

## Item 1: Cover Page



### Riskin Wealth Management, LLC

33 Main Street, Unit 2  
Newtown, Connecticut 06470

### **Form ADV Part 2A – Firm Brochure**

(203) 344-5632

[www.riskinwealth.com](http://www.riskinwealth.com)

Dated September 16, 2024

This Brochure provides information about the qualifications and business practices of Riskin Wealth Management, LLC, “RWM”. If you have any questions about the contents of this Brochure, please contact us at (203) 344-5632. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Riskin Wealth Management, LLC is registered as an Investment Adviser with the State of Connecticut. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about RWM is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm’s identification number, 306161.

## Item 2: Material Changes

The last update of this Brochure was filed on March 18, 2024. The following changes have been made to this version of the Disclosure Brochure:

- RWM has moved its office location to 33 Main Street, Unit 2, Newtown, CT 06470 and will be conducting primary business operations from this location.
- RWM has changed its primary business phone number to (203) 344-5632.

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Riskin Wealth Management, LLC.

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## Item 4: Advisory Business

### **Description of Advisory Firm**

Riskin Wealth Management, LLC is registered as an Investment Adviser with the State of Connecticut. We were founded in October 2019. Ross Riskin is the principal owner of RWM. RWM reports \$10,335,610 in discretionary and no non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2023.

### **Types of Advisory Services**

#### ***Investment Management Services***

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

#### ***Held Away Account Services***

We provide an additional service for accounts not directly managed by our firm but where we do have discretion and may leverage an Order Management System to implement asset allocation or rebalancing strategies on behalf of the client. These are primarily 401(k) accounts, 529 plans, variable annuities, and other assets we do not custody. It is also possible that these accounts will be serviced on a non-discretionary basis, for which we regularly review the current holdings and available investment options in these accounts, monitor the accounts, and provide recommendations to the Client with regards to rebalancing and implementing our strategies as necessary.

#### ***Hourly and Project-Based Financial Planning Services***

We provide project-based financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

Financial planning involves an evaluation of a Client's current and future financial state by using currently known variables to predict future cash flows, asset values, and withdrawal plans. The

key defining aspect of financial planning is that through the financial planning process, all questions, information, and analysis will be considered as they affect and are affected by the entire financial and life situation of the Client. Clients purchasing this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan will address any or all of the following areas of concern. The Client and advisor will work together to select specific areas to cover. These areas may include, but are not limited to, the following:

Business Planning: We provide consulting services for Clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, we work with you to assess your current situation, identify your objectives, and develop a plan aimed at achieving your goals.

Cash Flow and Debt Management: We will conduct a review of your income and expenses to determine your current surplus or deficit along with advice on prioritizing how any surplus should be used or how to reduce expenses if they exceed your income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of the debt and any income tax ramifications. We may also recommend what we believe to be an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.

Education Planning: Includes projecting the amount that will be needed to achieve K-12, college, or other post-secondary education funding goals, along with advice on ways for you to save the desired amount. Recommendations as to savings strategies are included, and, if needed, we will review your financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate). These services may also include assisting with filing and/or reviewing financial aid forms such as the FAFSA and CSS Profile, evaluating available financing options (student loans), and determining optimal student loan repayment plan strategies.

Employee Benefits Optimization: We will provide review and analysis as to whether you, as an employee, are taking the maximum advantage possible of your employee benefits. If you are a business owner, we will consider and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.

Estate Planning: This usually includes an analysis of your exposure to estate taxes and your current estate plan, which may include whether you have a will, powers of attorney, trusts, and other related documents. Our advice also typically includes ways for you to minimize or avoid future estate taxes by implementing appropriate estate planning strategies such as the use of applicable trusts. We always recommend that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. We may provide you with contact information for attorneys who specialize in estate planning when you wish to hire an attorney for

such purposes. From time-to-time, we will participate in meetings or phone calls between you and your attorney with your approval or request.

Financial Goals: We will help Clients identify financial goals and develop a plan to reach them. We will identify what you plan to accomplish, what resources you will need to make it happen, how much time you will need to reach the goal, and how much you should budget for your goal.

Insurance: Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home, and automobile.

Investment Analysis: This may involve developing an asset allocation strategy to meet Clients' financial goals and risk tolerance, providing information on investment vehicles and strategies, reviewing employee stock options, as well as assisting you in establishing your own investment account at a selected broker/dealer or custodian. The strategies and types of investments we may recommend are further discussed in Item 8 of this brochure.

