

ROCKPORT WEALTH, LLC
doing business as “Rockport Wealth Advisors”

CLIENT BROCHURE

This Brochure provides information about the qualifications and business practices of Rockport Wealth, LLC (doing business as “Rockport Wealth Advisors”). If you have any questions about the contents of this Brochure, please contact us (216) 226-4560 or via email to info@rockportwealth.com. The information in this Brochure has not been approved or verified by any state securities regulator or the United States Securities and Exchange Commission (“SEC”). Registration does not imply a certain level of skill or training. Additional information about Rockport Wealth is available on the SEC’s Advisor Search website at www.adviserinfo.sec.gov.

Rockport Wealth’s CRD number is: 297122

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May 4, 2022

ITEM 2: MATERIAL CHANGES

Rockport Wealth, LLC, doing business as “Rockport Wealth Advisors” (RWA) amended this Form ADV 2A Brochure on **May 4, 2022**, to report the following updates:

We are pleased to welcome Michael A. Curley as a new Investment Adviser Representative. For more information, please refer to Mr. Curley’s ADV 2B Brochure attached to this ADV 2A Brochure.

Items 4, 5 and 7 were updated to provide information about RWA’s new consultation services, and the associated fees. Hourly fees range between \$150-\$250. The services to be provided and RWA’s fee will be agreed upon at engagement, based on the scope and/or complexity of services. RWA imposes a minimum \$5000 fee for consultation services pertaining to Delaware Statutory Trusts.

Item 4.C was updated to address RWA’s specific fiduciary duties when providing advice and recommendations on retirement plan rollovers.

Items 8.C and 12.A was updated to provide information about the unique risks associated with Delaware Statutory Trusts (DSTs). RWA does not manage DSTs but offers consultation services to accredited investors who are interested in these investment vehicles. Clients may utilize their preferred service provider for a DST. Rockport Wealth will generally recommend the services of Inland Securities Corporation, Member FINRA/SIPC.

Rockport Wealth Advisors previously amended this Form ADV 2A Brochure on **March 10, 2022**, to report the following: Item 4.E: RWA’s fiscal year end assets under management as of December 31, 2021, totaled \$95,822,000 in 295 accounts. Item 17: RWA will vote proxies for managed discretionary accounts unless a client wishes to retain voting authority. The Brochure now reflects RWA’s proxy voting policies. Joe Kovach votes proxies on behalf of clients, under the supervision of the Advisor’s chief compliance officer.

Amendments over the past year: This Brochure was previously updated in June, **July, August, and October 2021**, as follows:

Item 14. This section was updated in October to reflect that RWA may contract the services of solicitors who provide client referral services. These services do not impact the fees our clients pay for advisory services.

In August, Item 12 was updated to reflect that RWA recommends the brokerage and custodial services of AXOS Clearing, LLC doing business as “AXOS Advisor Services” (or “AXOS”). AXOS acquired E*Trade Advisor Services on August 2, 2021, and the majority of the firm’s assets are now custodied with AXOS.

In July, Item 4.E: was updated to reflect that RWA managed \$83,632,000 as of June 30, 2021.

ITEM 3: TABLE OF CONTENTS

Cover Page	1
Item 2: Material Changes	2
Item 3: Table of Contents	3
Item 4: Advisory Business	6
A. Description of the Advisory Firm	6
B. Types of Advisory Services	6
1. Financial Planning and Investment Management	6
C. Client Tailored Services and Client Imposed Restrictions	9
D. Wrap Fee Programs	10
E. Amounts Under Management	10
Item 5: Fees and Compensation	11
A. Fee Schedule	11
1. Financial Planning and Investment Management Services	12
B. Payment of Fees	12
1. Financial Planning, Investment Management and Consultations Services	12
C. Other Types of Fees or Expenses	13
D. Prepayment of Fees	13
E. Compensation for Sales of Securities or Other Investment Products	14
Item 6: Performance-Based Fees and Side-By-Side Management	15
Item 7: Types of Clients	15
Item 8: Methods of Analysis, Investment Strategies, and Risk of Loss	16
A. Methods of Analysis and Investment Strategies	16
B. Material Risks	17
C. Types of Securities – Material Risks	18

Item 9: Disciplinary Information	19
Item 10: Other Financial Industry Activities and Affiliations	20
A. Registration as a Broker/Dealer or Broker/Dealer Representative	20
B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Adviser	20
C. Relationships Material to this Advisory Business and Possible Conflicts of Interests / Other Business Activities	20
D. Selection of Other Advisers	21
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	21
A. Code of Ethics	21
B. Recommendations Involving Material Financial Interests	22
C. Trading in Securities – Conflicts of Interest	23
D. Trading in Securities – Timing and Conflicts of Interest	23
Item 12: Brokerage Practices	23
A. Factors in the Selection of Broker/Dealers	23
1. Research and Other Soft-Dollar Benefits	24
2. Brokerage for Client Referrals	26
3. Directed Brokerage	26
B. Aggregation – Purchase or Sale of Securities	27
Item 13: Reviews of Accounts	27
A. Frequency and Nature of Periodic Reviews and Reviewers	27
B. Non-Periodic Reviews	27
C. Regular Reports	27
Item 14: Client Referrals and Other Compensation	28
A. Economic Benefits Received from Non-Clients for Advice or Other Advisory Services	28
B. Compensation for Client Referrals	28
Item 15: Custody	28
Item 16: Investment Discretion	29
Item 17: Voting Client Securities	29

Item 18: Financial Information	30
A. Balance Sheet.	30
B. Financial Conditions Reasonably Likely to Impair Contractual Commitments to Clients	30
C. Bankruptcy Petitions During the Past Ten Years	30
Item 19: Requirements for State Regulated Advisers	30
Privacy Policy	32

Form ADV 2B Brochures follow this Brochure

ITEM 4: ADVISORY BUSINESS

A. DESCRIPTION OF THE ADVISORY FIRM.

Rockport Wealth, LLC doing business as “Rockport Wealth Advisors” (“Rockport Wealth Advisors” or “Advisor”) was formed in May 2018. The Advisor is an Ohio limited liability company headquartered in Fairview Park, Ohio. The principal owners are ARS Capital Inc. and JJK Financial Inc. Adam R Stalnaker is the owner of ARS Capital Inc and Joseph John Kovach is the owner of JJK Financial Inc. C. David Dickinson is the Advisor’s Chief Compliance Officer.

Rockport Wealth Advisors is a registered investment adviser and as such is a fiduciary to each of its clients. The Advisor is not a broker//dealer or insurance agency and therefore does not accept commissions for advisory services. Rockport Wealth Advisors is only compensation in the form of advisory fees paid by its clients.

“Investment Advisor Representatives” are those persons authorized to deliver investment advisory services on behalf of the Advisor. Two of the Advisor’s investment adviser representatives, Adam Stalnaker and Joseph Kovach are dually registered as registered representatives of an unaffiliated broker/dealer and are independently licensed insurance agents and as such can accept commissions for securities and insurance representatives in these capacities. These relationships are discussed at Item 10.C of this Brochure.

B. TYPES OF ADVISORY SERVICES

Rockport Wealth Advisors offers *fee-based* **Financial Planning, Investment Management, and Consultation Services**. The Advisor offers an initial, complimentary consultation to discuss the advisory services available; to give a prospective client an opportunity to review services desired; and to determine the possibility of a potential Client-Advisor relationship.

Financial Planning Services

Rockport Wealth Advisors’ Financial Planning Services may be comprehensive in nature or can be tailored to address one or more components of financial planning. The services requested may include short-term and/or long-term goal planning as directed by the client. Financial Planning Services are available on an hourly basis, where services terminate at the conclusion of services or Rockport Wealth Advisors can be engaged to provide ongoing services. The services to be provided and the Advisor’s fee(s) are agreed upon at the time of engagement and may include (as requested):

1. Initial Consultation (Free)
 - a. Assess current financial situation and discuss the planning process and Rockport Wealth’s services.
2. Detailed meeting to review the client’s financial situation in depth in an effort to determine our client’s objectives, goals, and concerns.
3. Prepare and deliver recommendations
 - a. Delivery of a financial plan including current net worth (balance sheet), documented goals, action items and more.
 - b. Recommendations
 - c. Client walkthrough of plan and any questions

Included in the ongoing plan:

1. Quarterly check-ins with our client to assess the financial plan, implementation of the plan, limitations, adjustments needed, and assess new variables in a client's financial picture.
2. Year-end review and discussion pertaining to the plan and identify necessary updates based on input from our client
3. A new/updated financial plan annually.

Financial Planning Services can include:

1. Income/Spending/Budgeting
2. Savings
3. Debt Strategies
4. Credit Card Reward Analysis
5. Tax planning
6. Estate Planning
7. Retirement Planning
8. Education Planning
9. Employee Benefits Planning
10. Insurance Planning
11. Charitable Gift Planning

When financial planning services or information are limited, clients must understand that comprehensive planning needs and or objectives may not be fully considered due to the client's option to receive limited services, the lack of information received, and/or client disclosure.

When providing a review or advice on investments within retirement plans, the advice and any recommendations are limited to plan offerings and the service provider(s) selected by the plan providers.

Implementation of any advice or recommendations pertaining to securities or non-securities matters, in whole or in part, is entirely at the client's discretion via the service provider(s) of the client's choice.

Clients requiring assistance on issues relating to matters outside of financial and investment advisory topics should consult their personal tax adviser, legal counsel, or other professionals for expert opinions.

Financial Planning Services will not include any portfolio monitoring, investment reviews, or investment management. Investment management services may be available via a new client agreement.

Rockport Wealth Advisors offers a separate financial planning program for Army Rangers, other military members, and veterans. Services include:

- An all-in-one comprehensive financial planning solution to support every stage of life.
- A customized "Financial Navigation Map" designed to help our client accomplish their most important financial goals.
- Personal collaboration with an investment adviser representative with many years of experience in investment and financial planning.
- State of the art mobile technology, allowing clients to view their plan on any device at any time of day or night.
- Ongoing education to keep clients abreast of the most important financial issues they may face.

