

**ADV 2B - Brochure Supplement**

**JODI MARIE VIAUD**

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**Royal Alliance Associates**

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This brochure supplement provides clients with information about JODI VIAUD that supplements the Royal Alliance Associates disclosure brochure. Please contact JOSEPH JOHN OAKES IV, OSJ Manager at 973-994-0100 or Royal Alliance Associates at the firm phone number above, if you did not receive a copy of the Royal Alliance Associates disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about JODI VIAUD is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Information of any disciplinary history for the advisor can be found through the Financial Industry Regulatory Authority's ("FINRA") BrokerCheck system's website; [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

## **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE**

JODI MARIE VIAUD

Year of Birth: 1983

### **Education**

Ramapo College of New Jersey, Bachelors Degree, Communications, 2005

Drexel University, Masters of Science, Education Administration, June 2010

### **Business Experience**

11/2018 - Present

ROYAL ALLIANCE ASSOCIATES, INC. Investment Advisor Representative

11/2013 - 11/2018

Signator Investors Inc. Registered Representative & Investment Advisor Representative

02/2011 - 10/2013

David Lerner Associates, Inc., Investment Counselor

12/2008 - 03/2011

Rutgers University; Manager, Alumni Relations

09/2005 - 07/2008

American Heart Association; Event Manager

### **Professional Licenses/Designations**

Certified Financial Planner (CFP®)

Important Information About the Certified Financial Planner (CFP®) Designation: The Certified Financial Planner (CFP®) certification represents proven expertise within the financial planning profession and possesses a bachelor's degree from an accredited college or university. Those with the CFP® designation have demonstrated competency in all areas of finance related to financial planning. Candidates for the CFP® designation must pass a certification exam administered by the Certified Financial Planner Board of Standards Inc. that focuses on over 100 topics of concern to the financial planning field, such as retirement, estate, and investment planning. In addition to passing the CFP® certification exam, candidates must also complete qualifying work experience (three years full-time or equivalent part-time experience in the financial planning field) and

agree to adhere to the CFP® Board's code of ethics and professional responsibility and financial planning standards.

#### Series 7 - General Securities Representative Exam (Stockbroker)

To obtain the Series 7 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

#### Series 63 - Uniform Securities Agent State Law Exam

To obtain the Series 63 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

#### Series 66 - Uniform Investment Adviser, Combined State Laws Exam 66

To obtain the Series Combined 63 and 65 an initial qualifying exam administered by the Financial Industry Regulatory Authority ("FINRA") must be passed. Continuing Education requirements include attending an Annual Compliance Meeting and Firm Element Training. Also required to be taken is a computer based program within 120 days of the second anniversary of obtaining the registration and every three years thereafter.

### **DISCIPLINARY INFORMATION**

I have no material disciplinary events to report.

### **OTHER BUSINESS ACTIVITIES**

Your advisor is also a registered representative of Royal Alliance Associates. As such, your advisor may recommend the purchase of securities from Royal Alliance Associates. If you purchase securities from Royal Alliance Associates, your advisor will receive commissions on the sale of investment products and in certain instances receive ongoing 12b-1 fees, in addition to the receipt of advisory fees for advisory services such as financial planning services.

Your advisor is also an insurance agent and receives commissions on the sale of insurance products and in certain instances, payments for the renewal of certain insurance products, in addition to advisory fees for advisory services, such as financial planning services.

These payments vary by insurance product and company and may provide different incentives depending on the amount of the renewal payment. In some instances, sales commissions from life insurance provide a higher deposit rate to registered representatives than investment products. As such, a registered representative may have a financial incentive to promote certain life insurance products over other investment products. While the firm and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Insurance Brokerage Life, Annuities, LTC, DI, Health and Group Benefits

### Commissions

Jodi Marie Viaud conducts securities and non-investment related activities under the trade name of Knox Grove Financial, LLC. Knox Grove Financial, LLC is not affiliated with Royal Alliance.

Jodi Marie Viaud is COO of Knox Grove Financial, LLC

Please note that registered representative and insurance agent activities are reviewed and supervised by Royal Alliance Associates. This review includes transactions that you may conduct in your accounts based on specific recommendations to purchase products and/or services made by your registered representative.

With respect to certain other business activities unrelated to registered representative or certain insurance agent activities that your financial advisor may participate in, these activities are reviewed, and when appropriate approved in accordance with industry rules. While the firm may initially review these other business activities, these activities are not associated or in any way related to activity conducted by Royal Alliance Associates. Therefore, Royal Alliance Associates will not be responsible with respect to any recommendation or determination as to the suitability of your choice to participate in such activities. These other business activities may present certain conflicts of interest that you should be aware of and consider before participating in such activities. Please ask your financial advisor for further information.

### **ADDITIONAL COMPENSATION**

As discussed previously above, your advisor is a registered representative and may also be an insurance agent. In addition to the receipt of advisory fees, traditional commissions and ongoing 12b-1 fees, Royal Alliance Associates may pay bonuses based on a registered representative's overall product and/or service sales, including with respect to advisory business, conduct sales incentive contests or provide marketing payments to its financial advisors to the extent permitted under applicable law. As a result, these arrangements may create a conflict of interest. While Royal Alliance

Associates and your financial advisor intend to provide recommendations of products and services they believe are suitable for you, you should carefully evaluate each product or service recommendation based on your own financial situation and investment objectives.

Financial advisors may receive compensation from someone other than a client for providing investment advice or other advisory services to clients by referring clients to other investment advisers. As such, there may be potential conflicts of interests with these arrangements, including situations where the compensation paid to the firm or the financial advisor differs based on the particular third-party adviser. Therefore, financial advisors may have an economic incentive to recommend one third-party adviser over another. Additionally, certain third-party advisers may provide reimbursements to financial advisors as an offset for marketing and seminar materials for the advisory products and services offered. These situations may also create conflicts of interest that you should carefully consider.

## **SUPERVISION**

Royal Alliance Associates supervises the investment advisory services provided by its financial advisors through a variety of methods, including a review by a licensed principal prior to a client's enrollment in any investment advisory service or prior to any new account opening. This review is designed to ensure that the products and services offered and recommended to clients are appropriate based on the particular client's situation. Additionally, the Firm conducts periodic ongoing supervision related to its investment advisory services. These efforts, which vary in frequency, include review based on a number of different factors, including but not limited to specific account activity and changes in a client's financial situation or investment objectives.

The individual responsible for supervising JODI VIAUD is JOSEPH JOHN OAKES IV, OSJ Manager. JOSEPH JOHN OAKES IV may be reached at 973-994-0100.