Retirement Planning: Our retirement planning services typically include projections of your likelihood of achieving your financial goals, typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, we may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments). These services may also be more focused on certain areas that can impact retirement such as evaluating optimal social security claiming strategies.

If you are near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during your retirement years.

Risk Management: A risk management review includes an analysis of your exposure to major risks that could have a significant adverse impact on your financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance ("self-insuring").

Tax Planning Strategies: Advice may include ways to minimize current and future income taxes as a part of your overall financial planning picture. For example, we may make recommendations on which type of account(s) or specific investments should be owned based in part on their "tax efficiency," with the consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact your situation.

We recommend that you consult with a qualified tax professional before initiating any tax planning strategy, and we may provide you with contact information for accountants or attorneys

who specialize in this area if you wish to hire someone for such purposes. We will participate in meetings or phone calls between you and your tax professional with your approval.

### ***Ongoing Comprehensive Financial Planning***

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed quarterly fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

If a comprehensive plan is desired, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefits, retirement planning, insurance, investments, college planning, and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

### ***Employee Benefit Plan Services***

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in monitoring, reviewing, and managing their company's pooled profit sharing plan investments. As the needs of the plan sponsor dictate, areas of advising could include: investment options and portfolio allocation as well as employee education.

In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

### ***Educational Seminars and Speaking Engagements***

We may provide seminars on an "as announced" basis for groups seeking general advice on topics that are currently relevant in the financial planning environment, but primarily focus on education funding, financial aid planning, student loan advising, and tax planning. The content of these seminars will vary depending upon the needs of the attendees. These seminars are purely educational in nature and do not involve the sale of any investment products. Information presented will not be based on any individual's person's need, nor does RWM provide individualized investment advice to attendees during these seminars.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all of our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account, by notating these items on the executed advisory agreement.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

## **Item 5: Fees and Compensation**

Please note, unless a Client has received the firm’s Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

### **Investment Management Services**

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee for Investment Management Services <i>ONLY</i>
\$0 - \$1,000,000	0.95%
\$1,000,001 - \$2,000,000	0.80%
\$2,000,001 - \$3,000,000	0.65%
\$3,000,001 and Above	Negotiable

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a combined weighted fee. For example, an account valued at \$1,500,000 would pay an effective fee of 0.90% with an annual fee of \$13,500. The quarterly fee is determined by the following calculation:  $((\$1,000,000 \times 0.95\%) + (\$500,000 \times 0.80\%)) \div 4 = \$3,375$ . No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.



Advisory fees are directly debited from Client accounts, or the Client may choose to pay by electronic funds transfer, check, or credit card. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at any time. Since fees are paid in arrears, no refund will be needed upon termination of the account

**Held Away Account Services**

Our standard advisory fee is based on the market value of the assets in held away accounts and is calculated as follows:

Account Value	Annual Advisory Fee for Investment Management Services <i>ONLY</i>
\$0 - \$1,000,000	0.95%
\$1,000,001 - \$2,000,000	0.80%
\$2,000,001 - \$3,000,000	0.65%
\$3,000,001 and Above	Negotiable

The annual fees are negotiable and are pro-rated and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a combined weighted fee. For example, an account valued at \$1,500,000 would pay an effective fee of 0.90% with an annual fee of \$13,500. The quarterly fee is determined by the following calculation:  $((\$1,000,000 \times 0.95\%) + (\$500,000 \times 0.80\%)) \div 4 = \$3,375$ . No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

Advisory fees may be paid by electronic funds transfer, check, or credit card. Accounts initiated or terminated during a calendar quarter will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at any time. Since fees are paid in arrears, no refund will be needed upon termination of the account.

**Project-Based Financial Planning Fixed Fee**

Project-Based Financial Planning is offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due upon completion of the work, however, RWM will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer, check or credit card. In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged. Our project-based financial planning options are outlined below:

### ***Financial Planning Analysis***

This service involves the one-time creation of a comprehensive financial planning report with tailored recommendations to help the Client achieve their financial goals. The fee for this service ranges from \$2,500-\$5,000, depending on complexity and the needs of the Client. Half of the fee is due at the beginning of the engagement and the remainder is due upon delivery of the comprehensive report. After the data gathering process has been completed, a comprehensive financial planning analysis will be performed and a report that includes tailored recommendations to help the Client achieve their financial goals will be provided to the Client and reviewed together. The cost of this service includes three meetings: the initial meeting to identify the Client's goals and gather data, the planning report meeting to discuss RWM's findings and recommendations, and a follow up meeting to evaluate what progress the Client has made with implementing the recommendations.

