



Ross W. Richardson, MS, CFP®, CPWA®
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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Ross W. Richardson that supplements the Apella Capital, LLC, DBA Apella Wealth (“Apella”) brochure. You should have received a copy of that brochure. Please contact Timothy Richards at 860-785-2260 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Ross W. Richardson is available on the SEC’s website at www.adviserinfo.sec.gov. His individual CRD number is 183401.

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Educational Background and Business Experience

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Ross W. Richardson, MS, CFP®, CPWA®

Year of Birth: 1958

Formal Education after High School:

Louisiana State University: Master of Science in Finance (1982)
Bachelor's in business administration (1980)

College for Financial Planning: CFP Professional Education Program (1985-1987).

CFP Board of Standards: Certified Financial Planner™ (CFP®) (1987). Financial planners who hold CFP® certification have met education, examination, experience, and ethics requirements. Only those who have fulfilled the certification and renewal requirements of CFP Board can display the CFP® certification marks, which represent a high level of competency, ethics, and professionalism. CFP® professionals expand their knowledge and stay up to date through the completion of a minimum number of hours of mandatory continuing education courses including a required ethics component for every license renewal period. This allows CFP® professionals to stay current with developments in the financial planning profession and better serve clients. As part of this renewal process, CFP® professionals must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them.

Investments & Wealth Institute: Certified Private Wealth Advisor® (CPWA®) (2021). Advanced wealth management designation including required educational component and the passing of a comprehensive certification exam. Geared towards more experienced advisors, the CPWA® designation is designed to allow advisors to work more effectively with high-net-worth clients and families. Maintaining the CPWA® designation requires holders to meet ongoing continuing education, compliance, and disclosure requirements.

Business Background for the Previous Five Years:

- October 2024 – Present: Apella Wealth, Financial Advisor
- April 2003 - October 2024: Pembroke Advisors, Inc., President/Chief Compliance Officer.
- May 2021 - Present: Dobbs Education, LLC, Yale School of Management CPWA® Certification Program Instructor.
- May 2012 - August 2012: Abacus Planning Group, Inc., Financial Planner/Principal.
- January 2011 - August 2018: Golden Gate University, Adjunct Professor.
- August 2000 - March 2003: Griffin Financial Group, Financial Planner/Principal.
- January 2001 - March 2003: SII Investments, Inc., Registered Representative.
- March 1993 - July 2000: Linscomb & Williams, Financial Planner/SVP.

Disciplinary Information

Form ADV Part 2B, Item 3

Apella is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

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No information is applicable to this item for Mr. Richardson.

- A. Mr. Richardson has never been subject to a criminal or civil action in a domestic, foreign or military court of competent jurisdiction in which the supervised person
1. was convicted of, or plead guilty or nolo contendere ("no contest") to (a) any felony; (b) a misdemeanor that involved investments or an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 2. is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements, or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
 3. was found to have been involved in a violation of an investment-related statute or regulation; or
 4. was the subject of any order, judgment, or decree permanently or temporarily enjoining, or otherwise limiting, the supervised person from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Richardson has never been subject to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of an investment-related statute or regulation and was the subject of an order by the agency or authority
 - a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business;
 - b) barring or suspending the supervised person's association with an investment-related business;
 - c) otherwise significantly limiting the supervised person's investment-related activities; or
 - d) imposing a civil money penalty of more than \$2,500 on the supervised person.
- C. Mr. Richardson has never been subject to a self-regulatory organization (SRO) proceeding in which the supervised person
1. was found to have caused an investment-related business to lose its authorization to do business; or
 2. was found to have been involved in a violation of the SRO's rules and was: (i) barred or suspended from membership or from association with other members or was expelled from membership; (ii) otherwise significantly limited from investment-related activities; or (iii) fined more than \$2,500.
- D. Mr. Richardson has never been subject to any other proceeding in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Other Business Activities

Form ADV Part 2B, Item 4

Ross W. Richardson, MS, CFP®, CPWA®

Mr. Richardson personally serves as a paid instructor for Dobbs Education, LLC/Yale School of Management's CPWA Certification program. His time commitment for this activity is typically 8-10 hours per week. Mr. Richardson is compensated individually as an independent contractor for such work.

Additional Compensation

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Mr. Richardson does not receive any additional compensation such as, but not limited to, sales awards, other prizes and from any other source outside of Apella.

Supervision

Form ADV Part 2B, Item 6

Mr. Richardson is supervised by Jason Gentile, Regional Director at Apella. Mr. Gentile can be reached at 860-785-2259.