



Part 2B of Form ADV

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This Brochure Supplement provides information about various supervised persons that supplements the brochure on Form ADV, Part 2. Addresses for all supervised persons listed below are c/o RiverFront Investment Group at the address listed above.

You should have received a copy of RiverFront's ADV, Part 2 as we include this supplement with all copies. Please contact Julie Gibbs if you did not receive our brochure or if you have any questions related to the brochure or this supplement.

Additional information about RiverFront's Supervised Persons listed below is available on the SEC's website at www.adviserinfo.sec.gov



CHRIS KONSTANTINOS, CFA

Managing Partner, Chief Investment Strategist

Item 2 Educational Background and Business Experience

Born in 1977, Chris serves as Chief Investment Strategist, with over 20 years' experience as an equity sector analyst, portfolio manager, and portfolio risk manager across domestic and international markets. Chris also serves as Managing Partner and is a member of RiverFront's Leadership Team.

Chris has been with RiverFront since the company's founding in 2008. He began his career in 2000 as a corporate finance analyst in the Technology sector at a predecessor to Wachovia Securities. He joined Wachovia's Advisory Services Group in 2002 as an equity strategist, and worked in various capacities within equity strategy and portfolio management until his departure in 2008.

Chris earned his BS in Business Administration from the Kenan-Flagler School of Business at the University of North Carolina at Chapel Hill.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Chris Konstantinos.

Item 4 Other Business Activities

Chris Konstantinos is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Chris receives no compensation for this activity. This outside business activity does not create any conflicts of interest.

Item 5 Additional Compensation

Chris Konstantinos does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service. The Investment Committee monitors the advice Chris Konstantinos provides to clients through regular meetings and quarterly reviews.

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Chris Konstantinos is supervised by Pete Quinn, President and CEO. Pete can be reached at 804-549-4804.

TIM ANDERSON, CFA

Lead Multi-Asset Portfolio Manager

Item 2 Educational Background and Business Experience

Born in 1963, Tim's investment career spans more than 30 years and has been focused on the active management of core, core plus, and high yield bond portfolios. Prior to joining RiverFront, Tim served as Wachovia Securities' Chief Fixed Income Strategist. In this role he was responsible for managing the traditional and alternative fixed income holdings in discretionary, actively managed portfolios and for developing, implementing, and communicating fixed income strategies. Tim earned a BS in Finance from DePaul University and an MBA from the University of Chicago. He received his Chartered Financial Analyst® designation in 1993.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Tim Anderson.

Item 4 Other Business Activities

Tim Anderson is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Tim receives no compensation for this activity. This outside business activity does not create any conflicts of interest.

Item 5 Additional Compensation

Tim Anderson does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service. The Investment Committee monitors the advice Tim Anderson provides to clients through regular meetings and quarterly reviews.

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Tim Anderson is supervised by Chris Konstantinos, Managing Partner, Chief Investment Strategist. Chris can be reached at 804-549-4810.

ADAM GROSSMAN, CFA

Global Equity CIO, Partner

Item 2 Educational Background and Business Experience

Born in 1980, Adam serves as the Global Equity CIO, responsible for the investments of the US Equity and International Equity teams. He brings over twenty years' worth of industry experience in quantitative risk management and portfolio analytics. Prior to joining RiverFront, Adam worked at the Virginia Retirement System (VRS), where he managed International Equity and REIT Portfolios and developed research on equity selection and portfolio construction. He began his investment career as a fixed income analyst at VRS.

Adam earned a BS from Baldwin-Wallace College with a double major in Mathematical Economics and Finance, and an MA in Financial Economics from Virginia Commonwealth University. He received his Chartered Financial Analyst® designation in 2009.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Adam Grossman.

Item 4 Other Business Activities

Adam Grossman serves as a member of the Investment Advisory Committee for the Richmond Retirement System. In his capacity, Adam reviews and makes recommendations to the Board on investment policies. Adam does not receive compensation for his services on this Board. This outside business activity does not create any conflicts of interest.

Item 5 Additional Compensation

Adam Grossman does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service. The Investment Committee monitors the advice Adam Grossman provides to clients through regular meetings and quarterly reviews.

RiverFront expects that its employees will report to their supervisors any issues arising with which they may be unfamiliar or that may otherwise require the assistance and judgment of supervisory personnel. Employees must also report any activities that run contrary to the Code of Conduct and that may adversely affect the reputation of RiverFront. RiverFront requires the full commitment of its employees to the tenets set forth in the Code of Conduct; employees that elect to ignore and/or violate the tenets shall be disciplined as such, up to and including the possible termination of their association with RiverFront.

Adam is supervised by Chris Konstantinos, Managing Partner, Chief Investment Strategist. Chris can be reached at 804-549-4810.

KEVIN NICHOLSON, CFA

Global Fixed Income CIO, Partner

Item 2 Educational Background and Business Experience

Born in 1971, Kevin serves as RiverFront's Global Fixed Income CIO. Prior to this role, he was RiverFront's Chief Market Strategist, responsible for raising and deploying cash in the portfolios, as well as determining which asset classes to use as funding or investment sources when making the tactical allocation decisions in the RiverFront strategies. Kevin's career has spanned over 30 years, and during that time he has served in various capacities in trading, portfolio management and risk management. He joined RiverFront in 2010 and served as the Senior Fixed Income Portfolio Manager for 2 years and the Chief Risk Officer for 4 years. Kevin previously served as Senior Fixed Income Portfolio Manager at Wells Fargo Advisors, LLC and its predecessor firms, where he managed both taxable and tax-exempt fixed income portfolios. His career began in 1992 at a predecessor of Wells Fargo Advisors, LLC during which time he served as senior preferred stock trader, corporate bond trader, senior fixed income strategist, and senior fixed income portfolio manager.

