



Part 2B of Form ADV

RiverFront Investment Group, LLC
1214 East Cary Street
Richmond, VA 23219
804.549.4800

www.riverfrontig.com

March 30, 2022

This Brochure Supplement provides information about various supervised persons that supplements the brochure on Form ADV, Part 2. Addresses for all supervised persons listed below are c/o RiverFront Investment Group at the address listed above.

You should have received a copy of RiverFront's ADV, Part 2 as we include this supplement with all copies. Please contact Julie Gibbs if you did not receive our brochure or if you have any questions related to the brochure or this supplement.

Additional information about RiverFront's Supervised Persons listed below is available on the SEC's website at www.adviserinfo.sec.gov



CHRIS KONSTANTINOS, CFA

Chief Investment Strategist, Director of Investments

Item 2 Educational Background and Business Experience

Born in 1977, Chris serves as Chief Investment Strategist, with over 20 years' experience as an equity sector analyst, portfolio manager, and portfolio risk manager across domestic and international markets. Chris also serves as Director of Investments and is a member of RiverFront's Executive Committee.

Chris has been with RiverFront since the company's founding in 2008. He began his career in 2000 as a corporate finance analyst in the Technology sector at a predecessor to Wachovia Securities. He joined Wachovia's Advisory Services Group in 2002 as an equity strategist, and worked in various capacities within equity strategy and portfolio management until his departure in 2008.

Chris earned his BS in Business Administration from the Kenan-Flagler School of Business at the University of North Carolina at Chapel Hill.

CFA – Chartered Financial Analyst is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. Four years of investment/financial career experience are required before one can become a CFA charterholder. Enrollees in the program must hold a bachelor's degree.

Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Chris Konstantinos.

Item 4 Other Business Activities

Chris Konstantinos is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Chris receives no compensation for this activity. This outside business activity does not create any conflicts of interest.

Item 5 Additional Compensation

Chris Konstantinos does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service.

RiverFront expects that its employees will report to their supervisors any issues arising with which they may be unfamiliar or that may otherwise require the assistance and judgment of supervisory personnel.

Employees must also report any activities that run contrary to the Code of Conduct and that may adversely affect the reputation of RiverFront. RiverFront requires the full commitment of its employees to the tenets set forth in the Code of Conduct; employees that elect to ignore and/or violate the tenets shall be disciplined as such, up to and including the possible termination of their association with RiverFront.

Chris Konstantinos is supervised by Pete Quinn, President and CEO. Pete can be reached at 804-549-4804.

Julie Gibbs, Chief Compliance Officer, is responsible for the supervision of RiverFront's compliance and regulatory activities, including the adoption and implementation of policies and procedures reasonably designed to ensure RiverFront's compliance with the Federal securities laws. Julie can be reached at 804-



549-4808. Julie reports to the Chief Operating Officer, Karrie Southall. Karrie can be reached at 804-549-4813.

Employees with supervisory responsibilities are required to supervise the activities of their subordinates and report any material issues to their direct supervisor and/or Senior Management.

TIM ANDERSON, CFA

Lead Multi-Asset Portfolio Manager

Item 2 Educational Background and Business Experience

Born in 1963, Tim's investment career spans more than 30 years and has been focused on the active management of core, core plus, and high yield bond portfolios. Prior to joining RiverFront, Tim served as Wachovia Securities' Chief Fixed Income Strategist. In this role he was responsible for managing the traditional and alternative fixed income holdings in discretionary, actively managed portfolios and for developing, implementing, and communicating fixed income strategies. Tim earned a BS in Finance from DePaul University and an MBA from the University of Chicago. He received his CFA designation in 1993.

CFA – Chartered Financial Analyst is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. Four years of investment/financial career experience are required before one can become a CFA charterholder. Enrollees in the program must hold a bachelor's degree.

Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Tim Anderson.

Item 4 Other Business Activities

Tim Anderson is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Tim receives no compensation for this activity. This outside business activity does not create any conflicts of interest.

Item 5 Additional Compensation

Tim Anderson does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service.

RiverFront expects that its employees will report to their supervisors any issues arising with which they may be unfamiliar or that may otherwise require the assistance and judgment of supervisory personnel. Employees must also report any activities that run contrary to the Code of Conduct and that may adversely affect the reputation of RiverFront. RiverFront requires the full commitment of its employees to the tenets set forth in the Code of Conduct; employees that elect to ignore and/or violate the tenets shall be disciplined as such, up to and including the possible termination of their association with RiverFront.

