

## ITEM 1 COVER PAGE

A.

Gary Steven Siperstein  
ELIOT ROSE WEALTH MANAGEMENT, LLC

**Brochure Supplement • March 31, 2022**



### CONTACT:

Jason Eliot Siperstein  
Chief Compliance Officer  
1300 Division Road, Suite 301  
West Warwick, Rhode Island 02893

**This Brochure Supplement provides information about Gary Steven Siperstein that supplements the Eliot Rose Wealth Management, LLC Brochure; you should have received a copy of that Brochure.**

**Please contact Jason Eliot Siperstein, Chief Compliance Officer, if you did *not* receive Eliot Rose Wealth Management, LLC's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Gary Steven Siperstein is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Gary Steven Siperstein was born in 1958. Mr. Siperstein graduated from Boston University in 1980, with a Bachelor of Science degree in Accounting and Finance. Mr. Siperstein has been the Managing Member and an investment adviser representative of Eliot Rose Wealth Management, LLC since April 2002.

## ITEM 3 DISCIPLINARY INFORMATION

Mr. Siperstein has not been the subject of any disclosable events.

## ITEM 4 OTHER BUSINESS ACTIVITIES

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation

## ITEM 5 ADDITIONAL COMPENSATION

None.

## ITEM 6 SUPERVISION

Eliot Rose provides investment advisory and supervisory services in accordance with current state regulatory requirements. Gary Siperstein, the Registrant's Managing Member, is primarily responsible for overseeing the activities of the Registrant's supervised persons. Mr. Siperstein also monitors accounts

and conducts account reviews on at least an annual basis. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Mr. Siperstein at (401) 588-5101.

## **ITEM 7 STATE-REGISTERED INVESTMENT ADVISORS**

- A. Mr. Siperstein has never been involved in an arbitration proceeding or a civil, self-regulatory, or administrative proceeding.
- B. Mr. Siperstein has never been the subject of a bankruptcy petition.

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## ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Jason Eliot Siperstein was born in 1985. Mr. Siperstein graduated from Emory University in 2007, with a Bachelor of Arts degree in Consulting and Venture Management. Mr. Siperstein has served as Eliot Rose Wealth Management, LLC's Chief Compliance Officer since June 2019, and has been an investment adviser representative of Eliot Rose Wealth Management, LLC since April 2011. From September 2007 through October 2009, Mr. Siperstein was a Compensation Analyst with Watson Wyatt and from October 2009 through August 2010, Mr. Siperstein was a Wealth Manager with Laidlaw & Co. (UK) Ltd. From September 2010 through March 2011, Mr. Siperstein was a Consultant with Influx.

Mr. Siperstein has been a CFA® Charter Holder since September 2014. CFA® designates an international professional certificate that is offered by the CFA Institute.

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 170,000 CFA charter holders working in 170 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

## 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.

Mr. Siperstein has been a CERTIFIED FINANCIAL PLANNER™ since March of 2015. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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** – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- **Ethics** – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP®

Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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:

- **Continuing Education** – Complete 30 hours of continuing education hours accepted by the CFP Board 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
- **Ethics** – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- **Certification Application** – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

Mr. Siperstein holds the Retirement Management Analyst (RMA<sup>SM</sup>). The Retirement Management Analyst (RMA<sup>SM</sup>) designation is a rigorous educational and ethics training curriculum that teaches financial advisors the RIIA Advisory Process to provide successful retirement income solutions to clients. The RMA<sup>SM</sup> designation is focused specifically on key concepts and practical applications of retirement income planning and management, as well as the construction of portfolios to support retirement income. It does not cover the basics of retirement rules (IRAs, employer plans, etc.) or investments and other retirement income products and services that are covered in many other traditional venues. On completion of course work an exam must be passed and twenty hours of continuing education annually are required. The RMA<sup>SM</sup> designation is the only designation to focus specifically on providing retirement income planning and management starting with the broad context of understanding the client's needs, human capital, social capital, as well as financial capital.

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