



## **Renaissance Wealth Advisors, LLC**

### **Form ADV Part 2A – Disclosure Brochure**

**Effective: March 21, 2021**

This Form ADV 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Renaissance Wealth Advisors, LLC (“Renaissance Wealth” or the “Advisor”). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (617) 663-5595 or [info@rw-advisors.com](mailto:info@rw-advisors.com).

Renaissance Wealth is a registered investment advisor located in the Commonwealth of Massachusetts. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Renaissance Wealth to assist you in determining whether to retain the Advisor.

Additional information about Renaissance Wealth and its Advisory Persons is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor’s firm name or CRD# 300007.

**Renaissance Wealth Advisors, LLC**  
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## **Item 2 – Material Changes**

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Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Renaissance Wealth.

Renaissance Wealth believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Renaissance Wealth encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

### Material Change

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients:

- The Advisor has amended Item 18 to reflect the application and receipt of funds through the Payroll Protection Program. Please see Item 19 for additional information.
- The Advisor has amended Item 10 to reflect a new Other Financial Activity. Please see Item 10 for additional information.
- The Advisor has amended Item 15 to address third party standing letters of authorization. Please see Item 15 for additional information.

### Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of Renaissance Wealth.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD #300007. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (617) 663-5595 or [info@rw-advisors.com](mailto:info@rw-advisors.com).

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## Item 4 – Advisory Services

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### A. Firm Information

Renaissance Wealth Advisors, LLC (“Renaissance Wealth” or the “Advisor”) is a registered investment advisor located in the Commonwealth of Massachusetts. Renaissance Wealth became organized as a limited liability company under the laws of Massachusetts in January, 2019. Renaissance Wealth is owned and operated by Lauris S. Lamberg (Principal, Chief Investment Officer and Chief Compliance Officer) and Jonathan H. Loer (Principal and Chief Planning Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Renaissance Wealth.

For information regarding this Disclosure Brochure, please contact Mr. Lamberg at (617) 663-5595 or [info@rw-advisors.com](mailto:info@rw-advisors.com).

### B. Advisory Services Offered

Renaissance Wealth offers comprehensive wealth advisory services to individuals, high net worth individuals, trusts, estates, businesses, and other types of investors (each referred to as a “Client”). Wealth advisory services include a combination on ongoing financial planning and investment management services as described below.

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Renaissance Wealth’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

#### Investment Management Services

Renaissance Wealth provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary and non-discretionary investment management and related advisory services. Renaissance Wealth works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create an investment strategy.

*Internal Investment Management* – The Advisor provides discretionary and non-discretionary investment management services that are customized to the needs of each Client. Portfolios are typically constructed utilizing a combination of exchange-traded funds (“ETFs”), mutual funds, individual stocks and individual bonds. On an individual basis, the Advisor may utilize other types of investments, as appropriate to meet the needs of each Client. The Advisor may retain legacy positions based on portfolio fit and tax implications.

Renaissance Wealth’s investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate investments that have been held for less than one year to meet the objectives of the Client or due to market conditions. Renaissance Wealth will construct, implement and monitor the portfolio in connection with the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Renaissance Wealth evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Renaissance Wealth may consider, on occasion, redistributing investment allocations to diversify the portfolio. Renaissance Wealth may consider specific positions to increase sector or asset class weightings. The Advisor may consider employing cash positions as a possible hedge against market movement. Renaissance Wealth may consider selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

Renaissance Wealth will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services.

