

**Item 1: Cover Page**  
**Part 2B of Form ADV: Brochure Supplement**  
**February 2023**

**Jonathan E. Bernstein**



**280 Highway 35, Suite 105**  
**Red Bank, NJ 07701**  
**[www.RoundAngleAdvisors.com](http://www.RoundAngleAdvisors.com)**

**Firm Contact:**  
**Deirdre DeRosa**  
**Chief Compliance Officer**

**This brochure supplement provides information about Mr. Bernstein that supplements our brochure. You should have received a copy of that brochure. Please contact Deirdre DeRosa if you did not receive RoundAngle Advisors LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Bernstein is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2: Educational Background & Business Experience

**Jonathan Evan Bernstein**

**Year of Birth:** 1974

### **Educational Background:**

- 1995: Pennsylvania State University; Bachelor of Science in Accounting

### **Business Background:**

- 11/2015 – Present Purshe Kaplan Sterling Investments, Inc; Registered Representative
- 10/2015 – Present RoundAngle Advisors LLC; Managing Member & Investment Advisor
- 01/2007 – Present Bernstein & Bernstein CPAs LLP; Partner
- 02/2016 – 03/2019 Foundation Retirement Plan Consultants, LLC; Owner
- 01/2013 – 10/2015 Cetera Advisors, LLC; Registered Representative
- 04/2004 – 12/2012 Multi-Financial Securities, Corp; Registered Representative

### **Professional Designations:**

- 2002: Certified Public Accountant (CPA)
- 2004: Certified Financial Planner (CFP®)
- 2012: Personal Financial Specialist (PFS)
- 2017: Accredited Investment Fiduciary (AIF®)
- Life & Health Insurance Licensed

CERTIFIED FINANCIAL PLANNER™ (CFP®) certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2 day period) and agreeing to be bound by the CFP board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

Certified Public Accountants are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, all American Institute of Certified Public Accountants (AICPA) members<sup>1</sup> are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning.

---

<sup>1</sup> This description represents the requirements as of 1/1/2011. It is the responsibility of the adviser to disclose the qualifications in place when he or she attained the credential.

To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's *Code of Professional Conduct*, and is encouraged to follow AICPA's *Statement on Responsibilities in Financial Planning Practice*. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF® designation, individuals must complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF® Code of Ethics. In order to maintain the AIF® designation, the individual must annually renew their affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company which has since been purchased by Broadridge).

### Item 3: Disciplinary Information<sup>2</sup>

There are no legal or disciplinary events material to the evaluation of Mr. Bernstein

### Item 4: Other Business Activities

Mr. Bernstein is a registered representative of Purshe Kaplan Sterling Investments, Inc, member FINRA/SIPC and a licensed insurance agent. He may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation they may earn.

Mr. Bernstein is the owner of Bernstein & Bernstein CPAs LLP, a tax and accounting firm. These services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement. The fees for these services are billed hourly and are in addition to the client's RoundAngle Advisors LLC fees. The hourly rate varies depending on the complexity of the work conducted. Clients of RoundAngle Advisors LLC may be solicited to utilize these services; however, they are under no obligation to do so.

### Item 5: Additional Compensation

Mr. Bernstein does not receive any other economic benefit for providing advisory services in addition to advisory fees.

<sup>2</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.

## Item 6: Supervision

Deirdre DeRosa supervises and monitors Mr. Bernstein's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Ms. DeRosa if you have any questions about Mr. Bernstein's brochure supplement at 732-889-3774.