

## **ADV Part 2B**

### **Fruitful, Inc.**

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New York, New York 10017**

**Rebecca Palmer**

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### **FORM ADV PART 2B BROCHURE SUPPLEMENT**

This brochure supplement provides information about Rebecca Palmer that supplements the Fruitful, Inc. brochure. You should have received a copy of that brochure. Contact us at (646) 397-2557 or [thomas@fruitful.co](mailto:thomas@fruitful.co), if you did not receive Fruitful, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Rebecca Palmer (CRD# 6375952) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 Educational Background and Business Experience

Rebecca Palmer

*Year of Birth:* 1992

### *Formal Education After High School:*

- Georgetown University, CFP Program, 2015
- Brigham Young University, Bachelor of Arts, French Studies, Minor in Business & Financial Management, 2014

### *Business Background:*

- Fruitful, Inc., CCO, 06/2022 - Present
- Ellevest, Inc., Financial Planner Consultant, 07/2021 - 06/2022
- Planbay, Financial Planner/Author, 02/2018 - 01/2022
- First Republic Securities Company, Registered Representative - Associate, 08/2015 - 01/2018
- SPC Financial, Inc. Senior Associate, 09/2014 - 08/2015
- Raymond James Financial Services, Financial Advisor, 07/2014 - 06/2015

## Professional Designations, Licensing & Exams

**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 71,000 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 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:
- 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
- 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.

### Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license.

Rebecca Palmer has no required disclosures under this item.

### Item 4 Other Business Activities

Rebecca Palmer is the Owner of Bradshaw & Palmer, a small clothing brand sold on Amazon. This activity amounts to 0% of her time during business hours.

### Item 5 Additional Compensation

Rebecca Palmer does not receive any additional compensation beyond that received as an CCO of Fruitful, Inc.

### Item 6 Supervision

As the CCO of Fruitful, Inc., Thomas Lemmo supervises the advisory activities of our firm. Thomas Lemmo can be reached at (646) 397-2557.