At no time will Renaissance Wealth accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

#### Financial Planning Services

Renaissance Wealth also provides ongoing financial planning services to Clients, pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning services will involve preparing a financial plan or rendering a financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including, but not limited to investment planning, retirement planning, estate planning, personal savings, education savings and other areas of a Client's financial situation.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. Renaissance Wealth may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Planning may also include discussions relating to cross border families as well as Health Savings Accounts ("HSA"). When discussing cross border families we may recommend you speak with an accountant, attorney, or other expert to assist in your planning needs. While working with these specialists there may be an additional fee for their services. Any additional fees will require the client enter into an agreement with the specialist. When discussing HSA Renaissance Wealth will assist Clients in determining if this strategy is appropriate for their needs. If Clients elect to move forward with an HSA we will provide guidance on how to establish and maintain the account.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

#### **C. Client Account Management**

Prior to engaging Renaissance Wealth to provide investment advisory services, each Client is required to enter into one or more advisory agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Renaissance Wealth, in connection with the Client, will develop a strategy targeted to achieve the Client's investment goals and objectives.
- Asset Allocation – Renaissance Wealth will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – Renaissance Wealth will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.

- Investment Management and Supervision – Renaissance Wealth will provide investment management and ongoing oversight of the Client's portfolio.

#### **D. Wrap Fee Programs**

Renaissance Wealth does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Renaissance Wealth.

#### **E. Assets Under Management**

As of December 31, 2020, Renaissance Wealth manages \$25,688,517 in Client assets \$12,750,384 of which are managed on a discretionary basis and \$12,938,133 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

### **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign one or more agreements that detail the responsibilities of Renaissance Wealth and the Client.

#### **A. Fees for Advisory Services**

##### Investment Advisory Services

Investment advisory fees are paid monthly, in advance of each month, at a rate of 0.50% annually, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the market value of assets under management at the end of the prior month.

The investment advisory fee in the first month of service is prorated from the inception date of the account[s] to the end of the first month. The Client's Assets Under Management (AUM) Fee shall take into consideration only those accounts managed on a discretionary and non-discretionary basis by the Advisor. All securities held in Accounts managed by Renaissance Wealth will be independently valued by the Custodian. Renaissance Wealth will not have the authority or responsibility to value portfolio securities. The AUM Fee is based on the market value of assets under management at the end of the prior month as provided by the Custodian. Renaissance Wealth will not have the authority or responsibility to value portfolio securities.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

##### Financial Planning Services

Renaissance Wealth offers financial planning for a fixed ongoing planning fee ranging from \$1,500 to \$10,000 annually. The fee is based on several factors, including the scope of services to be provided, the complexity of the Client's circumstances and the overall effort required to complete the engagement deliverables. An estimate for total costs will be provided to the Client prior to engaging for these services.

#### **B. Fee Billing**

##### Investment Management Services

Investment advisory fees will be calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the respective month-end date. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the total assets under management with Renaissance Wealth at the end of the prior month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. In addition, the Advisor will provide the Client a report itemizing the fee, including the calculation period covered by the fee, the account value and the methodology used to calculate the fee. Clients are urged to also review and compare the statement provided by the Advisor to the brokerage statement from the Custodian, as the Custodian does not perform a verification of fees. Clients provide written

authorization permitting advisory fees to be deducted by Renaissance Wealth to be paid directly from their accounts held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

#### Financial Planning Services

Financial planning fees are invoiced in advance of each month based on the agreed upon financial planning fee divided by 12. Billing will commence upon execution of the financial planning agreement. The financial planning fee in the first month of service is prorated from the effective date of the agreement to the end of the first month. Fees may be paid directly by the Client or deducted from the Client's account[s] at the Custodian, as directed by the Client.

### **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than Renaissance Wealth, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all securities execution and custody fees charged by the Custodian, if applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The investment advisory fee charged by Renaissance Wealth is separate and distinct from these fees.

