

## Item 1: Cover Page

### **Rivertree Wealth LLC**

415 N. McKinley St, Suite 1047  
Little Rock, AR 72205

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

Telephone: 501-500-0893  
[www.rivertreewealth.com](http://www.rivertreewealth.com)

This Brochure provides information about the qualifications and business practices of Rivertree Wealth LLC, (hereinafter “RW”). If you have any questions about the contents of this Brochure, please contact us at (501) 500-0893 or by email at: [info@rivertreewealth.com](mailto:info@rivertreewealth.com). The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Rivertree Wealth LLC is principally registered as an investment adviser with the State of Arkansas, and is registered or exempt from registration in other states as applicable. Registration of an investment adviser does not imply any level of skill or training.

Additional information about RW is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), which can be found using the firm’s identification number, 329595.

## Item 2: Material Changes

There are no material changes to report since the most recent filing of Form ADV Part 2 Brochure. In the future, any material changes made during the year will be reported here.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by the securities regulators. Either this complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Rivertree Wealth LLC.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 329595.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (501) 500-0893 or by email at: [info@rivertreewealth.com](mailto:info@rivertreewealth.com).

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## Item 4: Advisory Business

### A. Description of Advisory Firm

Rivertree Wealth LLC is principally registered as an investment adviser with the State of Arkansas, and is registered or exempt from registration in other states as applicable. We were founded in April 2024, and the principal owner is Jacob Duke.

### B. Types of Advisory Services

#### **Investment Management Services**

RW is in the business of providing continuous investment management of Client funds based on the individual needs of the Client. Through personal discussions, Client goals and objectives are established based on their specific situation. From there, we develop a Client's personal investment policy or an investment plan with an asset allocation target, and manage a portfolio on a discretionary basis pursuant to that policy and allocation targets.

Asset allocation is guided by the following objectives of the Client (maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. RW regularly monitors accounts and makes adjustments as needed.

RW generally limits its investment management to mutual funds, ETFs, equities, and bonds but may use other securities as well to help diversify a portfolio when appropriate.

Fees pertaining to this service are outlined in Item 5 of this brochure.

#### **Project-Based and Hourly Financial Planning Services**

We provide project-based financial planning services on topics such as retirement planning, risk management, college savings, cash flow, debt management, work benefits, and estate and incapacity planning.

#### **Pension Consulting Services**

In very limited circumstances, we offer pension consulting services for pension or profit sharing plans (each, a "Plan"). RW shall review the Plan's investment objectives, risk tolerance, and goals, and shall work in partnership with applicable third-parties (such as the Plan's recordkeeper, third-party administrator, and/or discretionary investment manager) to deploy applicable investment options into the Plan's account. RW shall periodically review the investment options available to the Plan. RW will provide reports, information and recommendations, on a reasonably requested basis, to assist the Plan in monitoring the selected investments. If elected by the Plan, RW may also provide various services related to the Plan's governance, the education of Plan participants, and the review of other service providers to the Plan. In connection with Plans subject to the Employee Retirement Income

Security Act of 1974 ("ERISA") and applicable provisions of the Internal Revenue Code of 1986, as amended (the "Code") RW acknowledges that it is a fiduciary under ERISA and the Code, shall render prudent investment advice that is in Plan's best interest, shall avoid making misleading statements, and shall receive no more than reasonable compensation.

### **Client Tailored Services and Client Imposed Restrictions**

We offer the same suite of services to all our Clients. However, specific Client financial plans and their implementation are dependent upon the Client Investment Policy Statement which outlines each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent RW from properly servicing the client account, or if the restrictions would require RW to deviate from its standard suite of services, RW reserves the right to end the relationship.

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

### **ERISA Fiduciary Disclosure**

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of ERISA and/or the Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

**Assets Under Management**

As of December 31, 2024, RW currently reports \$77,303,782 in discretionary and \$26,258 in non-discretionary for a total of \$77,330,040 assets under management.

