

Part 2A of Form ADV: Firm Brochure

Item 1 Cover Page

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Dated: February 16, 2023

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Richard S. Daskin
President and Chief Investment Officer

This brochure provides information about the qualifications and business practices of RSD Advisors, LLC, ("RSD Advisors"). If you have any questions about the content of this brochure, please contact us at 347-689-2237, rdaskin@rsdadvisors.net. The information in brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about RSD Advisors also is available on the SEC's website at www.adviserinfo.sec.gov

Please note that a designation of registered investment adviser or being registered does not imply any level of skill or training in the investment or securities business.

Item 2 Material Changes

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Item 4 Advisory Business

The firm was established in 2010 as a Delaware LLC and began taking on clients beginning March 30, 2010. Mr. Daskin is the sole owner of the firm. Mr. Daskin has worked for 41 years in the securities business as an analyst, salesperson, trader, pricing consultant and investment manager with investment divisions of bank trust departments, wall street dealer firms, and hedge funds. From June 1995 until January 2006 he worked at First Albany Capital as a bond salesman. He worked as a hedge fund marketer and advisor at Goldstein Capital hedge fund from March 2006 until October 2008. He has been a bond pricing consultant for Harvest Investments from November 2008 until the present time as well as running his advisory firm. Richard Daskin was born May 20th, 1957. He was graduated with a B.A. in Economics in 1979 from the University at Albany and did additional graduate work in at New York University School of Economics. Mr. Daskin has a CFA designation and is a Certified Financial Planner, CFP(R).

RSD Advisors offers financial planning, investment management and will consult with clients on social security planning as part of financial planning.

Financial planning is offered by the firm for clients. We ask our clients questions to determine the amount and extent of their financial obligations and questions about their life circumstances. We then put together a basic financial plan showing a simplified personal balance sheet, cash flow estimate, budget and income statement. After that we give the client and estimate of how to balance their need for insurance, available cash for emergency and savings, and finally investments. Often we will do a basic plan and waive our fee. If a client requests a comprehensive plan we will offer that as well for a fixed fee based on our estimate of the scope of the plan necessary or an agreed upon hourly fee upon client request. Such a fee would be mutually agreed upon by the client and the firm in advance.

The firm offers investment management services. Fees are based on assets under management. RSD Advisors invests client's assets in bonds, stocks, publicly traded partnerships (MLPs), REITs, and mutual, closed end and exchange traded funds. Our advice is limited to the above securities. We do not invest in hedge funds or private equity funds. The firm's clients generally invest in a diversified manner, meaning investments are made in two or more of the above assets. At year end 2019, we managed approximately \$38 million in assets. We tailor our investments to our client's preferences based on their risk tolerance, time horizon, and financial circumstance. Our clients may direct us to avoid certain securities or investment sector. Presently our assets are all managed on a discretionary basis.

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Financial Planning

The firm charges a separate planning fee in the event a client wants a comprehensive written financial plan. An hourly fee is also an option at client request. The fee would range from a onetime fee of \$500 to \$2500 or higher depending on the scope of the plan- a per hour charge is also available. Fees may be waived at RSD Advisors' discretion.

Investment Management

RSD Advisors is compensated based on the value of assets under management. Custodial fees or brokerage fees are paid separately by the client to the custodial firm in addition to RSD Advisors' fee. The firm's fee schedule is provided below. The fees are negotiable depending on a number of factors discussed between the firm and a potential client. Management fees may be deducted directly by the custodian from a client account to the manager with the client's written consent. If done so, the client will be provided an invoice so that the client may verify the fees. Investments such as mutual funds may charge underlying fees as well. There are no prepaid fees billed to clients. The advisory fee is the only fee that RSD Advisors receives for Investment Management services.

Fee schedule (annual rates)

First \$500,000 = 1% of assets under management

Next \$500,000 = 0.9% of assets under management

Next \$1,000,000=0.8% of assets under management

Next \$1,000,000= 0.6% of assets under management

Any additional= 0.5% of assets under management

This section is not applicable to RSD Advisors.