In addition, all fees paid to Renaissance Wealth for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Renaissance Wealth, but would not receive the services provided by Renaissance Wealth which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Renaissance Wealth to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

### **D. Advance Payment of Fees and Termination**

#### Investment Management Services

Renaissance Wealth is compensated for its investment management services at the start of each month, before services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the investment advisory agreement within five (5) days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Advisor will promptly refund any unearned, prepaid fees to the Client. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

#### Financial Planning Services

Renaissance Wealth is compensated for its financial planning services at the start of the month, before services are rendered. Either party may terminate the financial planning agreement, at any time, by providing written notice to the other party. The Client may also terminate the financial planning agreement within five (5) days of signing the agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide planning services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall receive a refund for any unearned, prepaid fees. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

### **E. Compensation for Sales of Securities**

Renaissance Wealth does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

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Renaissance Wealth does not charge performance-based fees for its investment advisory services. The fees charged by Renaissance Wealth are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Renaissance Wealth does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

## **Item 7 – Types of Clients**

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Renaissance Wealth provides investment advisory services to individuals, high net worth individuals, trusts, estates, and businesses. Renaissance Wealth does not impose a minimum account or relationship size for its investment management or financial planning services.

## **Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss**

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### **A. Methods of Analysis**

Renaissance Wealth primarily employs fundamental analysis in developing investment strategies for its Clients. The Advisor also incorporates technical and cyclical analysis in its investment process. Research and analysis from Renaissance Wealth are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

*Fundamental analysis* utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in "Item 13 – Review of Accounts".

*Technical analysis* involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Renaissance Wealth will be able to accurately predict such a reoccurrence.

*Cyclical analysis* is similar to technical analysis in that it involves the analysis of market conditions at a macro (entire market/economy) or micro (company specific) level, rather than the overall fundamental analysis of the health of the particular company that Renaissance Wealth is recommending. The risks with cyclical analysis are similar to those of technical analysis.

As noted above, Renaissance Wealth generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Renaissance Wealth will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Renaissance Wealth may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.



## **B. Risk of Loss**

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Renaissance Wealth will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals. Please see Item 8.B. for risks associated with the Advisor's investment strategies as well as general risks of investing.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment approach:

### Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

### ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later. There is also a risk that Authorized Participants are unable to fulfill their responsibilities. Authorized Participants are one of the major parties involved with ETF creation/redemption mechanism in the markets. The Authorized Participants play a critical role in the liquidity of ETFs and essentially have the exclusive right to change the supply of ETF shares in the market. If the Authorized Participants does not fulfill this expected role, there could be an adverse impact on liquidity and the valuation of an ETF.

### Bond ETFs

Bond ETFs are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

### Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

## **Item 9 – Disciplinary Information**

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### **There are no legal, regulatory or disciplinary events involving Renaissance Wealth or its owners.**

Renaissance Wealth values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and Advisory Persons are available on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with the Advisor's firm name or CRD# 300007.

In addition, Clients may also obtain information relating to the disciplinary history of any investment advisor representative conducting business in Massachusetts by contacting the Commonwealth of Massachusetts Securities Division at (617) 727-3548.

## **Item 10 – Other Financial Industry Activities and Affiliations**

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### Renaissance Wealth Advisors Global SIA

Lauris Lambergis is the co-founder and Chief Investment Officer of Renaissance Wealth Advisors Global SIA ("RWA Global"). RWA is a wealth management firm providing both financial planning and investment advisory services in the Baltic countries. Mr. Lambergis spends less than 10% of his time monthly engaged in the activities of RWA Global. Mr. Lambergis is compensated for his activities with RWA Global through a partner draw and profit-sharing and/or dividends.

## **Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **A. Code of Ethics**

Renaissance Wealth has implemented a Code of Ethics that defines the Advisor's fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Renaissance Wealth ("Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. Renaissance Wealth and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Renaissance Wealth Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (617) 663-5595 or [info@rw-advisors.com](mailto:info@rw-advisors.com).

### **B. Personal Trading with Material Interest**

Renaissance Wealth allows Supervised Person to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Renaissance Wealth does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund or advise an investment company. Renaissance Wealth does not have a material interest in any securities traded in Client accounts.

