



RIK SAYLOR
FINANCIAL.COM

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Fairfield ♦ Cincinnati East ♦ Beaver Creek

**Rik Saylor, RFC,
CEPA**

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Rik Saylor, that supplements the Rik Saylor Financial, Inc. brochure. You should have received a copy of that brochure. Please contact us at 513-829-8888 if you did not receive Rik Saylor Financial, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Rik Saylor, is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD# 2603784

Item 2 Educational Background and Business Experience

Rik Saylor, RFC, CEPA
Year of Birth: 1961

Education:

- None to report
- Business

Background:

- Rik Saylor Financial, Inc., Chief Compliance Officer & Investment Adviser Representative, 09/2012 - Present
- Rik Saylor Financial, Inc., Chief Executive Officer, 09/1998 – Present
- Triad Advisors, LLC, Registered Representative, 12/2018 - Present
- LPL Financial LLC, Investment Adviser Representative & Registered Representative, 12/2017 - 12/2018
- Rik Saylor Financial Tax Services, LLC, Owner and President, 10/2010 to 01/2021
- National Planning Corporation, Investment Adviser Representative & Registered Representative, 06/2007 - 12/2017

Certifications:

- Registered Financial Consultant ['RFC']: This designation is issued by the International Association of Registered Financial Consultants ('IARFC') and is granted to individuals who have met all of the following requirements: (a) possess an undergraduate or graduate financial planning degree, or has earned one of the following designations: AAMS, AEP, CEP, CFA, CFP, ChFC, CLU, CPA, EA, LUTC, MS, MBA, JD, Ph.D, or completed a CFP equivalent, IARFC-approved college curriculum; (b) if operating on a commission basis, must meet licensing requirements for securities and life and health insurance; if operating strictly as fee-only and not licensed, then must be registered as an investment adviser, and (c) four years full time experience as a financial planning practitioner or educator in the field of financial planning or financial services. The individual must complete approved college curriculum in personal financial planning or an IARFC self-study course (with a final certification examination). The individual is required to take 40 hours of continuing education in the field of personal finance and professional practice management every year, must complete an IARFC approved CE course or curriculum on operational ethics and standards of conduct every two years, and must provide evidence that the member can produce a high-quality personal financial plan.

Certified Exit Planning Advisor ("CEPA"): To become a certified exit planning advisor, candidates must have at least five years of full-time or equivalent experience working directly with business owners. Candidates must either have an undergraduate degree or additional relevant work experience. They must also be a member of the Exit Planning Institute in good standing. Over five immersive days, CEPA candidates gain proficiency in 23 key areas, as taught by nationally recognized experts in exit planning. Topics covered in the weeklong course include value acceleration methodology; estate planning; private equity; incorporating charitable intent; and other related concepts. There is also a day devoted to practice management and building a marketing strategy. The CEPA program culminates with a closed-book, proctored final exam. Continuing Education requires 40 hours every three years.

Item 3 Disciplinary Information

Rik Saylor has no history of any legal or disciplinary events that deems to be material to a client's consideration of Rik Saylor to act as their investment adviser representative. FINRA's BrokerCheck® is a resource available to review the disciplinary history of Rik Saylor. <https://brokercheck.finra.org/>

Item 4 Other Business Activities

Mr. Saylor is a registered representative with Triad Advisors LLC ("Triad Advisors"). Triad Advisors is a diversified financial services company engaged in the sale of specialized investment products. In this capacity, Mr. Saylor may recommend securities or insurance products offered by Triad Advisors as part of your investment portfolio. If clients purchase these products through Mr. Saylor, he will receive the customary commissions and/or management fees in his separate capacity as a registered representative & investment adviser representative of Triad Advisors. Additionally, Mr. Saylor could be eligible to receive incentive awards such as Triad Advisors may offer. He may also receive 12b-1 fees from mutual funds that pay such fees. The receipt of additional compensation may give Mr. Saylor an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Mr. Saylor does not earn commissions on the sale of securities or investment products recommended or purchased in advisory accounts through Rik Saylor Financial, Inc. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Rik Saylor Financial, Inc.'s firm brochure for additional disclosures on this topic.

Mr. Saylor has an ownership interest in Kim Saylor Financial Insurance, a licensed insurance agency. Mr. Saylor is also separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Kim Saylor Financial Insurance and/or Mr. Saylor for insurance related activities. This presents a conflict of interest because Mr. Saylor may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Saylor's receipt of additional compensation as a result of his activities as a registered representative of Triad Advisors and a licensed insurance agent.

In connection with Mr. Saylor's association as a registered representative of Triad Advisors, he received or will receive financial transition support from Triad Advisors in the form of a transition credit.

We encourage you to discuss any such conflicts of interest with your representative before making a decision to custody your assets with Triad Advisors. The amount of these payments are significant in relation to the overall revenue earned or compensation received by Mr. Saylor at his prior firm. Such payments are generally based on the size of the representative's business established at his prior firm and assets expected to be under custody on the Triad Advisors platform. As a result, Mr. Saylor has a financial incentive to recommend that clients establish an account with Triad Advisors. This financial incentive creates a conflict of interest in connection with Mr. Saylor's recommendation of Triad Advisors.

Item 6 Supervision

Ryan Foley, Chief Compliance Officer, is responsible for supervising the advisory activities of Rik Saylor. Mr. Foley can be reached at 513-829-8888.

Rik Saylor is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. The Chief Compliance Officer is responsible for administering the policies and procedures. As Chief Compliance Officer, Rik Saylor reviews those policies and

procedures annually for their adequacy and the effectiveness of their implementation. All policies and procedures of the firm are followed. Rik Saylor may be reached at 513-829-8888.