

*This brochure supplement provides information about Joseph John Kovach that supplements the Rockport Wealth, LLC brochure. You should have received a copy of that brochure. Please contact Joseph John Kovach if you did not receive Rockport Wealth, LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Joseph John Kovach is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Rockport Wealth, LLC**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Joseph John Kovach**

Personal CRD Number: 2620971

Investment Adviser Representative

Rockport Wealth, LLC  
22730 Fairview Center Dr Suite # 150  
Fairview Park, OH 44126  
(216) 226-4560  
[joe@rockportwealth.com](mailto:joe@rockportwealth.com)

UPDATED: 01/07/2019

## Item 2: Educational Background and Business Experience

**Name:** Joseph John Kovach      **Born:** 1967

### **Educational Background and Professional Designations:**

#### **Education:**

BA Business Administration Marketing, Cleveland State University - 1990

#### **Designations:**

##### **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.

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:

- i. 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
- ii. 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.

### **Business Background:**

05/2018 - Present	Member Rockport Wealth, LLC
05/2012 - Present	Investment Adviser Representative Cetera Advisors
05/2012 - Present	Registered Representative Cetera Advisors
01/1995 - 05/2012	Investment Specialist New England/Metlife

### **Item 3: Disciplinary Information**

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

### **Item 4: Other Business Activities**

Joseph John Kovach is a registered representative of Cetera Advisors and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. RW always acts in the best interest of the client, including with respect to the sale of commissionable products to

advisory clients. Clients are in no way required to implement the plan through any representative of RW in such individual's capacity as a registered representative.

Joseph John Kovach is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. RW always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of RW in connection with such individual's activities outside of RW.

Joseph John Kovach is an investment adviser representative with another investment advisory firm; Cetera Advisors. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. RW always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any RW representative in such individual's outside capacities.

### **Item 5: Additional Compensation**

Joseph John Kovach does not receive any economic benefit from any person, company, or organization, other than Rockport Wealth, LLC in exchange for providing clients advisory services through Rockport Wealth, LLC.

### **Item 6: Supervision**

As a representative of Rockport Wealth, LLC, Joseph Kovach is supervised by Adam Richard Stalnaker, the firm's Chief Compliance Officer. Adam Richard Stalnaker is responsible for ensuring that Joseph Kovach adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Adam Richard Stalnaker is (216) 226-4560.

## Item 7: Requirements For State Registered Advisers

*This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.*

- A. Joseph John Kovach has NOT been involved in any of the events listed below.
1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
  2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) an investment or an investment-related business or activity;
    - b) fraud, false statement(s), or omissions;
    - c) theft, embezzlement, or other wrongful taking of property;
    - d) bribery, forgery, counterfeiting, or extortion; or
    - e) dishonest, unfair, or unethical practices.
- B. Joseph John Kovach has NOT been the subject of a bankruptcy.