (ChFC<sup>®</sup>) program prepares you to meet the advanced financial planning needs of individuals, professionals and small business owners. You'll gain a sustainable advantage in this competitive field with in-depth coverage of the key financial planning disciplines, including insurance, income taxation, retirement planning, investments and estate planning. The ChFC<sup>®</sup> requires three years of full-time, relevant business experience, nine two-hour course specific proctored exams, and 30 hours of continuing education every two years. Holders of the ChFC<sup>®</sup> designation must adhere to The American College's Code of Ethics.

### Program Objectives:

- Function as an ethical, competent and articulate practitioner in the field of financial planning
- Utilize the intellectual tools and framework needed to maintain relevant and current financial planning knowledge and strategies.
- Apply financial planning theory and techniques through the development of case studies and solutions.
- Apply in-depth knowledge in a holistic manner from a variety of disciplines; namely, estate planning, retirement planning or non-qualified deferred compensation.

### The Chartered Life Underwriter<sup>™</sup> ("CLU<sup>®</sup>")

The Chartered Life Underwriter<sup>™</sup> (CLU<sup>®</sup>) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

### Program Learning Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

### Accredited Investment Fiduciary™ (“AIF®”)

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary™ (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

### **Item 3 – Disciplinary Information**

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*There are no legal, civil or disciplinary events to disclose regarding Mr. Coppola.* Mr. Coppola has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Coppola.

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. Coppola.*

However, we do encourage you to independently view the background of Mr. Coppola on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or Individual CRD# 2191594.

### **Item 4 – Other Business Activities**

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#### Insurance Agency Affiliations

Mr. Coppola is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Coppola's role with IWM. As an insurance professional, Mr. Coppola will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Coppola is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. 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. Coppola or the Advisor.

#### The Patriot Financial Group, LLC

Mr. Coppola is dually registered with The Patriot Financial Group, (“Patriot”, CRD# 172470), a registered investment advisor with the U.S. Securities and Exchange Commission and offers investment advisory services to individuals, high net worth individuals, trusts, estates, and businesses. When deemed to be in the Client's best interest, IWM will refer Clients or prospective clients to Patriot. If a Client is referred to Patriot, the Client will be required to enter into an advisory agreement directly with Patriot. This practice presents a conflict of interest as Mr. Coppola will benefit from compensation and revenue generated through Patriot. To mitigate this conflict of interest, IWM will not charge investment advisory fees on assets referred to Patriot. Clients will not pay a higher fee to either Patriot, or to IWM as a result of the referral.

### **Item 5 – Additional Compensation**

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Mr. Coppola has additional business activities where compensation is received that are detailed in Item 4 above.

## **Item 6 – Supervision**

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Mr. Coppola serves as the Vice President, Corporate Benefits of IWM and is supervised by Todd Sadwin, the Chief Compliance Officer. Mr. Sadwin can be reached at (401) 681-4266.

IWM has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of IWM. Further, IWM is subject to regulatory oversight by various agencies. These agencies require registration by IWM and its Supervised Persons. As a registered entity, IWM is subject to examinations by regulators, which may be announced or unannounced. IWM 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.