

## Item 1 Cover Page

A.

**David S. Robinson**

RTS Private Wealth Management

Brochure Supplement

Dated: March 18, 2021

Contact: Lisa M. Sponcil, Chief Compliance Officer  
2425 E. Camelback Road, Suite 620  
Phoenix, Arizona 85016

B.

**This Brochure Supplement provides information about David S. Robinson that supplements the RTS Private Wealth Management Brochure; you should have received a copy of that Brochure. Please contact Lisa M. Sponcil, Chief Compliance Officer, if you did *not* receive RTS Private Wealth Management’s Brochure or if you have any questions about the contents of this supplement.**

**Additional information about David S. Robinson is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

David S. Robinson was born in 1962. Mr. Robinson graduated in 1994 with a Bachelor of Arts degree from DePaul University. Mr. Robinson is CEO/Founder and has been a Member of RTS Private Wealth Management since May of 2000.

Mr. Robinson has been a CERTIFIED FINANCIAL PLANNER™ since 2005. Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 88,000 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 a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements ; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s *Code of Ethics and Standards of Conduct* and to acknowledge

CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.

- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Robinson, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Robinson to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Robinson that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Robinson. Clients are reminded that they may purchase insurance products recommended by Mr. Robinson through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Lisa M. Sponcil, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None.

## **Item 6 Supervision**

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lisa M. Sponcil, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Sponcil at (602) 224-7850.

## Item 1 Cover Page

A.

**Keith M. Tigue**

RTS Private Wealth Management

Brochure Supplement

Dated: March 13, 2021

Contact: Lisa M. Sponcil, Chief Compliance Officer  
2425 E. Camelback Road, Suite 620  
Phoenix, Arizona 85016

B.

**This Brochure Supplement provides information about Keith M. Tigue that supplements the RTS Private Wealth Management Brochure; you should have received a copy of that Brochure. Please contact Lisa M. Sponcil, Chief Compliance Officer, if you did *not* receive RTS Private Wealth Management's Brochure or if you have any questions about the contents of this supplement.**

**Additional information about Keith M. Tigue is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## Item 2 Education Background and Business Experience

Keith M. Tigue is a native Phoenician and was born in 1962. Mr. Tigue graduated with a Bachelor of Science degree in Business Administration from the University of Phoenix in 1987. He then went on to earn his Master of Business Administration degree from the University of Phoenix in 1989. Mr. Tigue's former associations as a financial advisor include serving as vice president and managing director for Northern Trust Bank in Arizona, where, from 2000 to 2003, he advised affluent families and individuals on financial strategies to create, grow and protect their wealth. Prior to joining Northern Trust, Mr. Tigue was the Southwest regional manager for Bank of America's Private Bank and Trust Department from 1991 to 2000. He also served as senior fiduciary officer for the bank, overseeing all legal, audit and compliance issues. Mr. Tigue began his career with Valley National Bank in 1981, which was subsequently acquired by JPMorgan & Co. (now JPMorgan Chase). Mr. Tigue is President of RTS Private Wealth Management and was recruited by the firm in August of 2003.

### Item 3 Disciplinary Information

None.

### Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. **Licensed Insurance Agent.** Mr. Tigue, in his individual capacity, is a licensed insurance agent, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage Mr. Tigue to purchase insurance products on a commission basis. **Conflict of Interest:** The recommendation by Mr. Tigue that a client purchase an insurance commission product presents a *conflict of interest*, as the receipt of commissions may provide an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. No client is under any obligation to purchase any insurance commission products from Mr. Tigue. Clients are reminded that they may purchase insurance products recommended by Mr. Tigue through other, non-affiliated insurance agents. **The Registrant's Chief Compliance Officer, Lisa M. Sponcil, remains available to address any questions that a client or prospective client may have regarding the above conflict of interest.**

### Item 5 Additional Compensation

None.

### Item 6 Supervision

The Registrant provides investment advisory and supervisory services in accordance with the Registrant's policies and procedures manual. The primary purpose of the Registrant's Rule 206(4)-7 policies and procedures is to comply with the supervision requirements of Section 203(e)(6) of the Investment Advisers Act of 1940 (the "Act"). The Registrant's Chief Compliance Officer, Lisa M. Sponcil, is primarily responsible for the implementation of the Registrant's policies and procedures and overseeing the activities of the Registrant's supervised persons. Should an employee, independent contractor, investment adviser representative, or solicitor of the Registrant have any questions regarding the applicability/relevance of the Act, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Should a client have any questions regarding the Registrant's supervision or compliance practices, please contact Ms. Sponcil at (602) 224-7850.