Investment Management Services

Rockport Wealth Advisors' investment management services are ongoing in nature, focus solely on portfolio management, and do not include financial planning services or consultation services outside the scope of the managed investments. Investment Management Services are ongoing until terminated in writing by either party.

Investment Management Services begin only after the Client and Advisor formalize the relationship with a properly executed client agreement. After the formal engagement and depending upon the scope of the engagement, the Advisor and client will share in a data gathering and discovery process in an effort to determine the client's stated needs, goals, intentions, time horizons, risk tolerance and investment objectives, based upon information provided by the client and the nature of services requested. Rockport Wealth Advisors and its client will normally complete a risk assessment, investment policy statement ("IPS") or similar document, depending upon the scope of services to be provided.

After an analysis and data-gathering process and depending upon the nature of services requested, Rockport Wealth Advisors may prepare reviews, analysis, asset allocation recommendations, and may recommend specific investments. Rockport Wealth Advisors utilizes the information provided by the client to prepare portfolio recommendations or adjustments in an existing portfolio. Rockport Wealth Advisors can tailor services as desired by the client, however where Investment Management Services or information are limited, clients must understand that comprehensive investment needs and or objectives may not be fully considered due to the client's option not to receive limited services, the lack of information received, and/or client disclosure.

Recommendations may include planning for long-range goals (i.e., retirement planning or college funding) or other segments of an investment plan that may be desired. Betterment's program will recommend an investment plan via the digital interface that is based on Betterment's investment methodology regarding asset allocation strategies, ongoing portfolio management, and certain information and preferences provided by Rockport Wealth Advisors and/or our client information (via the IPS). Rockport Wealth Advisors and our client may adjust the IPS via the available options in the interface in order to provide further input for Betterment's discretionary investment management. The IPS memorializes the investment goals and strategic management policies governing our client's account.

Recommended investments will normally include (as appropriate for each client's stated situation): exchange traded index funds, mutual funds, other similar equity related index funds, stocks, bonds, real estate investment trusts, master limited partnerships, money market funds, U.S. treasury funds, cash sweep accounts, and other liquid cash and cash-like vehicles.

In addition to its in-house investment management services, Rockport Wealth Advisors has entered into an agreement with Betterment, LLC ("Betterment") to utilize among other things, Betterment's software, advice, and digital services on a sub-advisory basis. This means Rockport Wealth Advisors maintains its role as your primary investment adviser while utilizing the investment platform available through Betterment.

Betterment may also make available certain model investment portfolios developed by third-party providers (each, a "Model Portfolio Provider") with products and/or allocations (a "Model Portfolio") that differ from the products and/or allocations Betterment has selected based on Betterment's investment methodology. These investment opportunities are outside the realm of Betterment's IPS, and management and certain features of Betterment's digital interface may not work in conjunction with a given model portfolio. In such cases, Rockport Wealth Advisors shall be responsible for managing the assets in a model portfolio.

The ongoing Investment Management Services provided are based upon the client's stated individual needs and objectives. In each case, the stated individual needs, goals, and desires of clients are taken into consideration. Clients will grant Betterment limited discretionary authority to implement securities transactions via the Betterment service agreement. Rockport Wealth Advisors may also maintain limited discretion (with the client's authorization in the Rockport Wealth Advisors client agreement) in order to assist clients with the implementation of the investment recommendations and portfolio changes. Within the Betterment program, the Advisor is not be permitted to make withdrawals or deposits of funds, establish any sources for funding an account or destinations for withdrawals from an account, and will not have the authority to establish new Betterment accounts on a client's behalf.

Rockport Wealth Advisors will remain available for ongoing consultation, advice, and recommendations. The Advisor will provide ongoing monitoring of the portfolio in accordance with the directives provided. The underlying portfolio assets will be reviewed internally on a frequent basis (generally daily), the client's portfolio will be internally reviewed no less than quarterly, but reviews may occur more frequently, depending upon the types of investments, market conditions, when the client reports (actual or potential) changes in their financial condition, at the discretion of the Advisor, and in conjunction with significant deposits or withdrawals.

Clients engaging investment advisory services must play an active role. Rockport Wealth requires its client to participate in the formation of the investment plan, the development of investment advice and recommendations and the ongoing services provided. Clients may call the office during regular business hours to discuss their portfolio or ask questions, but the Advisor recommends that clients initiate a meeting with the Advisor no less than annually. *However, clients are obligated to immediately inform the Advisor of any changes in their financial situation to provide the Advisor with the opportunity to review the new data to ensure it the portfolio continues to be structured to help meet the client's stated needs and objectives.*

Rockport Wealth Advisors is a fiduciary to its clients. As such, the Advisor is responsible for gathering an appropriate amount of information pertaining to its clients' financial situation, investment objectives, and any reasonable restrictions imposed (as well as changes thereto) and when a client is utilizing our services with Betterment's management offerings, we are responsible for ensuring client data is promptly provided to Betterment. Rockport Wealth Advisors is also responsible for monitoring the client's account(s) on an ongoing basis. The Advisor will also help to ensure that its clients' personal data is accurate and current in-house and in Betterment's digital records. Betterment is solely responsible for investment management, best execution, portfolio reporting, fee calculation and withdrawals, and other services it agrees to provide within its respective program. Betterment's services are independent of any other services Rockport Wealth Advisors may agree to provide to its client.

Consultation Services

Rockport Wealth Advisors offers hourly or project-based consultation services. Services can focus on topics of interest to the client or relating to Delaware Statutory Trusts. Specific services and fees will be determined at the time of engagement. Consultation services terminate on delivery unless otherwise agreed to in the Client Agreement.

C. CLIENT TAILORED SERVICES AND CLIENT IMPOSED RESTRICTIONS

Rockport Wealth Advisors focuses on providing individualized services. The Advisor can tailor services to focus only on certain portfolio components, depending upon the client's wishes and/or the nature of the engagement. However, where client services or information are limited, clients must understand that comprehensive investment needs and objectives may not be fully considered due to the client's option to receive limited services, the lack of information received, and/or client disclosure. Rockport Wealth Advisors and the client will

share in a data gathering and discovery process in an effort to determine the client's stated needs, goals, intentions, time horizons, risk tolerance and investment objectives, based upon information provided by the client and the nature of services requested. The client and Advisor may complete a risk assessment, investment policy statement ("IPS") or similar documentation, depending upon the nature of services to be provided.

Clients may impose reasonable restrictions pertaining to certain securities or types of securities in accordance with their values or beliefs and such instructions will be agreed to in writing between the client and the Advisor.

Important Note About Retirement Plan Rollovers

As noted throughout this Brochure, Rockport Wealth Advisors is a fiduciary to each of its clients. This includes when we provide investment advice to you regarding your retirement plan account or individual retirement account, within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interests ahead of yours. At the time of a rollover recommendation, we will provide you with a written disclosure discussing the reasons the rollover is in your best interests. Also, under this special rule's provisions, we must:

- * Meet a professional standard of care when making investment recommendations (give prudent advice).
- * Never put our financial interests ahead of yours when making recommendations (give loyal advice).
- * Avoid misleading statements about conflicts of interest, fees, and investments
- * Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- * Charge no more than is reasonable for our services; and
- * Give you basic information about conflicts of interest.

Clients may desire to place or keep certain assets within client's account(s) that have been / are selected by the client and are not the subject of investment advice by Rockport Wealth Advisors. These are known as "self-directed" assets. The Advisor will not manage this facet of the client's portfolio. Rockport Wealth Advisors will therefore have no responsibility to provide consultation, suitability reviews, due diligence research or any other services relating to the self-directed assets in client's account(s) and will therefore have no liability for any loss relating to self-directed assets. Should the Advisor ever agree to assist a client with a transaction involving a self-directed asset, it will do so only as a value-added service.

D. WRAP FEE PROGRAMS

Rockport Wealth does not manage or sponsor a wrap fee program manager or sponsor. Betterment may offer various wrap fee investment programs as disclosed in their program's Form ADV 2A Brochure, but Rockport Wealth Advisors is not affiliated with Betterment.

E. AMOUNTS OF ASSETS UNDER MANAGEMENT

As of December 31, 2021, Rockport Wealth Advisors managed \$95,822,000.

ITEM 5: FEES, COMPENSATION AND TERMINATION OF SERVICES

A. FEE SCHEDULES

Financial Planning

Rockport Wealth Advisors' negotiable hourly fee ranges between \$150 - \$250. The fee rate will be determined and agreed upon at engagement, based on the scope and/or complexity of services. The Advisor's ongoing services involves a one-time set up fee of \$250 and a \$50 monthly fee, in advance of services.

Rockport offers a separate program for Army Rangers, and other military members, and veterans. The initial setup fee is \$150 and an ongoing monthly fee of \$50 starting in month 2.

Clients may terminate the financial planning agreement without penalty and receive a full refund of the Advisor's fees, within five business days of signing the Financial Planning Agreement with written notice to the Advisor. Thereafter, clients may terminate the Financial Planning Agreement upon written notice to Rockport Wealth Advisors. Where services are terminated prior to the end of the conclusion of hourly services, the Advisor will only invoice for time and effort up until the effective date of termination. If the ongoing planning services are terminated prior to the end of the pre-paid monthly billing, the fee will not be refunded.

Investment Management Services

Rockport Wealth Advisors' Investment Management fees are calculated as a percentage of assets under management. The agreed upon annual fee is based on the nature, complexity, and scope of services as well as the amount and nature of assets to be managed, pre-existing relationships, and other factors, at the discretion of the Advisor as follows:

Asset Value	Standard Fee Schedule
\$0 - \$250,000	2.25%
\$250,001 - \$500,000	2.00%
\$500,001 - \$ 1,000,000	1.50%
\$ 1,000,001 - \$ 2,500,000	1.25%
\$2,500,001 - \$5,000,000	1.00%
\$5,000,001 +	.75%

Rockport Wealth Advisors' management fee is invoiced monthly in advance. Each monthly fee is based on the portfolio value as determined by your custodian on the last market day of the previous month. This value is multiplied by 1/12th of the annual management fee.

A pro-rata fee is calculated for services initiated at any time other than at the beginning of a calendar month. If a pro-rata fee applies, we will calculate the initial fee using the assets deposited with your custodian, divided by 30 or 31 days to determine the daily rate. The daily rate is then multiplied by the number of days service are provided.