## Item 5: Fees and Compensation

Please note, unless a Client has received the firm's Disclosure Brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the Client within five (5) business days of signing the contract without incurring any advisory fees. How we are paid depends on the type of advisory service we are performing. Please review the fee and compensation information below.

### Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Total Assets Under Management (AUM)	Annual Fee
\$0 - \$500,000	1.00%
Next \$500,000 - \$1,000,000	0.90%
Next \$1,000,000 - \$3,000,000	0.75%
Next \$3,000,000 - \$10,000,000	0.50%
Above \$10,000,000	0.25%

Our advisory fee is negotiable, prorated upon investment advisory contract inception and termination, and paid in arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last day of the previous quarter, resulting in a combined weighted fee.

For example, an account valued at \$2,000,000 would pay an effective fee of 0.85% with the annual fee of \$17,000.00. The quarterly fee is determined by the following calculation:  $((\$500,000 \times 1.00\%) + (\$500,000 \times 0.90\%) + (\$1,000,000 \times 0.75\%)) \div 4 = \$4,250$ . No increase in the annual fee shall be effective without agreement from the Client by signing a new agreement or amendment to their current advisory agreement.

We calculate period-end account values after all dividends settle in the account, therefore, the account value used to calculate advisory fees may differ from that of the custodial account statement. Our billing invoice will indicate the total account value used to calculate the advisory fee.

Advisory fees are directly debited from Client accounts, or the Client may choose to pay by check or a third-party electronic payment processor. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the Client. Since fees are paid in arrears, no refund will be needed upon termination of the account and clients will be charged the prorated fee based on the number of days in the quarter up to the effective date of termination.

Fees for pension consulting services are charged pursuant to the same asset-based fee schedule set forth above, and the Plan's assets are included for purposes of calculating RW's AUM.

Fees for clients grandfathered from previous advisory contracts are calculated pursuant to a fee schedule that is different from the one set forth above. Such grandfathered clients should refer to their specific advisory contracts to determine their actual fee schedule.

### **Financial Planning Hourly Fee**

Financial Planning can be done at an hourly rate of \$250 per hour, up to a maximum of 40 hours per engagement. Client will be presented with the estimated number of hours expected to complete the plan. The fee may be negotiable in certain cases and is due at the completion of the engagement. In the event of early termination by the client, any fees for the hours already worked will be due. Fees for this service may be paid by electronic funds transfer or check.

### **Project-Based Financial Planning Fixed Fee**

Financial Planning will generally be offered on a fixed fee basis. The fixed fee will be agreed upon before the start of any work. The fixed fee can range between \$2,500 and \$12,000. The fee is negotiable. If a fixed fee program is chosen, half of the fee is due at the beginning of the process and the remainder is due upon completion of work; however, RW will not bill an amount above \$500.00 more than 6 months in advance. Fees for this service may be paid by electronic funds transfer or check. In the event of early termination any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged.

### **Pension Consulting Services**

In the very limited circumstances in which RW provides pension consulting services, fees shall generally be charged pursuant to the same asset-based fee schedule that applies to investment management services. Fees for pension consulting services are automatically



deducted against participant accounts pro rata based on participants' respective account balances, and payable quarterly in arrears. Initial fees are prorated based on the number of days that a plan was under RW's advisement during the quarter. Subsequent fees are due and will be assessed at the end of each calendar quarter based on the gross value of a plan's assets (including loan balances) as of the close of business on the last business day of the applicable calendar quarter.

#### **CCR Section 260.238(j) Disclosure**

Please note, lower fees for comparable services may be available from other sources.

#### **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

We do not offer performance-based fees and do not engage in side-by-side management.

## **Item 7: Types of Clients**

We provide financial planning and portfolio management services to individuals, high net-worth individuals, charitable organizations, pension and profit sharing plans, and corporations or other businesses.

We do not require a minimum account size.

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

Our primary method of investment analysis is Modern Portfolio Theory.

### **Modern Portfolio Theory**

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Please see the section “Risks Associated with Securities” in Item 8 below for risks associated with Modern Portfolio Theory.