Tim Anderson is supervised by Chris Konstantinos, Chief Investment Strategist and Director of Investments. Chris can be reached at 804-549-4810.



Julie Gibbs, Chief Compliance Officer, is responsible for the supervision of RiverFront's compliance and regulatory activities, including the adoption and implementation of policies and procedures reasonably designed to ensure RiverFront's compliance with the Federal securities laws. Julie can be reached at 804-549-4808. Julie reports to the Chief Operating Officer, Karrie Southall. Karrie can be reached at 804-549-4813.

Employees with supervisory responsibilities are required to supervise the activities of their subordinates and report any material issues to their direct supervisor and/or Senior Management.

ADAM GROSSMAN, CFA

Global Equity CIO and Co-Head of the Investment Committee

Item 2 Educational Background and Business Experience

Born in 1980, Adam serves as the Global Equity CIO and Co-Head of the Investment Committee, responsible for the investments of the US Equity and International Equity teams. He brings over twenty years' worth of industry experience in quantitative risk management and portfolio analytics. Prior to joining RiverFront, Adam worked at the Virginia Retirement System (VRS), where he managed International Equity and REIT Portfolios and developed research on equity selection and portfolio construction. He began his investment career as a fixed income analyst at VRS.

Adam earned a BS from Baldwin-Wallace College with a double major in Mathematical Economics and Finance, and an MA in Financial Economics from Virginia Commonwealth University. He received his CFA designation in 2009.

CFA – Chartered Financial Analyst is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. Four years of investment/financial career experience are required before one can become a CFA charterholder. Enrollees in the program must hold a bachelor's degree.

Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Adam Grossman.

Item 4 Other Business Activities

Adam Grossman does not have any reportable outside business activities.

Item 5 Additional Compensation

Adam Grossman does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service.

RiverFront expects that its employees will report to their supervisors any issues arising with which they may be unfamiliar or that may otherwise require the assistance and judgment of supervisory personnel. Employees must also report any activities that run contrary to the Code of Conduct and that may adversely affect the reputation of RiverFront. RiverFront requires the full commitment of its employees to the tenets set forth in the Code of Conduct; employees that elect to ignore and/or violate the tenets shall be disciplined as such, up to and including the possible termination of their association with RiverFront.



Adam is supervised by Chris Konstantinos, Chief Investment Strategist and Director of Investments. Chris can be reached at 804-549-4810.

Julie Gibbs, Chief Compliance Officer, is responsible for the supervision of RiverFront's compliance and regulatory activities, including the adoption and implementation of policies and procedures reasonably designed to ensure RiverFront's compliance with the Federal securities laws. Julie can be reached at 804-549-4808. Julie reports to the Chief Operating Officer, Karrie Southall. Karrie can be reached at 804-549-4813.

Employees with supervisory responsibilities are required to supervise the activities of their subordinates and report any material issues to their direct supervisor and/or Senior Management.

KEVIN NICHOLSON, CFA

Global Fixed Income CIO, Co-Head of the Investment Committee

Item 2 Educational Background and Business Experience

Born in 1971, Kevin serves as RiverFront's Global Fixed Income CIO and Co-Head of the Investment Committee. Prior to this role, he was RiverFront's Chief Market Strategist, responsible for raising and deploying cash in the portfolios, as well as determining which asset classes to use as funding or investment sources when making the tactical allocation decisions in the RiverFront strategies. Kevin's career has spanned nearly 30 years, and during that time he has served in various capacities in trading, portfolio management and risk management. He joined RiverFront in 2010 and served as the Senior Fixed Income Portfolio Manager for 2 years and the Chief Risk Officer for 4 years. Kevin previously served as Senior Fixed Income Portfolio Manager at Wells Fargo Advisors, LLC and its predecessor firms, where he managed both taxable and tax-exempt fixed income portfolios. His career began in 1992 at a predecessor of Wells Fargo Advisors, LLC during which time he served as senior preferred stock trader, corporate bond trader, senior fixed income strategist, and senior fixed income portfolio manager.

Kevin earned a BA in Business and Economics from Randolph-Macon College. He also earned a MBA and a Master's in Decision Analytics from Virginia Commonwealth University. Kevin received his CFA designation in 2014.