### ***Retirement Planning Analysis***

This service involves the one-time creation of a financial planning report with tailored recommendations to help the Client achieve their retirement planning related goals. The fee for this service ranges from \$1,500-\$3,000, depending on complexity and the needs of the Client. Half of the fee is due at the beginning of the engagement and the remainder is due upon delivery of the comprehensive report. After the data gathering process has been completed, a retirement planning analysis will be performed and a report that includes tailored recommendations to help the Client achieve their retirement planning related goals will be provided to the Client and reviewed together. The cost of this service includes three meetings: the initial meeting to identify the Client's goals and gather data, the planning report meeting to discuss RWM's findings and recommendations, and a follow up meeting to evaluate what progress the Client has made with implementing the recommendations.

### ***Investment Planning Analysis***

This service involves the one-time creation of an investment planning report with tailored recommendations related to proper asset allocation, asset location, and diversification strategies. The fee for this service ranges from \$1,500-\$3,000, depending on complexity and the needs of the Client. Half of the fee is due at the beginning of the engagement and the remainder is due upon delivery of the report. After the data gathering process has been completed and the appropriate risk tolerance levels of the Client have been determined, an analysis will be performed and a report that includes tailored recommendations to help the Client achieve their investment planning related goals will be provided to the Client and reviewed together. The cost of this service includes three meetings: the initial meeting to identify the Client's goals and gather data, the planning report meeting to discuss RWM's findings and recommendations, and a follow up meeting to evaluate what progress the Client has made with implementing the recommendations.

### ***Education Funding Analysis***

This service involves the one-time creation of an education funding report with tailored recommendations to help the Client achieve their goals related to saving and paying for K-12, undergraduate, and/or postgraduate education expenses. The fee for this service ranges from \$750-\$1,250, depending on complexity and the needs of the Client. A discounted fee may also apply if an education funding analysis is required for more than one child/family member. Half of

the fee is due at the beginning of the engagement and the remainder is due upon delivery of the comprehensive report. After the data gathering process has been completed, an education funding analysis will be performed and a report that includes tailored recommendations to help the Client achieve their education funding goals will be provided to the Client and reviewed together. The cost of this service includes three meetings: the initial meeting to identify the Client's goals and gather data, the planning report meeting to discuss RWM's findings and recommendations, and a follow up meeting to evaluate what progress the Client has made with implementing the recommendations.

### ***Student Loan Advising Analysis***

This service involves the one-time creation of a student loan advising report with tailored recommendations to help the Client achieve their goals related to financing higher education expenses through the use of qualified education loans and/or devising the optimal student loan repayment strategy. The fee for this service ranges from \$750-\$2,000, depending on complexity and the needs of the Client. A discounted fee may also apply if a student loan advising analysis is required for more than one borrower/family member. Half of the fee is due at the beginning of the engagement and the remainder is due upon delivery of the comprehensive report. After the data gathering process has been completed, an education funding analysis will be performed and a report that includes tailored recommendations to help the Client achieve their goals will be provided to the Client and reviewed together. The cost of this service includes three meetings: the initial meeting to identify the Client's goals and gather data, the planning report meeting to discuss RWM's findings and recommendations, and a follow up meeting to evaluate what progress the Client has made with implementing the recommendations.

### **Financial Planning Hourly Fee**

Hourly Financial Planning engagements are offered at a two-hour minimum at an hourly rate of \$300-\$500 per hour based on complexity and needs of the Client. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the Client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer, check or credit card.

### **Ongoing Comprehensive Financial Planning**

Ongoing Financial Planning consists of an upfront charge of \$500 and an ongoing fee that is paid quarterly, in arrears, at the rate of \$750-\$7,500 per quarter, based on complexity and needs of the Client. The fee may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer, check or credit card. This service may be terminated at any time. Since fees are paid in arrears, no refund will be needed upon termination of the account.

The upfront portion of the Ongoing Financial Planning fee is for Client onboarding, data gathering, and setting the basis for the financial plan. This work will commence immediately after the fee is paid, and will be completed within the first 30 days of the date the fee is paid. Therefore, the upfront portion of the fee will not be paid more than 6 months in advance.

