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Fairfield ♦ Cincinnati East ♦ Beavercreek

Eric Hamberg, CFP®

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Eric Hamberg 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 Eric Hamberg is available on the SEC's website at www.adviserinfo.sec.gov by searching CRD# 5324635

Item 2 Educational Background and Business Experience

Eric Hamberg CFP®
Year of Birth: 1984

Education:

- Tiffin University, attended, 2003-2005
- University of Cincinnati, BBA in finance, 2005 - 2007

Business Background:

- Rik Saylor Financial, Inc., Investment Adviser Representative, 09/2012- Present
- Rik Saylor Financial, Inc., Advisor/Paraplanner, 03/2008 - Present
- Triad Advisors, LLC, Registered Representative, 12/2018 - Present
- LPL Financial LLC, Investment Adviser Representative & Registered Representative, 12/2017 - 12/2018
- National Planning Corporation, Investment Adviser Representative, 03/2008 - 12/2017
- National Planning Corporation, Registered Representative, 03/2008 - 12/2017

Certifications: CFP

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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:

- 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
- 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.

Item 3 Disciplinary Information

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

Item 4 Other Business Activities

Eric Hamberg 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. Hamberg may recommend securities or insurance products offered by Triad Advisors as part of your investment portfolio. If clients purchase these products through Mr. Hamberg, he will receive the customary commissions and/or management fees in his separate capacity as a registered representative of Triad Advisors. Additionally, Mr. Hamberg 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. Hamberg an incentive to recommend investment products based on the compensation received, rather than on your investment needs. Mr. Hamberg 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.

Eric Hamberg is 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 Mr. Hamberg for insurance related activities. This presents a conflict of interest because Mr. Hamberg 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.

Mr. Hamberg is Board Chair of Sweet Cheeks Diaper Bank, an organization that partners with local social service agencies to provide diapers to low-income families while raising awareness of the basic health need for diapers. Our mission is to eliminate the existence of diaperneed in our community so that ALL babies have a chance to be healthy, happy, and safe. Mr. Hamberg's duties as the Board Member and Treasurer of Sweet Cheeks Diaper Bank do not create a conflict of interest to his provision of advisory services through Rik Saylor Financial, Inc..

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Mr. Hamberg'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 the transition of Rik Saylor Financial Inc.'s clients to Triad Advisors custodial platform and Mr. Hamberg'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 payment Mr. Hamberg receives is in addition to the production bonuses, stock options and other economic benefits that he is entitled to receive as a registered representative of Triad Advisors. The amount of these payments are significant in relation to the overall revenue earned or compensation received by Mr. Hamberg 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. Hamberg 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. Hamberg's recommendation of Triad Advisors.

Item 6 Supervision

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

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Rik Saylor Financial, Inc., and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.