

*This brochure supplement provides information about Richard Robert Krafcik Jr that supplements the Cobblestone Asset Management LLC brochure. You should have received a copy of that brochure. Please contact Richard Robert Krafcik Jr if you did not receive Cobblestone Asset Management LLC's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Richard Robert Krafcik Jr is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

# **Cobblestone Asset Management LLC**

## **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

**Richard Robert Krafcik Jr**  
Personal CRD Number: 5011270  
Investment Adviser Representative

Cobblestone Asset Management LLC  
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## Item 2: Educational Background and Business Experience

**Name:** Richard Robert Krafcik Jr                      **Born:** 1985

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelor of Science Finance, Virginia Commonwealth University - 2006  
Master of Business Administration (MBA) - University of Florida - 2011

#### **Business Background:**

03/2019 - Present	President & CCO Cobblestone Asset Management LLC
01/2017 - Present	Financial Advisor Independent Financial Group, LLC dba Cobblestone Asset Management
09/2011 - 11/2017	Financial Advisor National Planning Corporation
01/2007 - 09/2011	Financial Advisor ING Financial Partners, Inc

## Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

## Item 4: Other Business Activities

Richard Robert Krafcik Jr is a registered representative. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Cobblestone Asset Management LLC always acts in the best interest of the client; including in the sale of commissionable products to

advisory clients. Clients are in no way required to utilize the services any representative of Cobblestone Asset Management LLC in such individual's outside capacity.

Richard Robert Krafcik Jr is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Cobblestone Asset Management LLC always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Cobblestone Asset Management LLC in such individual's outside capacities.

### **Item 5: Additional Compensation**

Richard Robert Krafcik Jr does not receive any economic benefit from any person, company, or organization, other than Cobblestone Asset Management LLC in exchange for providing clients advisory services through Cobblestone Asset Management LLC.

### **Item 6: Supervision**

As the Chief Compliance Officer of Cobblestone Asset Management LLC, Richard Robert Krafcik Jr supervises all activities of the firm. Richard Robert Krafcik Jr's contact information is on the cover page of this disclosure document. Richard Robert Krafcik Jr adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.