### **Employee Benefit Plan Services**

Account Value	Annual Advisory Fee
\$0 - \$3,000,000	0.65%
\$3,000,001 and Above	Negotiable

RWM will be compensated for Employee Benefit Plan services according to the value of plan assets. This does not include fees to other parties, such as Record Keepers, Custodians, or Third-Party-Administrators. Fees for this service are either paid directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly basis, and RWM's fee is remitted to RWM.

## Educational Seminars and Speaking Engagements

Seminars are offered to organizations and the public on a variety of financial topics. Fees range from \$1,000 to \$10,000 plus travel expenses, depending on the sponsor, date, location and program requested. All fees are to be paid within 15 calendar days of the conclusion of the seminar. The fee range is based on the content, amount of research conducted, the number of hours of preparation needed, and the number of attendees. The content is based on topics that are currently relevant in the financial planning environment, but primarily focus on education funding, financial aid planning, student loan advising, and tax planning.

In the event of inclement weather or flight cancellation, the Speaker shall make all reasonable attempts to make alternative travel arrangements to arrive in time for the presentation. If travel proves impossible, or the event is otherwise canceled, the Speaker's fee is waived, but the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred. In the event that the Client decides to cancel or change the date of the event for any reason besides weather or similar unforeseen causes, the Client will still be responsible for reimbursement of any non-refundable travel expenses already incurred, and will provide payment for 25% of the Speaker's fee if the cancellation occurs within 30 days of the event. In the event that the Speaker must cancel due to health or similar unforeseen circumstances, the Speaker will make all attempts to find a reasonable alternative engagement date and will absorb any incremental additional costs for obtaining alternative travel arrangements. If an alternative date cannot be obtained, the Client will not be responsible for any travel costs already incurred by the Speaker or any portion of the Speaker's fee.

Educational Seminars and Speaking Engagements may be provided pro-bono at RWM's discretion.

## Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

## Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not engage in side-by-side management.

## Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals and high net-worth individuals.

Our minimum account size requirement for investment management services or held away account services is \$250,000 for Clients who only wish to engage with RWM for investment management or held away account services. We do not have a minimum account size requirement for financial planning services.

## Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Our primary methods of investment analysis are Fundamental and Cyclical analysis.

**Fundamental analysis** involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

**Cyclical analysis** is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

## Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

## Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

## Material Risks Involved

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

### ***Market Risk***

Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

### ***Strategy Risk***

The Adviser's investment strategies and/or investment techniques may not work as intended.

### ***Small and Medium Cap Company Risk***

Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

### ***Turnover Risk***

At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

### ***Concentration Risk***

Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time, these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

### ***Interest Rate Risk***

Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

### ***Legal or Legislative Risk***

Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

### ***Inflation***

Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

## **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest. Digital assets and cryptocurrency markets tend to be more volatile. Though ETFs help mitigate volatility, it does not eliminate it. Cryptocurrency markets are still evolving, and future regulations could affect the performance of bitcoin ETFs. Spot bitcoin ETFs may charge higher internal management fees than traditional equity ETFs because the ETF must also pay fees for exchanging and securing bitcoins.

**Mutual Funds:** When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## Item 9: Disciplinary Information

### **Criminal or Civil Actions**

RWM and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

RWM and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

RWM and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of RWM or the integrity of its management.



## Item 10: Other Financial Industry Activities and Affiliations

No RWM employee is registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No RWM employee is registered, or have an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Ross Riskin is the owner and Vice President of Riskin & Riskin, PC (public accounting firm). At times, he will refer clients between RWM and Riskin & Riskin when appropriate but will not receive any compensation in exchange for the referral. Client's are never obligated to use the services of either party recommended to them. He devotes 2 hours per week during market trading hours to this activity.

RWM only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

### **Recommendations or Selections of Other Investment Advisors**

RWM does not recommend Clients to Outside Managers to manage their accounts.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities

### **Code of Ethics Description**

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

Integrity - Associated persons shall offer and provide professional services with integrity.

Objectivity - Associated persons shall be objective in providing professional services to Clients.

Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.

Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.

Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.

Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.

Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

## **Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest**

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

## **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

Our firm and its "related persons" may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

## **Trading Securities At/Around the Same Time as Client's Securities**

From time to time, our firm or its "related persons" may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of RWM to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, RWM will never engage in trading that operates to the client's disadvantage if representatives of RWM buy or sell securities at or around the same time as clients.