### **Passive Investment Management**

We primarily practice passive investment management. Passive investing involves building portfolios that are comprised of various distinct asset classes. The asset classes are weighted in a manner to achieve a desired relationship between correlation, risk, and return.

Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange traded funds (ETFs).

Passive investment management is characterized by low portfolio expenses (i.e., the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Academic research indicates most active managers underperform the market.

### **Material Risks Involved**

Investing in securities involves risk of loss that clients should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

### **Risks Associated with Securities**

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that

is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

**Mutual Funds** When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

## **Item 9: Disciplinary Information**

### **A. Criminal or Civil Actions**

RW and its management have not been involved in any criminal or civil action.

### **B. Administrative Enforcement Proceedings**

RW and its management have not been involved in administrative enforcement proceedings.

### **C. Self-Regulatory Organization Enforcement Proceedings**

RW and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of RW or the integrity of its management.

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

No RW employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No RW employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor, or an associated person of the foregoing entities.

RW does not have any related parties. As a result, we do not have a relationship with any related parties.

### Disclosure of Material Conflicts

All material conflicts of interest under CCR Section 260.238(k) are disclosed regarding RW, its representatives or any of its employees, which could be reasonably expected to impair the rendering of unbiased and objective advice.

### Recommendations or Selections of Other Investment Advisers

RW does not recommend Clients to Outside Managers to manage their accounts.



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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

### Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.
- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

### Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

RW does not recommend that clients buy or sell any security in which a related person to RW or RW has a material financial interest.

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

### Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its representatives may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that we restrict or prohibit associates' transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

### Trading Securities At/Around the Same Time as Client's Securities

From time to time, representatives of RW may buy or sell securities for themselves at or around the same time as Clients. This may provide an opportunity for representatives of RW to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. RW will always complete a client's transactions before its own when similar securities are being bought or sold.

## Item 12: Brokerage Practices

### The Custodians We Use (Charles Schwab)

We do not maintain custody of your assets that we manage or on which we advise, although we may be deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank.

We recommend that our clients use Charles Schwab & Co., Inc. (Schwab), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab.

Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we may recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open accounts for you, although we may assist you in doing so. Please read about potential conflicts of interest related to our recommendation of Schwab in Item 14 of this Brochure.

For our clients’ accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab’s Cash Features Program. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer.

Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “How we select brokers/custodians”).

Schwab Advisor Services™ is Schwab’s business serving independent investment advisory firms like us. They provide us and our clients with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Schwab’s support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Schwab’s support services:

**Services that benefit you.** Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

**Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements).
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts.
- Provide pricing and other market data.
- Facilitate payment of our fees from our clients' accounts.
- Assist with back-office functions, recordkeeping, and client reporting.

**Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events.
- Consulting on technology, compliance, legal, and business needs.
- Publications and conferences on practice management and business succession.
- Access to employee benefits providers, human capital consultants, and insurance providers.
- Marketing consulting and support.

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits, such as occasional business entertainment.

### The Custodians We Use (Altruist)

RW offers investment advisory services through the custodial platform offered by Altruist Financial LLC ("Altruist"), an unaffiliated SEC-registered broker dealer and FINRA/SIPC member. Custody, clearing and execution services are provided by Altruist Financial LLC as a self-clearing broker-dealer. Our clients establish brokerage accounts through Altruist. RW maintains an institutional relationship with Altruist whereby Altruist provides certain benefits to RW, including a fully digital account opening process, a variety of available investments, and integration with software tools that can benefit RW and its clients.

RW is not affiliated with Altruist. Altruist does not supervise RW, its agents, activities, or its regulatory compliance.

### Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

## **Item 13: Review of Accounts**

Jacob Duke, Owner and CCO of RW, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. RW may provide specific reports to Clients, other than financial plans.

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Jacob Duke, Owner and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

RW will provide written reports to Investment Advisory Clients on a quarterly basis. We urge Clients to compare these reports against the account statements they receive from their custodian.