The advisory fee may be revised during the engagement, particularly if different needs / complexities arise or the scope of services should change. In such cases, the Advisor will notify you of its intention to modify the fee with at least 30 days written notice. Should you decide not to accept the amended fee terms, you are welcome to terminate services at any

time without penalty. While Rockport Wealth takes the position that its fees are competitive, fees may be higher or lower than fees charged by other financial services providers.

Betterment collects the total investment management fee of 1% and retains .25% for its services for its sub-advisory services in accordance with its separate agreement with our clients. Rockport Wealth Advisors is compensated for its investment management services at annual rate of .75% of the assets under management. Fees are invoiced quarterly in arrears and is based on the portfolio value on the last market day of the prior quarter, as determined by the client's custodian. Each quarter's fee is calculated by multiplying the portfolio value by the annual fee and dividing the sum by 4. A pro-rata fee is calculated for services initiated at any time other than at the beginning of a calendar quarter.

Consultation Services

Rockport Wealth Advisors' negotiable hourly fee ranges between \$150 - \$250. For larger projects, the Advisor may propose a project fee, using the Adviser's hourly rate as a guide. The Advisor's fee for consultation on Delaware Statutory Trusts involves a minimum fee of \$5000. The services and fee will be agreed upon at engagement, based on the scope and/or complexity of services.

B. PAYMENT OF FEES

Financial Planning

Rockport Wealth's fees are paid directly to Rockport Wealth Advisors.

Investment Management

Rockport Wealth Advisors' contractually agreed fees will be deducted from clients' custodial accounts with our client's authorization. Rockport Wealth Advisors adheres to the following required criteria when payment is deducted from the client's account via a qualified custodian, as required by the Ohio Securities Act as follows: 1) The client provides written authorization permitting the fees to be paid directly from the client's account held by the independent qualified custodian and the authorization is limited to withdrawing contractually agreed upon Investment Advisor fees; (2) The client will directly receive regular (monthly or quarterly) reports directly from the qualified custodian which reflect the Advisor's fee deduction; (3) The frequency of fee withdrawal shall be specified in the written authorization / Agreement; 4) The custodian of the account shall be advised in writing of the limitation on the Advisor's access to the account and; (5) The client shall be able to terminate the written billing authorization or agreement at any time.

Betterment's separate agreements with clients and Rockport Wealth Advisors provide authority for Betterment to directly debit advisory fees from clients' accounts via the qualified custodian holding clients' funds and securities, and to disburse the Advisor's portion to Rockport Wealth Advisors. Betterment is required to follow the same criteria outlined in the above paragraph when deducting fees via client accounts held at a qualified custodian.

It is important to note that custodial firms do not verify advisory fees. Therefore, clients should review their custodial statements carefully. If a client should have any questions or concerns in connection with an advisory fee deduction, they should promptly contact Rockport Wealth Advisors and Betterment. If at any time during the engagement, the client fails to receive the regular statements produced by the custodian or they have new address information to report, it is important for the client to promptly notify Rockport Wealth Advisors and their custodian.

Clients may terminate the Investment Management Services without fees due within 5 business days of executing the Rockport Wealth Advisors Client Agreement, where Rockport Wealth Advisors' Form ADV 2 Brochures were not delivered at least 48 hours prior to engagement. Alternatively, services may be immediately terminated upon receipt of written notice by either party. If the effective date of termination occurs prior to the end of a billable

month, our client will only be charged management fees up until the effective date of termination.

Consultation Services

Hourly fees are billed at the conclusion of services and paid directly to Rockport Wealth Advisors. For project-based services, the Advisor may request ½ of the proposed fee at the time of engagement, with the balance due at the conclusion of services. Because services relating to Delaware Statutory Trusts are time sensitive the entire project fee may be due at engagement.

C. FEES ASSOCIATED WITH INVESTING

Clients are responsible for the payment of all third-party fees associated with investing. Clients pay transaction and brokerage commissions to their broker/dealer or other service providers ("*Financial Institution[s]*") as well as any fees associated with their particular accounts (e.g., account opening, maintenance, transfer, termination, wire transfer, retirement plan, trust fees, and all such applicable third party 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.

All fees paid to the Advisor for advisory services are separate from the fees and expenses charged to shareholders of exchange traded funds (ETFs) or mutual fund shares offered by mutual fund companies. A complete explanation of the expenses charged by a mutual fund or ETF is contained in the respective fund prospectus. Clients are encouraged to read each prospectus and securities offering document. If a mutual fund previously purchased by or selected by a client should impose a sales charge, a client may pay an initial or deferred sales charge. Rockport Wealth Advisors does not receive any portion of these investment-related fees. Such charges, fees and commissions are exclusive of and in addition to the Advisor's fees. However, in their separate capacities as registered representatives of an unaffiliated broker/dealer, the investment adviser representatives of Rockport Wealth Advisors do accept commissions for securities recommendations as discussed at Item 10.C of this Brochure.

D. PREPAYMENT OF FEES

Financial Planning: As noted at Item 5.A, Rockport Wealth Advisors collects fees monthly and in advance for its ongoing financial planning services. At any time during the engagement, either party may immediately terminate services with written notice to the other. Where services are terminated prior to the end of a billing period, Rockport Wealth Advisors will promptly return a pro-rated refund of unearned fees. This means the Advisor will take the pre-paid monthly fee and count back to the effective date of termination in order to calculate the refund.

Investment Management: Either party can thereafter terminate Rockport Wealth Advisors' Investment Management Agreement upon written request to the other and at any time, without penalty. Where services are terminated prior to the end of the invoiced month, the Advisor will promptly return a pro-rated refund of unearned fees (for the days remaining in the billing period after the effective date of termination). Rockport Wealth Advisors will prepare a statement showing how any pre-paid fees were applied and will detail how the refund was calculated.

Betterment's services can be terminated in accordance with the termination provisions in the Betterment client agreement.

Consultation Services: Consultation services are invoiced in arrears. Where services are terminated prior to the end of a billing period, Rockport Wealth Advisors will only invoice for services provided up until the effective date of termination. In the case of Delaware Statutory Trusts, if services are terminated prior to conclusion and the Advisor's fee was paid in advance, the Advisor will calculate a refund, less the time incurred by the Advisor at the Advisor's maximum hourly rate (\$250).

E. OTHER COMPENSATION FOR THE SALE OF SECURITIES OR OTHER INVESTMENT PRODUCTS TO CLIENTS

Rockport Wealth Advisors is a fee-based Registered Investment Advisor and only receives compensation in the form of investment advisory fees paid directly by clients.

Outside business activities (financial and investment related):

Adam R. Stalnaker, Joseph J. Kovach, and Michael A. Curley are separately engaged as registered representatives of an unaffiliated broker/dealer (Private Client Services LLC) and as disclosed at Item 10.C of this Brochure, receive commissions for securities transactions placed with this broker/dealer.

Adam R. Stalnaker, Joseph J. Kovach, and Michael A. Curley are separately engaged as independently licensed insurance agents and receive normal commissions paid by insurance companies when clients purchase insurance through them. This information is also discussed at Item 10.C of this Brochure.

1. The outside business activities described above present a conflict of interest.

Rockport Wealth Advisors' investment adviser representatives who are registered with an unaffiliated broker/dealer may accept compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds to investors in connection with these outside activities. In addition, if clients purchase insurance products from our personnel members who are licensed insurance agents, they will receive normal commissions paid by insurance companies. These activities present a conflict of interest and gives our registered personnel an incentive to recommend products based on the compensation received rather than the client's needs.

It would be rare for Rockport Wealth Advisors' insurance licensed personnel to recommend annuity products to the Advisor's clients.

Rockport Wealth Advisors is a fiduciary to each of its clients. When making a recommendation to utilize the services associated with our investment adviser representatives' outside business activities to a Rockport Wealth Advisors client, we must act in the best interest of that client and must exercise reasonable due diligence, care, and skill in making such a recommendation, without placing financial or other interest ahead of our client's interests. Care obligation: In making annuity recommendations, the representative who is insurance licensed must exercise reasonable diligence, care, and skill to 1. Know the consumer's financial situation, insurance needs and financial objectives; 2. Understand the available recommendation options after making a reasonable inquiry into options available to the agent; 3. Have a reasonable basis to believe the recommended option effectively addresses the consumer's financial situation, insurance needs and financial objectives over the life of the product, as evaluated in light of the consumer profile information; and 4. Communicate the basis or bases of the recommendation.

In the case of an exchange or replacement of an annuity, insurance agents must consider the whole transaction, which includes taking into consideration whether: 1. The advisory client / consumer will incur a surrender charge, be subject to the commencement of a new surrender period, lose existing benefits, such as death, living or other contractual benefits, or be subject to increased fees, investment advisory fees or charges for riders and similar product enhancements; 2. The replacing product would substantially benefit the consumer in comparison to the replaced product over the life of the product; and 3. The consumer has had another annuity exchange or replacement and, in particular, an exchange or replacement within the preceding 60 months.

The licensed agent will provide the commission and/or fee information to the client on a fully disclosed basis and the disclosure will include a statement referring the client to the disclosure documents and buyer's guide (prepared by the annuity company, which may be particular to Ohio and other states that adopt similar disclosure requirements) provided to the consumer at time of purchase as it these materials provide additional information about the annuity.

In addition, Rockport Wealth Advisors has established, maintains, and enforces written policies and procedures reasonably designed to address conflicts of interest and fiduciary responsibilities. Further, Rockport Wealth Advisors will maintain appropriate records pertaining to client recommendations and how the conflicts of interest were addressed.

1. Clients Have the Option to Purchase Recommended Products from Other Brokers.

Our clients are never obligated to purchase recommended products or services. Clients always have the option to purchase recommended products through other brokers or insurance agents that are not affiliated with Rockport Wealth Advisors. Clients are also welcome to disregard recommendations in whole or in part, entirely at their discretion.

2. Rockport Wealth Advisors does not accept commissions. Only those investment adviser representatives who are appropriately registered or licensed (as discussed in this section) are eligible to receive commissions associated with their outside business activities.