## **Item 12: Brokerage Practices**

### **Factors Used to Select Custodians and/or Broker-Dealers**

Riskin Wealth Management, LLC does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending custodians, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the custodian’s services. The factors we consider when evaluating a custodian for best execution include, without limitation, the custodian’s:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.);
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services;
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommends Charles Schwab & Co., Inc., a registered broker-dealer, member FINRA and SIPC (“Schwab”). Although Clients may request us to use a custodian of their choosing, we generally recommend that Clients open brokerage accounts with Schwab. We are not affiliated with Schwab. The Client will ultimately make the final decision of the custodian to be used to hold the Client’s investments by signing the selected custodian’s account opening documentation.

**Research and Other Soft-Dollar Benefits** We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab may provide us with certain services and products that may benefit us. All such soft dollar benefits are consistent with the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

1. Services that benefit you. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our Clients. Schwab's services described in this paragraph generally benefit you and your account.
2. Services that may not directly benefit you. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
  - Provide access to Client account data (such as duplicate trade confirmations and account statements)
  - Facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
  - Provide pricing and other market data
  - Facilitate payment of our fees from our Clients' accounts
  - Assist with back-office functions, recordkeeping, and Client reporting

3. Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
  - Educational conferences and events
  - Consulting on technology, compliance, legal, and business needs
  - Publications and conferences on practice management and business succession
4. Your brokerage and custody costs. For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

### ***Brokerage for Client Referrals***

We receive no referrals from a custodian, broker-dealer or third party in exchange for using that custodian, broker-dealer or third party.

### ***Clients Directing Which Broker/Dealer/Custodian to Use***

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific custodian to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions and this may cost Clients money over using a lower-cost custodian.

## **Aggregating (Block) Trading for Multiple Client Accounts**

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or access persons may participate in block trading with your accounts; however, they will not be given preferential treatment.

## **Item 13: Review of Accounts**

Ross Riskin, Member and CCO of RWM, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. RWM does not provide specific reports to financial planning Clients, other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed regularly on a quarterly basis by Ross Riskin, Member and CCO. The account is reviewed with regards to the Client's

investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, additions or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

RWM will provide written reports to Investment Advisory Clients on an annual basis. We urge Clients to compare these reports against the account statements they receive from their custodian.

## Item 14: Client Referrals and Other Compensation

### ***Compensation Received by Riskin Wealth Management, LLC***

RWM is a fee-only firm that is compensated solely by its Clients. RWM does not receive commissions or other sales-related compensation. Except as mentioned in Item 12 above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients.

### ***Client Referrals from Solicitors***

RWM does not, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

## Item 15: Custody

RWM does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which RWM directly debits their advisory fee:

- i. RWM will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- ii. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- iii. The Client will provide written authorization to RWM, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

## Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

Registered Investment Advisors are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

## Item 19: Requirements for State-Registered Advisors

### **Ross A. Riskin**

Born: 1991

### **Educational Background**

- 2017 - 2020, Sacred Heart University, Doctor of Business Administration in Finance
- 2012 - 2013, Bentley University, Master of Science in Taxation

- 2012 - 2013, Bentley University, Master Personal Financial Planner Certificate
- 2009 - 2012, Fairfield University, Bachelor of Science in Accounting

## Business Experience

- 05/2022 – Present, Investments & Wealth Institute, Chief Learning Officer
- 01/2022 – Present, visiWealth, LLC, Member and Chief Creative Officer
- 10/2019 – Present, Riskin Wealth Management, LLC, Member and CCO
- 11/2014 – Present, Riskin & Riskin, PC, Vice President
- 09/2018 – 05/2022, The American College of Financial Services, Associate Professor of Taxation and ChFC Program Director
- 05/2017 – 09/2018, The American Institute of Certified College Financial Consultants, LLC, Founder
- 05/2015 - 08/2018, Albertus Magnus College, Assistant Professor of Accounting and Finance, CFP Program Director
- 08/2013 - 11/2014, Deloitte Tax LLP, Senior Tax Consultant
- 08/2012 - 09/2018, Riskin Advisory, LLC, Managing Member
- 06/2012 - 08/2012, Ernst & Young LLP, FSO Tax Intern
- 09/2010 - 04/2012, Venman & Co. LLC, Tax & Accounting Intern
- 06/2009 - 08/2010, Robert M. Riskin, CPA, PC, Tax & Accounting Intern

## Professional Designations

**Personal Financial Specialist (PFS):** This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

**Certified Public Accountant (CPA):** CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain



client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (SSPFPS).

