

ODYSSEY PERSONAL FINANCIAL ADVISORS
500 Sun Valley Drive, Suite A-6
Roswell, Georgia 30076

ADV Part 2B – Brochure Supplement
Effective: September 19, 2022

ROBERT F. FEZZA, CFP®
Partner
Individual CRD No. 3227165

This Form ADV Part 2B (“Brochure Supplement”) provides information about Robert F. Fezza that supplements Odyssey Personal Financial Advisors, LLC’s (“Firm,” “we,” “us,” or “Odyssey”) Form ADV Part 2A (“Firm Brochure”). You should have received a copy of the Firm Brochure. If you did not receive our Firm Brochure or if you have any questions about the contents of this Brochure Supplement, please contact us by telephone at (770) 992-4444 or by email at steve.siders@odysseypfa.net.

Additional information about Robert F. Fezza is available on the SEC’s website at www.adviserinfo.sec.gov. The site is searchable by a unique identifying number known as a CRD number. Robert F. Fezza’s CRD number is 3227165.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Robert F. Fezza**CRD No. 3227165****Born: 1970**

EDUCATIONAL BACKGROUND

1992; Hofstra University; Bachelor of Arts in Mathematics

BUSINESS EXPERIENCE

9/2022 - Present	Owner and Financial Advisor	Odyssey Personal Financial Advisors, LLC
5/2003 - Present	Registered Representative	Cetera Financial Specialists, LLC
5/2003 - Present	Investment Adviser Representative	Cetera Financial Advisors, LLC

PROFESSIONAL DESIGNATIONS

CERTIFIED FINANCIAL PLANNER, CFP®

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, passing a comprehensive certification exam, and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full-time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

ACCREDITED INVESTMENT FIDUCIARY®, AIF®

The AIF® designation is obtained after completing a web-based or capstone program and passing a final certification examination. This designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility. As a prerequisite, the individual must meet a point-based threshold based on a combination of education, relevant industry experience and/or professional development. This designation requires 6 hours of continued education every year.

ITEM 3: DISCIPLINARY INFORMATION

Robert F. Fezza does not have any legal, civil, or disciplinary events to disclose. Robert F. Fezza has never been involved in any investment related regulatory, civil, or criminal action. Robert F. Fezza has not received any client complaints, lawsuits, arbitration claims, or administrative proceedings.

Securities laws require investment advisers to disclose any instances in which the investment adviser or its advisory persons were 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.

However, our Firm encourages you to independently view Robert F. Fezza's background on the Investment Adviser Public Disclosure website ("IAPD") by searching with his full name or his individual CRD No. 3227165.

ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Fezza is also an investment advisor representative with Cetera Investment Advisors, LLC while transitioning to Odyssey. He will continue to service clients and receive advisory fees for those clients through Cetera Investment Advisors, LLC through the transition process. A conflict of interest does not exist, as Mr. Fezza will not receive fees from client accounts for any overlapping period of time from both Odyssey and Cetera Investment Advisors, LLC.

Mr. Fezza is a registered representative of Cetera Financial Specialists, LLC ("CFS"), a FINRA registered broker-dealer. Mr. Fezza may receive commissions when acting in this capacity. A conflict of interest exists as these commissionable sales create an incentive for Mr. Fezza to recommend products based on the compensation he will earn. Any commissions received through the sale of securities products do not offset the advisory fees clients pay Odyssey. Mr. Fezza strives to put his clients' interests first and foremost and will only recommend products that are suitable for clients. Clients are not obligated to purchase securities through him and may seek similar services elsewhere.

Mr. Fezza is also a licensed insurance agent and may recommend and sell insurance products offered by various insurance carriers for which he will receive additional compensation. There is a conflict of interest in that there is an economic incentive for Mr. Fezza to recommend insurance products offered through such insurance carriers. Any commissions received through selling insurance policies do not offset advisory fees the client pays Odyssey. Mr. Fezza strives to put his clients' interests first and foremost and will only recommend products that are suitable for clients. Clients are not obligated to purchase insurance products through him and may seek similar services elsewhere.

Mr. Fezza also serves as co-trustee of the Odyssey Personal Financial Advisors Cash Balance Plan, i.e., the Odyssey retirement plan. Mr. Fezza devotes less than one (1) hour per week to this activity and does not receive any compensation. This activity does not involve any Odyssey clients and does not present any conflict of interest between Mr. Fezza and any Odyssey clients.

ITEM 5: ADDITIONAL COMPENSATION

Mr. Fezza does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through the Firm. However, Mr. Fezza receives commissions from brokerage transactions effected through CFS and the sale of insurance products.

ITEM 6: SUPERVISION

Robert F. Fezza is supervised by Mr. Stephen Siders, the Firm's Chief Compliance Officer. Odyssey has implemented a Compliance Manual and Code of Ethics that guides Odyssey and its supervised persons in meeting their fiduciary obligations to Odyssey clients when providing investment advisory services. As Odyssey's Chief Compliance Officer, Mr. Stephen Siders is responsible for the implementation of the Firm's Compliance Manual and Code of Ethics. Mr. Stephen Siders may be contacted at (770) 992-4444 or steve.siders@odysseypfa.net.

Additionally, Odyssey is subject to regulatory oversight by various agencies. These agencies require registration by the Firm and its supervised persons. As a registered entity, our Firm is subject to examinations by regulators, which can be announced or unannounced. We are required to periodically update the information provided to these agencies and to provide various reports regarding its business activities and assets.