### **C. Personal Trading in Same Securities as Clients**

Renaissance Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted a Code to address insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons of Renaissance Wealth have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Renaissance Wealth requiring reporting of personal securities trades by its Supervised

Person for review by the Chief Compliance Officer ("CCO"). The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

#### **D. Personal Trading at Same Time as Client**

While Renaissance Wealth allows Supervised Persons to purchase or sell of the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Renaissance Wealth transact in any security to the detriment of any Client.**

### **Item 12 – Brokerage Practices**

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#### **A. Recommendation of Custodian[s]**

Renaissance Wealth does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Renaissance Wealth to direct trades to this Custodian as agreed upon in the investment advisory agreement. Further, Renaissance Wealth does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Renaissance Wealth does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a broker-dealer/custodian not recommended by Renaissance Wealth. Renaissance Wealth may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its overall reputation. Renaissance Wealth does not receive research services, other products, or compensation as a result of recommending a particular custodian that may result in the Client paying higher commissions than those obtainable through other custodians.

Renaissance Wealth will typically recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". Renaissance Wealth maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

**1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with the broker-dealers/custodians in exchange for research and other services. **Renaissance Wealth does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

**2. Brokerage Referrals** - Renaissance Wealth does not receive any compensation from any third party in connection with the recommendation for establishing an account.

**3. Directed Brokerage** - All Clients are serviced on a "directed brokerage basis", where Renaissance Wealth will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s], unless separately instructed by the Client. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the Custodian, Renaissance Wealth will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

## **B. Aggregating and Allocating Trades**

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Renaissance Wealth will execute its transactions through the Custodian as authorized by the Client.

Renaissance Wealth may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Clients' accounts.

## **Item 13 – Review of Accounts**

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### **A. Frequency of Reviews**

Securities in Client accounts are monitored on a regular and continuous basis by the Principals of Renaissance Wealth and periodically by the CCO. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

### **B. Causes for Reviews**

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Renaissance Wealth if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

### **C. Review Reports**

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

## **Item 14 - Client Referrals and Other Compensation**

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### **A. Compensation Received by Renaissance Wealth**

Renaissance Wealth is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. Renaissance Wealth does not receive commissions or other compensation from product sponsors, broker-dealers or any unrelated third party.

#### Participation in Institutional Advisor Platform

Renaissance Wealth has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Renaissance Wealth. As a registered investment advisor participating on the Schwab Advisor Services platform, Renaissance Wealth receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all, services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

*Services that Benefit the Client* – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client’s funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

*Services that May Indirectly Benefit the Client* – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

*Services that May Only Benefit the Advisor* – Schwab also offers other services and financial support to Renaissance Wealth that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. Renaissance Wealth believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

## **B. Client Referrals from Solicitors**

Renaissance Wealth does not engage paid solicitors for Client referrals. Renaissance Wealth may refer clients to accountants, attorneys or other specialists. Renaissance Wealth receives no compensation for such referrals to third parties.

## **Item 15 – Custody**

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Renaissance Wealth does not accept or maintain custody of any Client accounts, except for the authorized deduction of the advisor’s fee. All Clients must place their assets with a “qualified custodian”. Clients are required to engage the Custodian to retain their funds and securities and direct Renaissance Wealth to utilize the Custodian for the Client’s security transactions. Renaissance Wealth encourages Clients to review statements provided by the Custodian. For more information about Custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client’s instructions.

## **Item 16 – Investment Discretion**

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Renaissance Wealth generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Renaissance Wealth. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client’s execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Renaissance Wealth will be in accordance with each Client’s investment objectives and goals.

## **Item 17 – Voting Client Securities**

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Renaissance Wealth does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

## Item 18 – Financial Information

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Neither Renaissance Wealth, nor its management, have any adverse financial situations that would reasonably impair the ability of Renaissance Wealth to meet all obligations to its Clients. Neither Renaissance Wealth, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. Renaissance Wealth is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$500 or more for services to be performed six months or more in advance.