**Certified College Financial Consultant (CCFC):** This designation is issued by the American Institute of Certified College Financial Consultants (AICCCFC) and is granted to individuals who meet all of the following prerequisites: possess one of the following professional designations: CPA, CFP, ChFC, CPWA, CIMA, RMA, AFC or provide evidence of sufficient education and experience to be deemed satisfactory by the AICCCFC. Designees must complete a comprehensive education program that covers education funding, financial aid planning, student loan advising, and practical planning strategy topics, and receive a passing grade of 80 or higher on all respective assessments in the program. In order to maintain the CCFC designation, designees must complete four hours of continuing professional education on an annual basis if they possess one of the approved professional designations or 15 hours if they do not. In addition, CCFC designation holders must abide by the Code of Ethics, which requires designees to act with integrity, objectivity, competence, fairness, professionalism, diligence, and maintain client confidentiality.

## **Other Business Activities**

Ross Riskin is currently employed as Chief Learning Officer of the Investments & Wealth Institute (a nonprofit membership organization). This activity is a remote position and he devotes 10 hours per week during market trading hours to this activity.

Ross Riskin is an owner and Vice President of Riskin & Riskin, PC (a public accounting firm). He devotes 2 hours per week during market trading hours to this activity.

Ross Riskin is an owner and Chief Creative Officer of visiWealth, LLC (an educational content company). He devotes 3 hours per week during market trading hours to this activity.

Ross Riskin serves on the Advisory Board for the American Institute of Certified College Financial Consultants. His participation in this activity does not take place during market trading hours.

## **Performance-Based Fees**

RWM is not compensated by performance-based fees.

## **Material Disciplinary Disclosures**

No management person at Riskin Wealth Management, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## **Material Relationships That Management Persons Have With Issuers of Securities**

Riskin Wealth Management, LLC, nor Ross Riskin, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

## **Additional Compensation**

Ross Riskin does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through RWM.

## **Supervision**

Ross Riskin, as Member and Chief Compliance Officer of RWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## **Requirements for State Registered Advisors**

Ross Riskin has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

# Riskin Wealth Management, LLC

33 Main Street, Unit 2  
Newtown, Connecticut 06470

(203) 344-5632

[www.riskinwealth.com](http://www.riskinwealth.com)

Dated September 16, 2024

## Form ADV Part 2B – Brochure Supplement

*For*

**Ross Riskin 7188657**

Member and Chief Compliance Officer

This brochure supplement provides information about Ross Riskin that supplements the Riskin Wealth Management, LLC (“RWM”) brochure. A copy of that brochure precedes this supplement. Please contact Ross Riskin if the RWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Ross Riskin is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number 7188657.

## Item 2: Educational Background and Business Experience

### Ross Riskin

Born: 1991

#### Educational Background

- 2017 - 2020, Sacred Heart University, Doctor of Business Administration in Finance
- 2012 - 2013, Bentley University, Master of Science in Taxation
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requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

In addition to the Code of Professional Conduct, AICPA members who provide personal financial planning services are required to follow the Statement on Standards in Personal Financial Planning Services (SSPFPS).

**Certified College Financial Consultant (CCFC):** This designation is issued by the American Institute of Certified College Financial Consultants (AICCCFC) and is granted to individuals who meet all of the following prerequisites: possess one of the following professional designations: CPA, CFP, ChFC, CPWA, CIMA, RMA, AFC or provide evidence of sufficient education and experience to be deemed satisfactory by the AICCCFC. Designees must complete a comprehensive education program that covers education funding, financial aid planning, student loan advising, and practical planning strategy topics, and receive a passing grade of 80 or higher on all respective assessments in the program. In order to maintain the CCFC designation, designees must complete four hours of continuing professional education on an annual basis if they possess one of the approved professional designations or 15 hours if they do not. In addition, CCFC designation holders must abide by the Code of Ethics, which requires designees to act with integrity, objectivity, competence, fairness, professionalism, diligence, and maintain client confidentiality.

### Item 3: Disciplinary Information

No management person at Riskin Wealth Management, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### Item 4: Other Business Activities

Ross Riskin is currently employed as Chief Learning Officer of the Investments & Wealth Institute (a nonprofit membership organization). This activity is a remote position and he devotes 10 hours per week during market trading hours to this activity.

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## Item 5: Additional Compensation

Ross Riskin does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through RWM.

## Item 6: Supervision

Ross Riskin, as Member and Chief Compliance Officer of RWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

## Item 7: Requirements for State Registered Advisors

Ross Riskin has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.