3. Advisory Fees in Addition to Commissions or Markups. Rockport Wealth Advisors' advisory fees charged to its clients are not reduced to offset the commissions associated with investment and insurance products that may be recommended to clients.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Rockport Wealth Advisor's fees associated with services are not "performance based" (based upon a share of capital gains or capital appreciation, or performance, for any portion of funds under an advisory contract). Therefore, the Advisor does not engage in side-by-side management services.

ITEM 7: TYPES OF CLIENTS AND MINIMUM CONDITIONS

Rockport Wealth Advisors offers investment advisory services to individuals and high net worth individuals.

The Advisor imposes a start-up fee of \$250 for ongoing financial planning services. The Advisor requires a minimum \$5000 fee for services pertaining to Delaware Statutory Trusts.

The Advisor does not impose a minimum relationship size for clients seeking to retain investment management services. Since ongoing investment management services may not be appropriate for some investors, the Advisor reserves the right to decline to provide services to any person or firm and for any reason.

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

Rockport Wealth Advisors provides personalized investment management services to its clients and portfolio advice is available for clients interested in conservative to moderately aggressive strategies; with advice designed to meet varying needs of and within the direction set forth by the investors. The Advisor seeks to design advice that is best suited to a client's stated unique needs after clients have defined their objectives, risk tolerance and time horizons and the selection is approved by the client.

Based upon information provided by the client, the Advisor seeks to evaluate an investor's risk tolerance, time horizon, goals and objectives through an interview and data-gathering process in an effort to determine an investment strategy and portfolio design to best fit the investor's profile. Rockport Wealth Advisors may recommend the investment management services offered by Betterment or the model portfolio offerings within Betterment's service offerings.

Client participation and the client's delivery of accurate and complete information are critical to the Advisor's process. In performing its services, the Advisor is not required to verify any information received from the client or from the client's other professionals (e.g., attorney, accountant, etc.) and is expressly authorized to rely on such information.

Rockport Wealth Advisors considers securities investments based on the experience of its Investment Advisor Representatives coupled with publicly available research and analysis. Asset allocation software and historical performance modeling software may also be utilized. Of course, no method of analysis can guarantee success. Rockport Wealth Advisors' recommended investment strategies may be based upon a number of concepts and determined by the type of investor. Services and recommendations are customized for each individual client. This process attempts to coordinate the client's objectives for risk vs. return with the Advisor's analysis of the macro environment. The Advisor does not utilize market timing strategies. Portfolio holdings or recommendations are generally judged by track record and performance of like-kind investments. Investors should generally expect to remain fully invested within the ranges of their selected asset allocation plan at all times unless restated by the client.

Portfolio additions may be in cash or securities provided that the Advisor reserves the right to liquidate any transferred securities or decline to accept particular securities into the client's account. The Advisor may consult with its clients about the options and ramifications of transferring securities. However, clients are hereby advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (e.g., contingent deferred sales charge) and/or tax ramifications.

Changing conditions in the client's financial life or significant changes in market conditions may warrant a collaborative effort with the client to modify their strategic investment framework, which consequently may also trigger changes to investment holdings within the portfolio.

Rockport Wealth Advisors may recommend the services of itself as Investment Advisor, its Investment Advisor Representatives in their individual capacities as investment managers, and the services of other industry entities to implement recommendations (such as an unaffiliated sub-advisor and unaffiliated brokerage and custodial firms). Any other professional referrals (*i.e.*, accounting professionals, tax preparers, legal professionals, etc.) may be provided but *solely* a courtesy and the Advisor and its personnel receive no direct or indirect compensation as a result of referrals. Clients are welcome but are never under any obligation to act upon any of the recommendations made by the Advisor or to engage the services of any recommended

service firm or professional including the Advisor itself. Clients should appropriately research other service providers before engaging services.

It is important to understand that investing in securities involves a risk of loss that a client should be prepared to bear.

B. MATERIAL RISKS INVOLVED

Rockport Wealth Advisors takes the general position that investors with diverse portfolios have a better chance of making a profit because it is difficult to accurately predict the movement of the economy. No single strategy can be relied upon to outperform the market. Rockport Wealth Advisors does not attempt to time the market. Frequent trading is not recommended as it can affect investment performance, particularly through increased brokerage and other transaction costs and taxes. The Advisor does not generally recommend short sales, margin transactions and options writing as they are generally associated with greater risk.

Clients may make additions to and withdrawals from the account at any time, subject to customary securities settlement procedures and the Advisor's right to terminate services (such as when assets dip so low as to make investment management inappropriate for the client). Asset withdrawals may impair the achievement of a client's investment objectives. However, all strategies involve risk and may result in a loss of an investor's original investment. Many of these risks apply equally to stocks, bonds and any other investment or security. Identified material risks associated with the Advisor's investment strategies include:

Market Risk: Market risk involves the possibility that an investment's current market value will decline due to general market decline, thus reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Investment Strategy Risk: This risk exists when an Advisor's strategy may fail to produce the intended results.

Style Risk: The Advisor's strategy may consist of "value" and or "growth" investments. With respect to securities and investments considered undervalued by the Advisor, market prices may not reflect our determination that the security is undervalued, and its price may not increase to what we believe to be its full value and may even decrease in value. With respect to "growth" investments, the underlying earnings or operational growth anticipated may not occur, or the market price of the security may not increase as anticipated.

Defensive Risk: To the extent that the strategy attempts to hedge or take defensive measures such as holding a significant portion of its assets in cash or cash equivalents, the objective may not be achieved.

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.

As we know from the recent events, the market can be impacted by external events such as pandemic, natural disasters, war, etc.

Margin Transactions: Investors utilizing margin accounts must carefully review the margin agreement provided by the selected brokerage firm. These firms charge interest on the funds loaned to purchase securities on margin and an investor needs to understand the additional charges he or she may incur by opening a margin account. Additionally, risks associated with margin accounts include: The loss of more funds than an investor deposits into the margin which may require the investor to deposit additional funds to avoid the forced sale of securities in the account. Additionally, if the equity in the account falls below the maintenance margin requirements under the law or the firm's higher "house" requirements, the firm can sell the securities in the account to cover the margin deficiency. Investors are also responsible for any short fall in the account after such a sale. Additionally, the selected firm can sell the securities in the account without contacting the investor (although as a courtesy many firms do attempt contact). Investors are not entitled to a time extension on margin calls. While extensions are sometimes given under certain conditions, investors do not automatically have a right to time extensions. An investor does not have a right to an extension of time to meet a maintenance margin call.

In the case of previously held investments purchased through a financial services firm other than the Advisor, clients should be aware that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (*i.e.*, contingent deferred sales charge) and/or tax ramifications. The Advisor does not receive any portion of these types of fees.

Annuities are retirement products for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

Clients may choose to make self-directed securities transactions, which are investments that are not reviewed and/or not recommended by the Advisor. In such cases, the Advisor has not passed on the suitability of said investments and while the Advisor may assist with client-directed implementation as a value-added service at the client's request, the Advisor will not manage these types of investments unless agreed in writing.

C. RISKS OF SPECIFIC SECURITIES UTILIZED

Rockport Wealth generally seeks investment management strategies that do not involve significant or unusual risk beyond that of the general domestic and / or international equity markets.

As addressed in this brochure, the Advisor may consult on Delaware Statutory Trusts. These investments have a unique set of risks and are only appropriate for accredited investors. Risks may include but are not limited to: Illiquidity risk (investment must be held for an extended period of time), loss of control (no decision making over property, sponsor controls management and selling of property), regulatory risk (change in tax rules which could result in tax liabilities), execution risk (operator competence) and economic risk. There can be no assurance that a property will perform as projected and Delaware Statutory Trusts are subject to economic volatility, tenants not paying their rent as expected, and other traditional risks of owning, selling, and operating real estate. The fees and expenses of each offering should be carefully evaluated. Multiple owner offerings typically have additional expenses versus owning real estate on your own and these fees should be weighed against specific capital gains tax liability. All investors are encouraged to have their tax and legal counsel advise them on taxes

including any federal and state capital gains taxes, depreciation recapture and any other tax issues, which could be applicable.

It is important to understand that investing in securities involves a risk of loss that a client should be prepared to bear.

ITEM 9: DISCIPLINARY INFORMATION

Registered Investment Advisors are required to disclose legal and disciplinary events that may be material to a *client's* or prospective *client's* evaluation of the Advisor's practice or the integrity of its management. Rockport Wealth has responded to each item below:

A. A criminal or civil action in a domestic, foreign, or military court of competent jurisdiction in which your firm or a *management person*:

1. was convicted of or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements, or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses. 2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses. 3. was found to have been involved in a violation of an investment-related statute or regulation; or 4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, your firm or a management person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

Neither Rockport Wealth Advisors nor its Investment Advisor Representatives have any disclosure information to report for Item 9.A.1., Item 9.A.2, Item 9.A.3, and Item 9.A.4.

B. An administrative *proceeding* before the SEC, any other federal regulatory agency, any state regulatory agency, or any *foreign financial regulatory authority* in which your firm or a *management person*:

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or 2. was *found* to have been *involved* in a violation of an *investment-related* statute or regulation and was the subject of an *order* by the agency or authority (a) denying, suspending, or revoking the authorization of your firm or a *management person* to act in an *investment-related* business (b) barring or suspending your firm's or a *management person's* association with an *investment related* business (c) otherwise significantly limiting your firm's or a *management person's investment-related* activities; or (d) imposing a civil money penalty of more than \$2,500 on your firm or a *management person*.

Neither Rockport Wealth Advisors nor its Investment Advisor Representatives have any information to report for Items 9.B.1 and 9.B 2(a-d).

C. A *self-regulatory organization (SRO) proceeding* in which your firm or a *management person*:

1. was *found* to have caused an *investment-related* business to lose its authorization to do business; or 2. was *found* to have been *involved* in a violation of the *SRO's* rules and was:(i) barred or suspended from membership or from association with other members, or was expelled from membership; (ii) otherwise significantly limited from *investment-related* activities; or (iii) fined more than \$2,500.

Neither Rockport Wealth Advisors nor its Investment Advisor Representatives have any information to report for Items 9.C.1 and 9.C.2.