On February 4, 2021, RWA applied for a Payroll Protection Program (“PPP”) loan and received funding on February 8, 2021 under the federal governments Coronavirus Aid, Relief, and Economic Security (“CARES”) Act in the amount \$5,000. This loan will be used to support ongoing firm operations, including maintaining existing payroll for personnel working for RWA, through this period of economic uncertainty related to the Covid-19 pandemic. While RWA deemed it prudent to apply for and received a PPP loan in order to ensure our ability to retain our highly skilled employees, there are no financial conditions that are reasonably likely to impact the firm’s ability to meet contractual commitments to clients. This loan is forgivable if the specific terms in the loan are met.

## Item 19 – Requirements for State Registered Advisors

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### A. Educational Background and Business Experience of Principal Officers

The Principal Officers of Renaissance Wealth are Lauris S. Lambersg and Jonathan H. Loer. Information regarding the Principal Officers is included in each Form ADV Part 2B – Brochure Supplement below.

### B. Other Business Activities of Principal Officers

Principal Officers are dedicated to the investment advisory activities of Renaissance Wealth’s Clients. The Principal Officers do not have any other business activities.

### C. Performance Fee Calculations

Renaissance Wealth does not charge performance-based fees for its investment advisory services. The fees charged by Renaissance Wealth are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client.

### D. Disciplinary Information

***There are no legal, civil or disciplinary events to disclose regarding Renaissance Wealth or the Principal Officers of Renaissance Wealth.*** Neither Renaissance Wealth nor the Principal Officers of Renaissance Wealth have ever been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Renaissance Wealth or the Principal Officers of Renaissance Wealth. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding Renaissance Wealth or the Principal Officers of Renaissance Wealth.

### E. Material Relationships with Issuers of Securities

Neither Renaissance Wealth nor the Principal Officers of Renaissance Wealth have any relationships or arrangements with issuers of securities.

# Form ADV Part 2B – Brochure Supplement

for

**Lauris S. Lamberg, CIMA®**  
**Principal and Chief Compliance Officer**

**Effective: March 21, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Lauris S. Lamberg, CIMA® (CRD# 4001420) in addition to the information contained in the Renaissance Wealth Advisors, LLC (“Renaissance Wealth” or the “Advisor”, CRD# 300007) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Renaissance Wealth Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (617) 663-5595 or [info@rw-advisors.com](mailto:info@rw-advisors.com).

Additional information about Mr. Lamberg is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4001420.

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**Renaissance Wealth Advisors, LLC**  
275 Grove Street, Suite 2-400, Newton, MA 02466  
Phone: (617) 663-5595 | <http://www.rw-advisors.com>

## Item 2 – Educational Background and Business Experience

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Lauris S. Lamberg, CIMA<sup>®</sup>, born in 1973, is dedicated to advising Clients of Renaissance Wealth as a Principal and the Chief Compliance Officer. Mr. Lamberg earned a Bachelor of Arts degree in Political Science and French from Duke University in 1995. In addition, Mr. Lamberg also earned a Master's degree in Business Administration from Riga Business School in 1998. Additional information regarding Mr. Lamberg's employment history is included below.

### Employment History:

|  |                    |
|--|--------------------|
| Principal, Renaissance Wealth Advisors, LLC  | 01/2019 to Present |
| Chief Operating Officer, Chief Investment Officer,<br>Fieldstone Financial Management Group, LLC | 11/2017 to 01/2019 |
| Partner, RayLign Advisory, LLC   | 12/2009 to 11/2017 |

### Certified Investment Management Analyst<sup>SM</sup> (CIMA<sup>®</sup>)

The CIMA<sup>®</sup> certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA<sup>®</sup> certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; pass an online Qualification Examination; complete an in-person or online executive education program at an AACSB accredited university business school; pass an online Certification Examination; and have an acceptable regulatory history as evidenced by FINRA Form U-4 or other regulatory requirements and have three years of financial services experience at the time of certification.

CIMA<sup>®</sup> certificants must adhere to IWI's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA<sup>®</sup> designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment and Wealth Institute (IWI).

## Item 3 – Disciplinary Information

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**There are no legal, civil or disciplinary events to disclose regarding Mr. Lamberg.** Mr. Lamberg has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Lamberg.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. **As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Lamberg.**

However, the Advisor encourages Clients to independently view the background of Mr. Lamberg on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 4001420.