RSD Advisors offers its services to Individuals, Pension and Profit-Sharing Plans, Trusts, Estates, Charitable Organizations and Corporations. The firm has no minimum asset size but does have a minimum fee of \$2,500 per annum which may be waived at the firm's discretion.

RSD Advisors utilizes fundamental analysis to make investment decisions. This means that we research a possible investment based on financial or economic factors related to its businesses. In general, we do not seek to time the market by frequently buying or selling securities. The firm attempts to spread our client's risk and to take appropriate risk given a client's circumstances. Investing involves many different risks, not limited to price volatility inherent to the market. In some cases, these risks can be limited by diversifying the portfolio. In other cases, risk cannot be entirely mitigated. For that reason, we attempt to measure a client's tolerance for risk and their time horizon so that the client is comfortable with fluctuations in the value of their portfolios. Here are several common risks to our portfolios. Interest rate risk affects most assets and is the risk that interest rates will increase or decrease thereby lowering the value of the portfolio. Credit risk is the risk that a company will default on debt or go out of business and be worthless to the equity investor. Counterparty risk is the risk that a firm you have business with will not perform promised business such as settling a trade or making a promised payment. Liquidity risk is the inability to buy or sell at reasonable prices or in extreme cases any price. RSD Advisors generally invests in liquid securities, but liquidity can vary depending on the market environment. We advise investors to have enough cash to be able to ride out poor markets as described above. There is also tax risk, which can affect a variety of investments such as dividend paying stocks, municipal bonds, or master limited partnerships. We attempt to diversify portfolios to help mitigate this risk. By having a reasonable grasp on a client's tolerance for risk and by spreading out risk into different assets and categories, many of these problems can be reduced but not eliminated. RSD uses various online and print resources to obtain research. These sources are sometimes available at no charge. The firm does pay providers for research services. We have adopted several software tools to enhance our performance, measure risk and help us construct plans for clients. Riskalyze uses historical quantitative methods to measure risk and Moneyguide Pro is a software package that allows advisors to produce financial plans for clients. We use Bridge Financial Technology to measure performance for clients who use Shareholders Services Group as their introducing broker.

We are investigating other software to help us in our practice. Although we use these packages, we may decide to adopt software packages from other providers or stop using the present software if we determine that is in the best interest of our clients.

A like minded group of RIAs has formed a study group we have named the Fulton RIA Collaborative. This study group meets two times per week under normal circumstances. One meeting per week we discuss investments. The other meeting the group discusses practice management, tax and estate planning, and any other issues we deem relevant and necessary to our practices. Dushyant Pandit, Dorchester Advisors, Gabe Trasatti, Trasatti Wealth Planning, and Mary Coughlin of Barnegat Bay Capital Management are the other three members of the study group. The three firms are completely independent and meet to share information only. As of March 3, 2022, RSD Advisors and Trasatti Wealth Management have signed an agreement to provide short term vacation and illness coverage for clients in the event either principal goes on vacation or becomes ill. This is on a short-term basis and requires some notice.

There are no disciplinary actions against the firm or individuals at the firm. There has been no prior disciplinary actions.

Richard Daskin prices bonds on a consulting basis for Harvest Investments in addition to running his firm. This is generally in the first quarter of the year and is often done after regular business hours. In addition, we have disclosed a research agreement entered with Cumberland Advisors based in Sarasota, Florida to provide research and recommendations in the publicly traded partnership segment of the market ("Master Limited Partnerships" or "MLPs"). We do not execute trades on their behalf but do assist in constructing an investment model for investing in MLPs. As their strategy is a separate dedicated strategy, we do not believe this will not present conflicts of interest to RSD Advisors clients. Our compensation is based on the amount of assets they advise in this strategy.

Our code of ethics is available upon request of any client or prospective client. If a related person or the manager invests in or trades in the same or related securities as a client, the client's interests will take precedent. Personal trading will only take place after client orders are addressed first. In the case of any conflict, the benefit of any doubt will put the client's interest first.