Note: Individual information about Rockport Wealth Advisors' Investment Advisor Representatives is contained in their Form ADV Part 2B Brochures which are attached directly behind this firm Brochure. If you did not receive these Brochures, please contact Rockport Wealth Advisors via the contact information contained on the cover page of this Brochure.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. REGISTRATION AS A BROKER/DEALER OR BROKER/DEALER REPRESENTATIVE

Rockport Wealth Advisors is not registered as a broker/dealer and no such registration is pending. As disclosed at Item 10.C below, Adam Stalnaker, Joseph Kovach, and Michael Curley are separately registered as registered representatives of Private Client Services and in this capacity, they accept commissions for the sale of securities.

B. REGISTRATION AS A FUTURES COMMISSION MERCHANT, COMMODITY POOL OPERATOR OR A COMMODITY TRADING ADVISER

Neither Rockport Wealth Advisors nor its Investment Advisor Representatives are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor and no such registrations are pending.

C. REGISTRATION RELATIONSHIPS MATERIAL TO THIS ADVISORY BUSINESS AND CONFLICTS OF INTEREST

Neither Rockport Wealth Advisors nor its Investment Advisor Representatives have any registration relationships, legal affiliations or any association with the following businesses that would present a possible conflict of interest and no such relationships are pending.

- ❖ broker-dealer, municipal securities dealer, government securities dealer or broker
- ❖ investment company or other pooled investment vehicle (including a mutual fund, closed- end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
- ❖ other investment adviser or financial planner
- ❖ futures commission merchant, commodity pool operator or trading advisor
- ❖ banking or thrift institution
- ❖ accountant or accounting firm
- ❖ lawyer or law firm
- ❖ insurance company or agency
- ❖ pension consultant
- ❖ real estate broker or dealer
- ❖ sponsor or syndicator of limited partnerships.

Rockport Wealth Advisors does not operate and does not have a material relationship with a hedge fund or other type of private pooled investment vehicle.

As disclosed at Items 5.E and 10.A of this Brochure, Adam Richard Stalnaker, Joseph J. Kovach and Michael A. Curley are separately engaged and dually registered as registered representatives of an unaffiliated broker/dealer (Private Client Services LLC) and receive

commissions for securities transactions placed with this broker/dealer. Adam R. Stalnaker, Joseph J. Kovach, and Michael A. Curley are separately engaged as independently licensed insurance agents and receive normal commissions paid by insurance companies when clients purchase insurance through them.

Rockport Wealth Advisors is a fiduciary to each of its clients. The receipt of commissions by its registrants poses a conflict of interest between the Adviser and its clients. *Please refer to the important disclosure at Item 5.E of this Brochure as it addresses the conflicts of interest, Rockport Wealth Advisors' fiduciary duty to its clients and how the conflicts are managed.*

D. SELECTION OF OTHER ADVISERS OR MANAGERS AND HOW THIS ADVISER IS COMPENSATED FOR THOSE SELECTIONS

As discussed at Item 4.B, Rockport Wealth Advisors has entered into an agreement with Betterment, LLC ("Betterment") to utilize among other things, Betterment's software, advice, and digital services on a sub-advisory basis. This means Rockport Wealth Advisors maintains its role as your primary investment adviser while utilizing the investment platform available through Betterment. The annual investment management fee charged to Rockport Wealth Advisors' clients is 1.00% from which Betterment receives .25% as set forth in the client service agreement.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. CODE OF ETHICS

Rockport Wealth Advisors takes the issues of fiduciary duty and regulatory compliance seriously and is committed to maintain compliance with state and applicable federal securities laws. Rockport Wealth Advisors has a position of public trust and it is our goal to maintain that trust; provide excellent service, good investment performance; and advice that is suitable.

Rockport Wealth Advisors places great value on ethical conduct. Therefore, the ultimate goal of our internal policies is to challenge our staff to live up not only to the letter of the law, but also to the ideals set forth by the Advisor. Clients may be familiar with the roles fiduciaries play in various legal situations and in certain industries. As a Registered Investment Advisor, Rockport Wealth Advisors is a fiduciary to each and every client. As fiduciaries, Registered Investment Advisors owe their clients several specific duties. According to the SEC (to which Ohio and other states defer on this topic), an Investment Advisor's fiduciary duties include:

- Providing advice that is suitable
- Providing full disclosure of material facts and potential conflicts of interest (such that the client has complete and accurate disclosure in order to make an informed decision about services of the Advisor and about investment recommendations)
- The utmost and exclusive loyalty and good faith
- Best execution of transactions under the available circumstances
- The Advisor's reasonable care to avoid ever misleading clients
- Only acting in the best interests of clients.

It is Rockport Wealth Advisors' policy to protect the interests of each of our clients and to place clients' interests first and foremost. The Advisor will abide by honest and ethical business practices to include, but not limited to:

- The Advisor will not induce trading in a client's account that is excessive in size or frequency in view of the financial resources and character of the account.
- Advisor will make investment decisions with reasonable grounds to believe that the decisions are suitable for the client on the basis of information furnished by the client and we will document suitability.
- The Advisor and its Investment Advisor Representatives will not borrow money from clients.
- Rockport Wealth Advisors will not recommend the purchase of a security without the reasonable belief that the security is registered, or the security or transaction is exempt from registration in states where we provide investment advice and based upon information the Advisor receives.
- The Advisor will not recommend that a client place an order to purchase or sell a security through a broker/dealer or agent, or engage the services of an unlicensed brokerage firm, based upon information available to the Advisor.
- The Advisor's Member and staff (if applicable) will report all required personal securities transactions to C. David Dickinson, Chief Compliance Officer as required by securities rules and regulations. Reportable trades for Rockport Wealth Advisors include all *but the following exceptions*:
 - ❖ Transactions effected pursuant to an automatic investment plan
 - ❖ Securities held in accounts over which the access person has no direct or indirect influence or control
 - ❖ Transactions/holdings in direct obligations of the US Government
 - ❖ Money market instruments — bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high- quality short-term debt instruments
 - ❖ Shares of money market funds
 - ❖ Transactions and holdings in shares of mutual funds are not reportable, since the Advisor does not have a material relationship with an investment company
 - ❖ Transactions in units of a unit investment trust are not reportable if the UIT is invested exclusively in unaffiliated mutual funds.

All applicable securities rules and regulations will be strictly enforced. Rockport Wealth Advisors will not permit and has instituted controls against insider trading. Investment Advisor Representatives and administrative personnel who do not follow the Advisor's Code of Ethics or who in any way violate securities rules and regulations, or who fail to report known or suspected violations will be disciplined or terminated, depending upon severity. Such persons could also face action by the SEC and/or state securities regulators.

Clients are welcome to request a copy of the Advisor's Code of Ethics by contacting the Rockport Wealth's office. Our contact information is located on the cover page of this Brochure.

B. RECOMMENDATIONS INVOLVING MATERIAL FINANCIAL INTERESTS

Rockport Wealth Advisors does not recommend that clients buy or sell any security in which any of Rockport Wealth or its related persons have a material financial interest.

C. INVESTING PERSONAL MONIES IN THE SAME SECURITIES AS CLIENTS

Rockport Wealth Advisors and/or individuals associated with the Advisor may have similar investment goals and objectives and as a result may buy or sell securities for their personal accounts that may be identical to or different from those recommended to clients. Thus, at times the interests of staff members' accounts may coincide with the interests of clients' accounts. However, at no time will the Advisor or its related persons receive an added benefit or advantage over clients with respect to these transactions nor will the Advisor or nor its staff ever place themselves in a position to have added benefit as a result of advice given to clients. The Advisor's Chief Compliance Officer monitors the personal trading activities of advisory personal.

D. TRADING SECURITIES AT / AROUND THE SAME TIME AS CLIENTS

Rockport Wealth Advisors acknowledges the Advisor's fiduciary responsibility to place the investment needs of clients ahead of the Advisor and its staff. The interests of clients are held in the highest regard. At no time will the Advisor or its personnel receive an added benefit or advantage over clients with respect to these transactions. Rockport Wealth Advisors and its personnel will not place itself in a position to have added benefit as a result of advice given to clients. The Advisor and its personnel will not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. Rockport Wealth Advisors has established trading policies for its access persons. The Advisor's Chief Compliance Officer is responsible for the monitoring of personal trading conducted by staff.

ITEM 12: BROKERAGE PRACTICES

A. FACTORS USED TO SELECT CUSTODIANS AND/OR BROKER/DEALERS

Rockport Wealth is not a broker/dealer or custodian. In order to manage your assets, you will need to place your assets with a qualified custodian.

The Advisor considers the full range and quality of a brokerage firm's services including, among other things, the value of services provided to clients, execution capability, services provided to the Advisor, commission rate and financial responsibility. In this light, the determinative factor is not necessarily the lowest possible commission costs but whether the selection offers the best qualitative execution for the supervised account.

Rockport Wealth Advisors suggests the brokerage and custodial services of Charles Schwab & Co. a FINRA registered broker-dealer and Member SIPC (or Schwab) and AXOS Clearing, LLC doing business as "AXOS Advisor Services" (or "AXOS").Member SIPC. We also recommend MTG, LLC dba "Betterment Securities", a FINRA registered broker-dealer and Member SIPC, as the qualified custodian for clients utilizing the Betterment investment platform. If clients engage in transactional business via Private Client Services, LLC, this firm clears through Pershing, LLC.

Rockport Wealth recognizes its duty to recommend brokerage firms that execute securities transactions in such a manner that the clients' total costs or proceeds in each transaction are the most favorable under the circumstances. Recommendations are based on the reputation of the broker, quality and promptness of execution services and quality or account reporting, commission rates, creditworthiness, financial condition, and business reputation, customer service, reliability and professionalism, ability to access various market centers, and available technology. Ultimately, the client will have the final decision on brokerage selection.

Rockport Wealth Advisors is independently owned and operated and is not affiliated with the recommended custodians. Our clients enter into an account agreement directly with their selected custodian. Rockport Wealth Advisors does not maintain authority to open the account for you, although we may assist you with the paperwork, if requested. Your selected custodian hold your assets in a brokerage account and securities will be purchased or sold from your account(s) when we and/or you instruct them to do so.