## Item 4 – Other Business Activities

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### Renaissance Wealth Advisors Global SIA

Lauris Lamberg is the co-founder and Chief Investment Officer of Renaissance Wealth Advisors Global SIA ("RWA Global"). RWA is a wealth management firm providing both financial planning and investment advisory services in the Baltic countries. Mr. Lamberg spends less than 10% of his time monthly engaged in the activities of RWA Global. Mr. Lamberg is compensated for his activities with RWA Global through a partner draw and profit-sharing and/or dividends.



## **Item 5 – Additional Compensation**

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Mr. Lambergs has an additional business activity where compensation is received. This business activity is detailed above in Item 4.

## **Item 6 – Supervision**

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Mr. Lambergs serves as a Principal and the Chief Compliance Officer of Renaissance Wealth. Mr. Lambergs can be reached at (617) 663-5595.

Renaissance Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Renaissance Wealth. Further, Renaissance Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Renaissance Wealth and its Supervised Persons. As a registered entity, Renaissance Wealth is subject to examinations by regulators, which may be announced or unannounced. Renaissance Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

## **Item 7 – Requirements for State Registered Advisors**

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### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

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.

Mr. Lambergs does not have any disclosures to make regarding this Item.

### **B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Lambergs does not have any disclosures to make regarding this Item.

## **Form ADV Part 2B – Brochure Supplement**

**for**

**Jonathan H. Loer, CFP®  
Principal, Chief Planning Officer**

**Effective: March 21, 2021**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jonathan H. Loer (CRD# 2725999) in addition to the information contained in the Renaissance Wealth Advisors, LLC (“Renaissance Wealth” or the “Advisor”, CRD# 300007) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Renaissance Wealth Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (617) 663-5595 or [info@rw-advisors.com](mailto:info@rw-advisors.com).

Additional information about Mr. Loer is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 2725999.

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**Renaissance Wealth Advisors, LLC**  
275 Grove Street, Suite 2-400, Newton, MA 02466  
Phone: (617) 663-5595 | <http://www.rw-advisors.com>

## Item 2 – Educational Background and Business Experience

Jonathan H. Loer, CFP®, born in 1973, is dedicated to advising Clients of Renaissance Wealth as a Principal and the Chief Planning Officer. Mr. Loer earned a Bachelor of Arts degree from Purdue University in 1995. Additional information regarding Mr. Loer's employment history is included below.

### Employment History:

|   |                    |
|---|--------------------|
| Principal, Chief Planning Officer, Renaissance Wealth Advisors, LLC | 01/2019 to Present |
| Director of Operations, Fieldstone Financial Management Group, LLC  | 03/2016 to 11/2018 |
| Investment Advisor Representative, Concert Wealth Management, Inc.  | 03/2015 to 03/2016 |
| Director of Operations, Fieldstone Financial Management Group, LLC  | 01/2004 to 03/2015 |

### CERTIFIED FINANCIAL PLANNER™ (“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**

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***There are no legal, civil or disciplinary events to disclose regarding Mr. Loer.*** Mr. Loer has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Loer.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Loer.***

However, the Advisor encourages Clients to independently view the background of Mr. Loer on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with his full name or his Individual CRD# 2725999.

### **Item 4 – Other Business Activities**

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Mr. Loer is dedicated to the investment advisory activities of Renaissance Wealth's Clients and does not have any other business activities.

### **Item 5 – Additional Compensation**

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Mr. Loer is dedicated to the investment advisory activities of Renaissance Wealth's Clients and does not receive any additional forms of compensation.

### **Item 6 – Supervision**

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Mr. Loer serves as a Principal and the Chief Planning Officer of Renaissance Wealth and is supervised by Lauris Lambers, the Chief Compliance Officer. Mr. Lambers can be reached at (617) 663-5595.