From Page 4 of the Firm's Compliance Manual which states:

We expect all employees to adhere to the highest standards with respect to any potential conflicts of interest with client accounts- simply stated, no officer or employee should ever enjoy an actual or apparent benefit over the account of any client.

Richard Daskin acts as the Chief Compliance Officer and pledges to adhere to and enforce items contained in the compliance manual.

The firm now uses five custodians. Pershing is recommended for our clients due to their excellent service, reporting, and reasonable fees with Shareholders Services Group being the introducing broker. Their commissions are not negotiable and are provided to our prospective clients when contemplating using their services. One client uses Fidelity Investments and one client uses Charles Schwab as custodial broker. Their fees are also low and not negotiable. Another custodian we use at client request is JP Morgan Chase. JP Morgan Chase has determined their commissions for custody service in consultation with the client. Finally, we have one client who requested we use E*TRADE as custodian. We manage a 401k plan as well. This plan uses Ascensus as a plan administrator and Vanguard provides the funds and has custody of the accounts, Mesirow curates the mutual funds which can be used in the plans as a fiduciary advisor for a separate fee and bills the 401k plan directly for this service. RSD Advisors does not use soft dollars that is pay higher commissions to obtain research or other services from broker dealers. The firm has not received any referrals from brokerage firms and has not engaged in any client directed brokerage transactions and does not anticipate doing so.

Client accounts are reviewed at least every quarter by Richard Daskin, CIO of the firm. Triggering an immediate review would be a change in the account of 25% or more from the close of the prior month. Clients are provided with an annual written account review outlining our price risk estimate. In addition, the CIO maintains frequent email and phone contact with clients. Our custodians provide monthly and year end statements to clients. In addition to those statement the firm uses risk management software produced by Riskalyze to monitor risk levels. We also use Moneyguide Pro software as a financial planning tool. For clients at Shareholders Services Group, we utilize Bridge Financial Technology software to further measure and analyze returns. We also use Bridge to calculate fees and provide invoices for such fees.

Patient Information	
First Name	
Last Name	
Address	
City	
State	
Zip	
Phone	
Insurance	
Physician Information	
Physician Name	
Physician Address	
Physician City	
Physician State	
Physician Zip	
Physician Phone	
Physician Insurance	
Referral Information	
Referral Number	
Referral Date	
Referral Type	
Referral Reason	
Referral Physician	
Referral Facility	
Referral Status	
Referral Notes	

The firm does not presently provide compensation for client referrals although this could change in the future.

Shareholders Services Group, Fidelity Investments, E*TRADE, Charles Schwab, and JP Morgan provide statements each month to clients. RSD Advisors does not provide statements. Clients are urged to carefully read their statements. If a client has any question regarding his statement, he should contact the advisor and/or the custodian at once.

The firm does manage investments on a discretionary basis. At the beginning of the relationship RSD Advisors sends the client a letter of understanding outlining the parameters used when managing the accounts. Frequently clients like to be notified just prior to or concurrently with an investment being made. The firm makes it a policy to stay in touch with clients to insure the portfolio is being managed according to their wishes and is meeting their goals. Authority for executing is provided by the Investment Advisory Agreement and letter of understanding.

The firm does not generally vote proxies for client securities. Clients receive proxies and other corporate notices requiring a vote directly from the company and do not receive them from Shareholders Services Group. RSD Advisors may receive solicitations from Fidelity Investments, E*Trade, Charles Schwab, or JP Morgan for this purpose. The firm does not have the authority to vote securities but if asked may advise on such a vote. The firm can be contacted either by email or phone to respond to such questions.

The firm does not require any prepayment of fees for investment management services rendered. A prepayment of some or all a fee for providing financial services may be requested.

The firm is no longer a state registered advisor. RSD Advisors is registered with the US Securities and Exchange Commission. Registration with the US SEC does not constitute an endorsement by the SEC of the firm.