Rockport Wealth Advisors recognizes its duty to recommend brokerage firms that execute securities transactions in such a manner that the clients' total costs or proceeds in each transaction are the most favorable under the circumstances. Recommendations are based on the reputation of the broker, quality and promptness of execution services and quality or account reporting, commission rates, creditworthiness, financial condition, and business reputation, customer service, reliability and professionalism, ability to access various market centers, and available technology. Ultimately, the client will have the final decision on brokerage selection.

Rockport Wealth Advisors monitors the recommended service provider's best execution documentation and anticipates that current execution information will also be provided on request. The recommended firms are large and sophisticated order senders. While it is possible that clients may pay higher commission or transactions fee through the recommended service providers, Rockport Wealth Advisors has determined AXOS, Schwab, and Betterment Securities currently offer the best overall value to clients for the service, brokerage and technology provided.

For our clients' accounts that Betterment Securities maintains, Betterment Securities does not charge you separately for custody/brokerage services but is compensated as part of the Betterment for Advisors (defined below) platform fee, which is charged for a suite of platform services, including custody, brokerage, and sub-advisory services provided by Betterment and access to the Betterment for Advisors platform. The platform fee is an asset-based fee charged as a percentage of assets in your Betterment account. Clients utilizing the Betterment for Advisors platform may pay a higher aggregate fee than if the investment management, brokerage, and other platform services are purchased separately. Nonetheless, for those clients participating in the Betterment for Advisors platform, we have determined that having Betterment Securities execute trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above.

For Delaware Statutory Trusts Rockport Wealth will generally recommend the services of Inland Securities Corporation, Member FINRA/SIPC.

1. RESEARCH AND OTHER SOFT DOLLAR BENEFITS

The receipt of support services, investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest. Rockport Wealth Advisors does not receive research and has not entered into soft dollar agreements with any of the recommended brokerage firms. Generally speaking, soft dollars are benefits (primarily investment research and brokerage services) that investment advisors may receive in exchange for directing trade activity to a particular brokerage firm.

SERVICES AVAILABLE TO THE ADVISOR

Our recommended custodians typically provide various support services which help us to manage or administer our clients' accounts, while others help us manage and grow our business. Rockport Wealth Advisors may receive general research, business-related products and back-office administrative support services in addition to execution from its recommended broker/dealers in connection with client securities transactions. Therefore, we receive benefits from its selected custodial firms that it would not otherwise receive if it were not a Registered

Investment Advisor. The Advisor and its clients may pay slightly more than the lowest rate of commissions available in order to obtain various administrative and research services. However, Rockport Wealth Advisors has determined in good faith and after periodic (and ongoing) review, that the fees are reasonable in relation to the full range and quality of the brokerage, administrative and research services provided, viewed in terms of either particular transactions or the Advisor's overall responsibilities with respect to the accounts over which it exercises investment discretion. The determinative factor is whether transaction fees represent the best qualitative execution services for our managed accounts.

SERVICES THAT BENEFIT YOU

Services that benefit clients include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment products available through our recommended services provides may include some which we might not otherwise have access or that would require a significantly higher minimum investment by our clients. Our recommended relationships provide access to many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges.

Betterment for Advisors includes access to a globally diversified, low-cost portfolio of ETFs, execution of securities transactions, and custody of client assets through Betterment Securities. In addition, a series of model portfolios created by third-party providers are also available on the platform. Betterment Securities' services described in this paragraph generally benefit you and your account.

The Advisor can also expect to receive, without cost to the Advisor, computer software and related systems support, which allow the Advisor to better monitor client accounts maintained at the recommended custodian. The Advisor may receive the software and related support at a discount or without cost because the Advisor renders investment management services to clients that maintain assets at the recommended custodian(s). The software and related systems support may benefit the Advisor, but not its clients directly. Additionally, the Advisor may receive duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its institutional advisor program participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to an electronic communication network for client order entry and account information. These services assist the Advisor in coordinating its services with the custodial firms in a more efficient manner.

SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU

Our preferred custodians also make available 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, such as software and technology that may:

- Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts.
- Provide access to client account data (such as duplicate trade confirmations and account statements).
- Provide pricing and other market data.

SERVICES THAT GENERALLY BENEFIT ONLY US

Rockport Wealth Advisors may be offered other services intended to help us manage and further develop our business enterprise. These services include: Consulting (including through webinars) on technology and business needs and access to publications and conferences on practice management and business succession.

The availability of services from our preferred custodians benefit us because we do not have to produce or purchase them. In addition, we do not have to pay for Betterment Securities' services. However, certain services may be contingent upon us committing a certain amount of business to Betterment Securities in assets in custody, in which case, such arrangements will be disclosed when it is applicable. We may have an incentive to recommend that you maintain your account with our recommended custodian or Betterment Securities, based on our interest in receiving services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions and this presents a conflict of interest with our clients. We believe, however, that our selection of service providers is in the best interests of our clients. (Our selection is primarily supported by data discussed at Item 12.A of this Brochure).

In fulfilling its duties to its clients, Rockport Wealth Advisors endeavors at all times to put the interests of its clients first. Clients should be aware however, that the Advisor's receipt of economic benefits from a broker-dealer or other service provider(s) creates a conflict of interest since these benefits may influence the Advisor's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services

BETTERMENT FOR ADVISORS' TRADING POLICY

When using the Betterment for Advisors platform, we and you are subject to the trading policies and procedures established by Betterment. These policies and procedures limit our ability to control, among other things, the timing of the execution of certain trades (including in response to withdrawals, deposits, or asset allocation changes) within your account. You should not expect that trading on Betterment is instant, and, accordingly, you should be aware that Betterment does not permit you or us to control the specific time during a day that securities are bought or sold in your account (i.e., to "time the market"). Betterment describes its trading policies in Betterment LLC's Form ADV Part 2A. As detailed in that document, Betterment generally trades on the same business day as it receives instructions from you or us. However, transactions will be subject to processing delays in certain circumstances. In particular, orders initiated on non-business days and after markets close generally will not transact until the next business day. Betterment also maintains a general approach of not placing securities orders during approximately the first thirty minutes after the opening of any market session. Betterment also generally stops placing orders arising from allocation changes in existing portfolios approximately thirty minutes before the close of any market session. Betterment continues placing orders associated with deposit and withdrawal requests until market close. Betterment maintains a general approach of not placing orders around the time of scheduled Federal Reserve interest rate announcements. Furthermore, Betterment may delay or manage trading in response to market instability. For further information, please consult Betterment LLC's Form ADV Part 2A.

2. BROKERAGE FOR CLIENT REFERRALS

Rockport Wealth Advisors does not receive referrals from a broker/dealer or third party in exchange for using that broker/dealer or third party.

3. CLIENTS DIRECTING BROKER/DEALER / CUSTODIAN SELECTIONS

Financial Planning clients are welcome to utilize their preferred service provider and are welcome to implement recommendations in whole or in part, entirely at their discretion. In such cases, the client will negotiate terms and arrangements for their account(s) with their service provider. The client may pay higher or lower commissions or costs or receive less favorable net pricing than may otherwise be available.

B. AGGREGATION (BLOCK) TRADING FOR MULTIPLE CLIENT ACCOUNTS

Rockport Wealth Advisors does not engage in block trading or aggregation. Transactions for each client generally will be effected independently. Clients can refer to Betterment's Form ADV 2A Brochure for the platform's trading policies.

ITEM 13: REVIEW OF ACCOUNTS

A. FREQUENCY AND NATURE OF PERIODIC REVIEWS AND WHO CONDUCTS

Hourly or project-based financial planning services do not involve ongoing services or reviews.

Rockport Wealth's ongoing planning services include:

- ✓ Quarterly check-ins with our client to assess the financial plan, implementation of the plan, limitations, adjustments needed, and assess new variables in a client's financial picture.
- ✓ Year-end review and discussion pertaining to the plan and identify necessary updates based on input from our client
- ✓ A new/updated financial plan annually

Investment Management Services involve frequent monitoring of portfolios. Portfolios are reviewed no less than quarterly and underlying securities are generally reviewed daily. Reviews are performed by Rockport Wealth Advisors' Investment Advisor Representatives under the supervision of its Chief Compliance Officer. Portfolios are analyzed in relation to the client's stated investment objectives, risk profile, tax situation and market conditions.

Individual client reviews of conducted no less than annually in order to provide the client with the opportunity to review their profile data and investment strategies. Investment Advisor Representatives conduct periodic client meetings and have frequent telephonic contacts in which investment objectives, market conditions and other factors are discussed with clients.

Clients are welcome to initiate meetings (telephonically, electronically or in person) throughout the year. However, clients are obligated to promptly contact the Advisor when there exists a real or potential change in the clients' financial condition or if a change in strategy may be contemplated. This prompt notification gives the Advisor the opportunity to review the clients' new information and determine if it impacts the advice and recommendations prepared for the client.

B. FACTORS THAT MAY TRIGGER NON-PERIODIC REVIEWS OF ACCOUNTS

Additional reviews may be triggered by material market, economic or political events or in conjunction with significant deposits or withdrawals. Reviews may also occur as a result of reported changes in the client's financial situation (which may include but are not limited to: Termination of employment, a change in the family dynamic, relocation, inheritance, or retirement).

C. CONTENT AND FREQUENCY OF REGULAR REPORTS PROVIDED

Clients can expect to receive confirmation statements from all transactions and a monthly/quarterly statement, directly from their custodial firm. The custodian's quarterly reports detail account value, net change, portfolio holdings, and all account activity.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

A. ECONOMIC BENEFITS PROVIDED BY THIRD PARTIES FOR ADVICE RENDERED TO CLIENTS (INCLUDES SALES AWARDS OR OTHER PRIZES)

Rockport Wealth Advisors does not receive any economic benefit, directly or indirectly from any third party in connection with advisory services provided to its clients.