Renaissance Wealth has implemented a Code of Ethics an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Renaissance Wealth. Further, Renaissance Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Renaissance Wealth and its Supervised Persons. As a registered entity, Renaissance Wealth is subject to examinations by regulators, which may be announced or unannounced. Renaissance Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

### **Item 7 – Requirements for State Registered Advisors**

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#### **A. Arbitrations and Regulatory Proceedings**

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

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.

Mr. Loer does not have any disclosures to make regarding this Item.

**B. Bankruptcy**

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Loer does not have any disclosures to make regarding this Item.

## Privacy Policy

Effective Date: March 21, 2021

### Our Commitment to You

Renaissance Wealth Advisors, LLC (“Renaissance Wealth” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Renaissance Wealth (also referred to as “we”, “our” and “us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Renaissance Wealth will never sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

### Why you need to know?

Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

### What information do we collect from you?

|  |                                 |
|--|---------------------------------|
| Driver’s license number                            | Date of birth                   |
| Social security or taxpayer identification number  | Assets and liabilities          |
| Name, address and phone number[s]                  | Income and expenses             |
| E-mail address[es]                                 | Investment activity             |
| Account information (including other institutions) | Investment experience and goals |

### What Information do we collect from other sources?

|   |   |
|---|---|
| Custody, brokerage and advisory agreements    | Account applications and forms                      |
| Other advisory agreements and legal documents | Investment questionnaires and suitability documents |
| Transactional information with us or others   | Other information needed to service account         |

### How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

## How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

| Basis For Sharing   | Do we share? | Can you limit? |
|---|--------------|----------------|
| <p><b>Servicing our Clients</b><br/>           With the consent of the Client, the Advisor may share non-public personal information with non-affiliated third parties (such as broker-dealers, custodians, other financial institutions and service providers) as necessary to provide the agreed upon services to the Client. Sharing will occur only as consistent with applicable laws and regulations in the State in which the Client resides. Please see additional rules for Massachusetts below. The Advisor may share personal information with the above-referenced parties for account opening, processing transactions, account maintenance; and other Client service activities.</p> <p>The Advisor may share the following types of information with the above-referenced parties:</p> <ul style="list-style-type: none"> <li>• Name, address and phone number[s]</li> <li>• E-mail address[s]</li> <li>• Driver's license number</li> <li>• Social security or taxpayer identification number</li> <li>• Date of birth</li> <li>• Assets and liabilities</li> <li>• Income and expenses</li> <li>• Investment activity</li> <li>• Investment experience and goals</li> </ul> <p>The Client may also request that the Advisor share non-public personal information with other individuals and businesses. Prior to such sharing, the Advisor will require an executed Information Sharing Authorization from the Client for each authorized party. The Client may rescind these authorizations at any time.</p> <p><b>The Client may limit sharing of the above-referenced information. However, limiting the sharing of this information could also limit the Advisor's ability to perform the services outlined in the Client's agreement with the Advisor.</b></p> | Yes          | Yes            |
| <p><b>Response to Regulatory Inquiries</b><br/>           The Advisor may be required by securities regulators to provide non-public personal information in connection with audits and other inquiries.</p>  | Yes          | No             |
| <p><b>Marketing Purposes</b><br/>           The Advisor does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where the Advisor or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b></p>  | No           | N/A            |

| Basis For Sharing  | Do we share? | Can you limit? |
|--|--------------|----------------|
| <b>Information About Former Clients</b><br>The Advisor does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients, except for inquiries by securities regulators as noted above. | No           | N/A            |

### State-specific Regulations

|                              |   |
|------------------------------|---|
| <b>Massachusetts Clients</b> | In response to Massachusetts law, the Client must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. Client opt-in is obtained through the Client’s execution of authorization forms provided by the third parties, by executing an Information Sharing Authorization Form, or by other written consent by the Client, as appropriate and consistent with applicable laws and regulations. |
|------------------------------|---|

### Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

### Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of the Advisor’s current Privacy Policy by contacting us at (617) 663-5595 or [info@rw-advisors.com](mailto:info@rw-advisors.com).