## **Item 14: Client Referral and Other Compensation**

We receive an indirect benefit from Schwab and Altruist in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Schwab. We benefit from the products and services provided because the cost of these services would otherwise be borne directly by us, and this creates a conflict. You should consider these conflicts of interest when selecting a custodian. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices)

### Compensation to Non-Advisory Personnel For Client Referrals

RW used a solicitor previously and continues to pay a percentage of revenue to that solicitor for the accounts solicited. However, the firm does not currently work with any solicitors.

## Item 15: Custody

RW does not accept custody of Client funds except in the instance of withdrawing Client fees.

For Client accounts in which RW directly debits their advisory fee:

- RW will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- The invoice sent to the Client will itemize the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.
- The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.
- The Client will provide written authorization to RW, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.



## **Item 16: Investment Discretion**

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold, the amount of securities to be bought and sold, and the timing of when such securities should be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

## **Item 17: Voting Client Securities**

RW will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

We do not vote on Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. Clients are encouraged to contact the issuer with questions regarding any proxy materials received.

## **Item 18: Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding. RW will not bill an amount above \$500.00 more than 6 months in advance.

## Item 19: Requirements for State-Registered Advisers

Jacob Duke

Born: 1995

### **Educational Background**

2017 – MBA, Louisiana Tech University

2016 – BA Finance, Louisiana Tech University

### **Business Experience**

04/2024 – Present, Rivertree Wealth LLC, Owner, and CCO

06/2019 – 05/2024, Applied Capital LLC, Investment Adviser Representative

03/2016– 05/2019, Argent Financial Group, Investment Operations

### **Professional Designations, Licensing & Exams**

**CFP (Certified Financial Planner) ®:** 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.

### **Other Business Activities**

Jacob Duke is not actively engaged in any business or occupation for compensation not discussed in response to Item 4 above, for which the other business activities represent more than 10 percent of Jacob's income.

### **Performance-Based Fees**

RW is not compensated by performance-based fees.

Please refer to Item 6 of this brochure.

### **Material Disciplinary Disclosures**

No management person at Rivertree Wealth LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Material Relationships That Management Persons Have With Issuers of Securities**

Rivertree Wealth LLC, nor Jacob Duke, have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

### **Additional Compensation**

Jacob Duke does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through RW.

### **Supervision**

Jacob Duke, as Owner and Chief Compliance Officer of RW, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

### **Requirements for State Registered Advisers**

Jacob Duke has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

RW maintains a written business continuity plan.

## **Rivertree Wealth LLC**

415 N. McKinley St, Suite 1047  
Little Rock, Arkansas, 72205  
(501) 500-0893

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

*For*

**Jacob Duke Individual CRD# 7141860**

Owner, and Chief Compliance Officer

This brochure supplement provides information about Jacob Duke that supplements the Rivertree Wealth LLC ("RW") brochure. A copy of that brochure precedes this supplement. Please contact Jacob Duke if the RW brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Jacob Duke is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification number Individual CRD# 7141860.

## **Item 2: Educational Background and Business Experience**

Jacob Duke

Born: 1995

### **Educational Background**

2017 – MBA, Louisiana Tech University

2016 – BA Finance, Louisiana Tech University

### **Business Experience**

04/2024 – Present, Rivertree Wealth LLC, Owner and CCO

06/2019 – 05/2024, Applied Capital LLC, Investment Adviser Representative

03/2016– 05/2019, Argent Financial Group, Investment Operations

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- 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.
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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**

No management person at Rivertree Wealth LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

### **Item 4: Other Business Activities**

Jacob Duke is not actively engaged in any business or occupation for compensation not discussed in response to Item 4 above, for which the other business activities represent more than 10 percent of Jacob's income.

**Item 5: Additional Compensation**

Jacob Duke does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through RW.

**Item 6: Supervision**

Jacob Duke, as Owner and Chief Compliance Officer of RW, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

**Item 7: Requirements for State Registered Advisors**

Jacob Duke has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.