B. COMPENSATION TO NON-ADVISORY PERSONNEL FOR REFERRALS

Rockport Wealth Advisors may contract unaffiliated persons or firms to act as solicitors and as such they may refer prospective clients. The compensation may involve a one-time or ongoing fee. The terms of services and compensation paid by Rockport Wealth Advisors to its solicitors are established in an agreement between the Advisor and the solicitor. The solicitor compensation arrangement is disclosed to prospective clients at the time of the referral via a compensation disclosure document presented by the solicitor along with the Advisor's Form ADV 2 Brochure, as required by securities rules which govern referral activities. There is a conflict of interest that exists between the solicitor and Advisor clients since the solicitor receives the referral-based compensation from the Advisor when a prospective client engages the Advisor for advisory services and in most cases, for so long as the client agreement continues. It is important to understand that Rockport Wealth Advisor's compensation arrangements with contracted solicitors to market the Advisor's services does not impact the fees our clients pay to Rockport Wealth Advisors for advisory services.

Rockport Wealth Advisors receives non-economic benefits from Betterment for Advisors and Betterment Securities in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Betterment Securities. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 of this Brochure. The availability to us of Betterment for Advisors' and Betterment Securities' products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

ITEM 15: CUSTODY

Rockport Wealth Advisors does not accept custody of client funds or securities. Your selected custodian maintains actual custody of your assets. Rockport Wealth Advisors' clients have a direct and beneficial interest in their securities (individual ownership), rather than an undivided interest in a pool of securities.

The Advisor deducts its contractually agreed investment management fees from clients' custodial accounts with client authorization. Advisors are deemed to have constructive custody when fees are deducted directly from custodial accounts. However, the Adviser is not subject to custody reporting requirements because the Adviser deducts fees via qualified custodians and clients receive account statements directly from the custodian which reflect account deductions. Clients should carefully review those statements promptly and report any questions, concerns, or absence of statements to the Adviser and their custodial firm.

Rockport Wealth Advisors does not charge fees of \$500 or more for services to be performed six or more months in advance of services.

ITEM 16: INVESTMENT DISCRETION

With the client's authorization as provided in the custodial account forms and the Rockport Wealth Advisors client agreement, the Advisor will maintain limited discretionary trading authority to execute securities transactions in the investor's portfolio within investor's designated investment objectives, to include the securities to be bought and sold, and the amount of securities to be bought and sold. The Advisor will not hold full power of attorney, nor will the Advisor ever have authority to withdraw funds or to take custody of investor funds or securities other than the ability to deduct contractually agreed advisory fees via investor's qualified custodian with the client's authorization. Investment Management clients may establish reasonable written directives to invest in limited amounts of securities and/or refrain from investing in particular industries.

ITEM 17: VOTING CLIENT SECURITIES (PROXIES)

Investment advisors have fiduciary obligations to their clients if the advisors have authority to vote their clients' proxies. In the absence of express contractual provisions to the contrary, Rockport Wealth Advisors is authorized to vote proxies on behalf of managed accounts where it holds discretionary authority. Joe Kovach votes proxies on behalf of clients, under the supervision of the Advisor's chief compliance officer.

It is the Advisor's policy to: 1) votes proxies in the best interests of clients, 2) disclose information about its proxy voting policies and procedures, 3) disclose how clients may obtain information regarding individual security proxy votes cast on their behalf, and 4) maintain appropriate records relating to actual proxy voting.

Rockport Wealth Advisors' policies and procedures are reasonably designed to enable the Advisor to ethically and effectively discharge its fiduciary obligation to vote all applicable proxies on behalf of all discretionary client accounts and ensure compliance with all of the requirements. At least annually, the Advisor's members and chief compliance officer will review, reaffirm and/or amend guidelines, strategies, and proxy policies for all client accounts. The Advisor does not use a third-party proxy service provider and will maintain records relating to how proxies were voted.

Rockport Wealth Advisors will vote proxies in a manner deemed to be in the best economic interest of its clients, as a whole, as shareholders and beneficiaries of those actions. Mr. Kovach recognizes that each proxy vote must be evaluated on its own merits. Factors such as a company's organizational structure, executive and operational management, Board of Directors structure, corporate culture and governance process, and the impact of economic, environmental, and social implications remain key elements in all voting decisions. However, in most cases, the Advisor will vote with management. If there were material disagreements with management, the Advisor would not be likely to continue to recommend holding the investment in client portfolios.

Exceptions: The Advisor's proxy policies will not be applied where the Advisor has further delegated discretionary investment management and the authority to vote shares to a client's properly appointed third-party manager, if applicable. In those situations, proxy votes cast by the unaffiliated third-party manager may be governed by the manager's proxy voting policies and procedures.

The Firm may choose not to vote proxies in certain situations, or for certain accounts, such as, but not limited to, when the cost of voting would exceed any anticipated benefit to the respective client(s); when a proxy is received for a client account that has been terminated; when a proxy is received for a security no longer managed; and/or when the exercise of

voting rights could restrict the ability of an account's portfolio manager to freely trade the security in question (for example, in certain foreign jurisdictions known as "blocking markets").

Conflicts of Interest: Due to its diversified client base, the Advisor determine a potential conflict exists in connection with a proxy vote. The Advisors members and its chief compliance officer will determine how to address the conflict and that may include voting strictly in accordance with policy, and/or returning proxy voting authority to the client(s) involved. Although the Advisor does its best to alleviate or diffuse known conflicts, there is no guarantee that all situations have been or will be mitigated through proxy policy incorporation. Clients may request to receive a copy of Rockport Wealth Advisors' proxy voting policies and procedures as well as information concerning votes cast, by submitting a request to the Advisor's Chief Compliance Officer at the address, email, or telephone number indicated on the cover page of this Brochure.

Rockport Wealth Advisors is available to assist clients with questions and concerns relating to proxies. The Advisor does not engage in proxy-related discussions with non-clients and does not solicit proxies.

Deviations from these policies will result in a prompt amendment of this Form ADV 2A Brochure and may require the Advisor to comply with SEC Proxy Registration Rules.

ITEM 18: FINANCIAL INFORMATION

BALANCE SHEET

Rockport Wealth Advisors does not accept fees for services that involve \$500 or more for services to be performed six or more months in advance. The Advisor does not maintain custody of client funds and securities and therefore is not required to include a balance sheet with this Brochure.

FINANCIAL CONDITIONS REASONABLY LIKELY TO IMPAIR THE ADVISER'S ABILITY TO MEET CONTRACTUAL COMMITMENTS TO CLIENTS

Neither Rockport Wealth Advisors nor its management have a financial condition that is reasonably likely to impair the Advisor's ability to meet contractual commitments to clients. In light of the recent COVID-19 pandemic, as a precautionary measure, the entities that own the Advisor applied for and received a potentially waivable Paycheck Protection Program loan. The decision to apply for the PPP loan was based upon future uncertainty and volatility in the financial markets. Further, consideration was given to the potential of long-term financial stress and the potential for having to hire temporarily professional staff in the event Rockport Wealth's team succumbed to COVID-19 or complications arising from the disease.

BANKRUPTCY PETITIONS IN PREVIOUS TEN YEARS

Rockport Wealth Advisors, its owners and its investment adviser representatives have not been party to a bankruptcy petition during the previous 10 years.

ITEM 19: REQUIREMENTS FOR STATE REGULATED ADVISERS

A. Principal executive officers and management persons, formal education, and business background.

For information about Rockport Wealth Advisor's owners, its Investment Advisor Representatives, and its Chief Compliance Officer, please refer to the Form ADV 2B Brochures which accompany this Brochure.

B. Describe any business in which you are actively engaged (other than giving investment advice) and the approximate amount of time spent on that business.

Rockport Wealth Advisors is solely engaged in the business of providing financial planning and investment management services. As described at Item 5.E and 10.C of this Brochure, the Investment Advisor Representatives of the Advisor are otherwise engaged in other financial and insurance services.

C. In addition to the description of your fees in response to Item 5 of Part 2A, if you or a supervised person are compensated for advisory services with performance-based fees, explain how these fees will be calculated. Disclose specifically that performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Rockport Wealth and its Investment Advisor Representatives do not accept performance-based fees.

D. If you or a management person has been involved in one of the events listed below, disclose all material facts regarding the event.

Rockport Wealth Advisors, its owners and investment adviser representatives have never been named in any of the following:

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
- dishonest, unfair, or unethical practices

E. In addition to any relationship or arrangement described in response to Item 10.C. of Part 2A, describe any relationship or arrangement that you or any of your management persons have with any issuer of securities that is not listed in Item 10.C. of Part 2A.

Rockport Wealth Advisors is a fee-based and independent Registered Investment Advisor. The Advisor and its Investment Advisor Representatives do not have any relationship or arrangement with any issuers of securities.

PRIVACY POLICY

Rockport Wealth Advisors is covered under the definition of a “financial institution” as defined by the Federal Gramm-Leach-Bliley Act (the “Act”). The Advisor is therefore subject to Act and the privacy rules established by the State of Ohio and other states where we may do business.

Privacy of nonpublic personal information is an issue that the staff of Rockport Wealth Advisors takes seriously. In compliance with privacy rules, Rockport Wealth Advisors has adopted policies and procedures reasonably designed to safeguard client and consumer records and information.

In its role as Investment Advisor, Rockport Wealth Advisors routinely collects nonpublic personal information from clients and prospective clients. This information generally will include but is not limited to:

- Information provided in applications, forms and other data provided to us either verbally or in writing, and include but are not limited to your name, address, phone number, account information, social security number, assets, employment, income and debt, email address, etc.
- Information about your transactions, accounts, trading activity and parties to transactions; health and beneficiary information (such as may pertain to investment planning issues)
- Information from other outside sources
- Any other data that is deemed to be nonpublic personal information as defined by the Act and state privacy rules.

Rockport Wealth Advisors values our clients’ trust and confidence. We will never sell our client’s nonpublic personal information.

All information provided by clients or prospective clients to Rockport Wealth Advisors, (including the Advisor’s personnel), and information and advice furnished by the Advisor to clients, shall be treated as confidential and shall not be disclosed to unaffiliated third parties, except as directed by clients with written authorization, by application to facilitate the investment advisory services offered by the Advisor via an unaffiliated financial services provider (such as Betterment and the client’s custodial firm or an unaffiliated broker/dealer), or as required by any rule, regulation or law to which the Advisor or its staff may be subject.