CFA – Chartered Financial Analyst is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. Four years of investment/financial career experience are required before one can become a CFA charterholder. Enrollees in the program must hold a bachelor's degree.

Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Kevin Nicholson.

Item 4 Other Business Activities

Kevin Nicholson is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Kevin receives no compensation for this activity.

Kevin also serves as President of the Virginia Commonwealth University Foundation Board of Trustees. In this capacity he reviews third-party money manager performance and style for the Foundation. Kevin receives no compensation for this activity. Kevin also serves as a volunteer member of the Investment Advisory Committee that reviews and makes recommendations to the Board on investment opportunities.

These outside business activities do not create any conflicts of interest with RiverFront.



Item 5 Additional Compensation

Kevin Nicholson does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service.

RiverFront expects that its employees will report to their supervisors any issues arising with which they may be unfamiliar or that may otherwise require the assistance and judgment of supervisory personnel.

Employees must also report any activities that run contrary to the Code of Conduct and that may adversely affect the reputation of RiverFront. RiverFront requires the full commitment of its employees to the tenets set forth in the Code of Conduct; employees that elect to ignore and/or violate the tenets shall be disciplined as such, up to and including the possible termination of their association with RiverFront.

Kevin is supervised by Chris Konstantinos, Chief Investment Strategist and Director of Investments. Chris can be reached at 804-549-4810.

Julie Gibbs, Chief Compliance Officer, is responsible for the supervision of RiverFront's compliance and regulatory activities, including the adoption and implementation of policies and procedures reasonably designed to ensure RiverFront's compliance with the Federal securities laws. Julie can be reached at 804-549-4808. Julie reports to the Chief Operating Officer, Karrie Southall. Karrie can be reached at 804-549-4813.

Employees with supervisory responsibilities are required to supervise the activities of their subordinates and report any material issues to their direct supervisor and/or Senior Management.

SCOTT HAYS, JR., CFA

Lead Portfolio Manager and Director of Operations, RiverShares

Item 2 Educational Background and Business Experience

Born in 1985, Scott serves as Lead Portfolio Manager and Director of Operations, RiverShares. Prior to this role, Scott was RiverFront's Senior Portfolio Manager. In this capacity Scott was responsible for developing and implementing analytical investment approaches in the US Equity and International Equity markets. He also serves on the firm's Investment Committee. Prior to joining RiverFront in 2014, Scott co-founded and served as Chief Investment Officer of an alternative asset management company that employed a quantitative market-neutral equity approach. Scott also worked for six years at Analysis Group, a financial and economic consulting firm, where he managed a team dedicated to valuing illiquid assets, such as mortgage-backed securities, real estate, and oil and gas properties.

Scott received a BBA from Millsaps College, Summa Cum Laude, with a double major in Economics and Business Administration. He also earned an MBA with High Honors from the University of Chicago in Analytic Finance, Econometrics/Statistics, and Economics.

CFA – Chartered Financial Analyst is a professional designation given by the CFA Institute that measures the competence and integrity of financial analysts. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management and security analysis. Four years of investment/financial career experience are required before one can become a CFA charterholder. Enrollees in the program must hold a bachelor's degree.



Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Scott Hays.

Item 4 Other Business Activities

Scott Hays does not have any reportable outside business activities.

Item 5 Additional Compensation

Scott Hays does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service.

RiverFront expects that its employees will report to their supervisors any issues arising with which they may be unfamiliar or that may otherwise require the assistance and judgment of supervisory personnel. Employees must also report any activities that run contrary to the Code of Conduct and that may adversely affect the reputation of RiverFront. RiverFront requires the full commitment of its employees to the tenets set forth in the Code of Conduct; employees that elect to ignore and/or violate the tenets shall be disciplined as such, up to and including the possible termination of their association with RiverFront.

Scott is supervised by Chris Konstantinos, Chief Investment Strategist and Director of Investments. Chris can be reached at 804-549-4810.

Julie Gibbs, Chief Compliance Officer, is responsible for the supervision of RiverFront's compliance and regulatory activities, including the adoption and implementation of policies and procedures reasonably designed to ensure RiverFront's compliance with the Federal securities laws. Julie can be reached at 804-549-4808. Julie reports to the Chief Operating Officer, Karrie Southall. Karrie can be reached at 804-549-4813.

Employees with supervisory responsibilities are required to supervise the activities of their subordinates and report any material issues to their direct supervisor and/or Senior Management.