Rockport Wealth Advisors maintains client’s records in a controlled environment and records (electronic and otherwise) are only available to authorized persons of the Advisor who have a need to access client information in order to deliver advisory services, provide administrative support, or to respond to client requests.

The Advisor has made reasonable efforts and conducts periodic tests to ensure that its electronic workstations are secure.

Rockport Wealth Advisors’ position on protecting non-public personal information extends beyond the life of the client agreement. Client information is retained in a protected manner for the time period required by regulators (five years from the data of last use) and thereafter is safely destroyed via electronic means or via in-house shredding.

Consumers (who are not clients) who provide information during an initial consultation or for other purposes but do not go on to become clients of the Advisor also receive privacy protection. Original information will be promptly returned in person. Alternatively, if nonpublic

personal information is contained in copies of documents, notes or some other media, this information will be securely filed for a period of up to one year (depending upon likelihood of engagement) before being shredded in-house.

Clients are encouraged to discuss any questions regarding Rockport Wealth Advisors' privacy policies and procedures with C. David Dickinson, Chief Compliance Officer.

This brochure supplement provides information about Joseph John Kovach that supplements the Rockport Wealth, LLC dba "Rockport Wealth Advisors" 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 available on the SEC's adviser search website at www.adviserinfo.sec.gov. Joseph John Kovach's CRD# is 2620971.

Rockport Wealth, LLC

doing business as "Rockport Wealth Advisors"

Form ADV Part 2B – Individual Disclosure Brochure

for

Joseph John Kovach

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

UPDATED: 05/04/2022

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:

01/2021 – Present	Registered Representative Private Client Services, LLC
05/2018 - Present	Member Rockport Wealth, LLC dba Rockport Wealth Advisors Jan 2021
05/2012 – 01/2021	Investment Adviser Representative Cetera Advisors
05/2012 – 01/2021	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 Private Client Services 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.

Item 5: Additional Compensation

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

Item 6: Supervision

As Rockport Wealth's Chief Compliance Officer, C. David Dickinson is in charge of supervising the day-to-day activities of the Advisor and its personnel. Rockport Wealth takes the issues of compliance and firm risk management seriously. The Advisor's supervisory system establishes clear lines of authority, accountability, and responsibility. Clients are welcome to contact the Chief Compliance Officer with questions or concerns in connection with the Advisor's services, staff monitoring, or the Advisor's internal compliance program. Mr. Dickinson's contact information is listed on the cover pages of Rockport Wealth's Form ADV Part 2A Brochure and Mr. Dickinson's ADV 2B Brochure.

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 a party in a bankruptcy petition.

This brochure supplement provides information about Adam Richard Stalnaker that supplements the Rockport Wealth, LLC dba "Rockport Wealth Advisors" brochure. You should have received a copy of that brochure. Please contact Adam Richard Stalnaker 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 Adam Richard Stalnaker is available on the SEC's adviser search website at www.adviserinfo.sec.gov. Adam Richard Stalnaker's CRD# is 5675604.

Rockport Wealth, LLC

doing business as "Rockport Wealth Advisors"

Form ADV Part 2B – Individual Disclosure Brochure

for

Adam Richard Stalnaker

CRD Number: 5675604

Investment Adviser Representative

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

UPDATED: 05/4/2022

Item 2: Educational Background and Business Experience

Name: Adam Richard Stalnaker **Born:** 1979

Educational Background and Professional Designations:

Education:

Bachelor of Science Accounting and Finance, Ohio State - 2001

Business Background:

01/2021 – Present	Registered Representative Private Client Services
05/2018 - Present	Managing Member Rockport Wealth, LLC dba Rockport Wealth Advisors Jan 2021
12/2013 – 01/2021	Investment Adviser Representative Cetera Advisors
12/2013 – 01/2021	Registered Representative Cetera Advisors
09/2009 - 12/2013	Advisor New England Securities
06/2009 - 09/2009	Advisor AXA
02/2009 - 06/2009	Accountant Nesco
08/2005 - 11/2008	Accountant Siegfried Group

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

Adam Richard Stalnaker is a registered representative of Private Client Services 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.

Adam Richard Stalnaker 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.

Item 5: Additional Compensation

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

Item 6: Supervision

As Rockport Wealth's Chief Compliance Officer, Mr. Dickinson is in charge of supervising the day-to-day activities of the Advisor and its personnel. Rockport Wealth takes the issues of compliance and firm risk management seriously. The Advisor's supervisory system establishes clear lines of authority, accountability, and responsibility. Clients are welcome to contact the Chief Compliance Officer with questions or concerns in connection with the Advisor's services, staff monitoring, or the Advisor's internal compliance program. Mr. Dickinson's contact information is listed on the cover pages of Rockport Wealth's Form ADV Part 2A Brochure and Mr. Dickinson's ADV 2B Brochure.

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. Adam Richard Stalnaker 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. Adam Richard Stalnaker has not been a party in a bankruptcy petition.

This brochure supplement provides information about Michael Allen Curley that supplements the Rockport Wealth, LLC dba "Rockport Wealth Advisors" brochure. You should have received a copy of that brochure. Please contact Michael Allen Curley 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 Michael Allen Curley is available on the SEC's adviser search website at www.adviserinfo.sec.gov. Michael Allen Curley's CRD# is 3259110.

Rockport Wealth, LLC

doing business as "Rockport Wealth Advisors" April 2022

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Allen Curley

CRD Number: 3259110

Investment Adviser Representative

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

UPDATED: 04/05/2022

Item 2: Educational Background and Business Experience

Name: Michael Allen Curley **Born:** 1952

Educational Background and Professional Designations:

Education:

BS - Business Management, University of Cincinnati - 1974

Business Background:

04/2022 - Present	Registered Representative Private Client Services, LLC
04/2022 - Present	Investment Advisor Representative Rockport Wealth, LLC dba Rockport Wealth Advisors
11/2015- 04/2022	Investment Adviser Representative Cambridge Investment Research Advisors, Inc
11/2015 - 04/2022	Registered Representative Cambridge Investment Research, Inc
08/2011 - 11/2015	Registered Representative LPL Financial, LLC

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

Michael Allen Curley is a registered representative of Private Client Services 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.

Michael Allen Curley 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.

Focus Properties I. 5626 Bridgetown Rd, Suite F, Cincinnati, OH 45248. Focus Properties I is the registration that Michael Allen Curley and three other partners use to describe the loan that they have with Eagle Savings Bank. This activity requires no business time.

Item 5: Additional Compensation

Michael Allen Curley does not receive any economic benefit from any person, company, or organization, other than Rockport Wealth in exchange for providing clients advisory services through Rockport Wealth.

Item 6: Supervision

As Rockport Wealth's Chief Compliance Officer, C. David Dickinson is in charge of supervising the day-to-day activities of the Advisor and its personnel. Rockport Wealth takes the issues of compliance and firm risk management seriously. The Advisor's supervisory system establishes clear lines of authority, accountability, and responsibility. Clients are welcome to contact the Chief Compliance Officer with questions or concerns in connection with the Advisor's services, staff monitoring, or the Advisor's internal compliance program. Mr. Dickinson's contact information is listed on the cover pages of Rockport Wealth's Form ADV Part 2A Brochure and Mr. Dickinson's ADV 2B Brochure.

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. Michael Allen Curley 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. Michael Allen Curley has not been a party in a bankruptcy petition.

This brochure supplement provides information about C. David Dickinson that supplements the Rockport Wealth, LLC dba "Rockport Wealth Advisors" brochure. You should have received a copy of that brochure. Please contact C. David Dickinson 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 C. David Dickinson is available on the SEC's adviser search website at www.adviserinfo.sec.gov. C. David Dickinson's CRD# is 1688810.

Rockport Wealth, LLC

doing business as "Rockport Wealth Advisors"

Form ADV Part 2B – Individual Disclosure Brochure

for

C. David Dickinson

CRD Number: 1688810

Investment Adviser Representative

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

UPDATED: 05/04/2022

Item 2: Educational Background and Business Experience

Name: C. David Dickinson

Born: 1959

Educational Background and Professional Designations:

Education:

Bachelor of Arts History and Economics, Michigan State - 1983

Business Background:

01/2021 - Present	Chief Compliance Officer Rockport Wealth, LLC dba Rockport Wealth Advisors Jan 2021
06/2015 - Present	Compliance Consultant/Managing Member Clear Disclosure Partners
06/2013 - 08/2017	Marketer/Managing Member Digital Marketing Technology Group, LLC
07/2012 - 09/2016	Consultant/Managing Member Financial Advisor Forensics, LLC
04/2011 - 06/2012	Author/Managing Member Whole Pie Investing LLC
11/2009 - 06/2011	Investment Adviser/Managing Member North Harbor Advisors, LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Mr. Dickinson or Rockport Wealth.

Item 4: Other Business Activities

C. David Dickinson is the owner and managing member of Monitor My Advisor, LLC dba Clear Disclosure Partners, a regulatory compliance consulting practice serving registered investment advisers. In this capacity, Mr. Dickinson does not engage in any investment-related

activities and only provides compliance consulting to the firm's clients. He spends approximately 10% of his time working on this business.

Item 5: Additional Compensation

C. David Dickinson does not receive any economic benefit from any person, company, or organization, other than Rockport Wealth, LLC in exchange for providing advisory services to the clients of Rockport Wealth.

Item 6: Supervision

As Rockport Wealth's Chief Compliance Officer, C. David Dickinson is in charge of supervising the day-to-day activities of the Advisor and its personnel. Rockport Wealth takes the issues of compliance and firm risk management seriously. The Advisor's supervisory system establishes clear lines of authority, accountability, and responsibility. Clients are welcome to contact the Chief Compliance Officer with questions or concerns in connection with the Advisor's services, staff monitoring, or the Advisor's internal compliance program. Mr. Dickinson's contact information is listed on the cover pages of Rockport Wealth's Form ADV Part 2A Brochure and Mr. Dickinson's ADV 2B Brochure.

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. C. David Dickinson 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. Mr. Dickinson has not been a party in a bankruptcy petition within the last twenty years.