Kevin earned a BA in Business and Economics from Randolph-Macon College. He also earned a MBA and a Master's in Decision Analytics from Virginia Commonwealth University. Kevin received his Chartered Financial Analyst® designation in 2014.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Kevin Nicholson.

Item 4 Other Business Activities

Kevin Nicholson is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Kevin receives no compensation for this activity.

Kevin serves as a board member for the Northern Neck Insurance Company. In this capacity, Kevin works with the Board to monitor investment and operational risks of the company. Kevin Nicholson receives compensation for his service on this Board.

Kevin also serves as a member of the Investment Advisory Committee for the Richmond Retirement System. In his capacity, Kevin reviews and makes recommendations to the Board on investment opportunities. Kevin Nicholson does not receive compensation for his services on this Board.

Kevin also serves as a Board member for the Virginia Foundation for Public Media. In this capacity, Kevin serves on the investment committee and assists in the monitoring of foundation investments.

These outside business activities do not create any conflicts of interest with RiverFront.

Item 5 Additional Compensation

Kevin Nicholson does not receive any additional compensation related to providing advisory services.

Item 6 Supervision



RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service. The Investment Committee monitors the advice Kevin Nicholson provides to clients through regular meetings and quarterly reviews.

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Kevin is supervised by Chris Konstantinos, Managing Partner, Chief Investment Strategist. Chris can be reached at 804-549-4810.

TAYLOR BRYAN, CFA

Associate Portfolio Manager

Item 2 Educational Background and Business Experience

Born in 1996, Taylor currently serves as an Associate Portfolio Manager at RiverFront. In her current role she is responsible for contributing general market and sector-specific research, portfolio analytics, and stock selection as well as the management of custom portfolio solution accounts.

In 2018, Taylor joined RiverFront as a Trader and Portfolio Analyst, Taylor earned a Bachelor of Science from the University of Virginia, where she double majored in Economics and History. Taylor received her Chartered Financial Analyst® designation in 2021.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Taylor Bryan.

Item 4 Other Business Activities

Taylor Bryan is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Taylor receives no compensation for this activity. This outside business activity does not create any conflicts of interest.

Item 5 Additional Compensation

Taylor Bryan does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service. The Investment Committee monitors the advice Taylor Bryan provides to clients through regular meetings and quarterly reviews.

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Taylor is supervised by Adam Grossman, Global Equity Chief Investment Officer, Partner. Adam can be reached at 804-836-1512.

KAETLIN COLLINS, CFA

Associate Portfolio Manager

Item 2 Educational Background and Business Experience

Born in 1991, Kaetlin currently serves as an Associate Portfolio Manager at RiverFront. She joined RiverFront in 2018 as a Trader and Portfolio Analyst. In her current role she is responsible for contributing general market and sector-specific research, portfolio analytics, and stock selection as well as the management of custom portfolio solution accounts.

Before joining RiverFront, she worked for Kinsale Insurance where she was a commercial insurance underwriter. She graduated from Clemson University in May 2013 with a BS in Financial Management. Kaetlin received her Chartered Financial Analyst® designation in 2021.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Kaetlin Collins.

Item 4 Other Business Activities

Kaetlin Collins is a registered representative of ALPS Distributors, Inc. a FINRA registered Broker-Dealer. RiverFront and ALPS Distributors, Inc. are not affiliated. Kaetlin receives no compensation for this activity. This outside business activity does not create any conflicts of interest.

Item 5 Additional Compensation

Kaetlin Collins does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

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Kaetlin is supervised by Adam Grossman, Global Equity Chief Investment Officer, Partner. Adam can be reached at 804-836-1512.

DIEGO MARTI-VERTIZ, CFA

Associate Portfolio Manager

Item 2 Educational Background and Business Experience

Born in 1996, Diego currently serves as an Associate Portfolio Manager at RiverFront. He joined RiverFront in 2018 as a Quantitative Analyst. In his current role he is responsible for contributing general market and sector-specific research, portfolio analytics, and stock selection as well as the management of custom portfolio solution accounts.

Before joining RiverFront, Diego interned with Yates Construction as a Building Information Modeling Intern. Diego earned a BS from Millsaps College with a major in Applied Mathematics and Minors in Business Administration, Economics, and Physics. He received his Chartered Financial Analyst® designation in 2021.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Diego Marti-Vertiz.

Item 4 Other Business Activities

Diego Marti-Vertiz does not have any reportable outside business activities.

Item 5 Additional Compensation

Diego Marti-Vertiz does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

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Diego is supervised by Adam Grossman, Global Equity Chief Investment Officer, Partner. Adam can be reached at 804-836-1512.

DAN ZOLET, CFA

Associate Portfolio Manager

Item 2 Educational Background and Business Experience

Born in 1994, Dan currently serves as an Associate Portfolio Manager at RiverFront. He joined RiverFront in 2018 as a Quantitative Analyst. In his current role he is responsible for contributing general market and sector-specific research, portfolio analytics, and stock selection as well as the management of custom portfolio solution accounts.

Before joining RiverFront, Dan worked as a data scientist at IBM. Dan graduated from Hamilton College in 2016 with a Bachelor of Arts in both Mathematics and Economics. He received his Chartered Financial Analyst® designation in 2021.

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Item 3 Disciplinary Information

There are no legal or disciplinary events to disclose that are material to a client's or prospective client's evaluation of Dan Zolet

Item 4 Other Business Activities

Dan Zolet does not have any reportable outside business activities.

Item 5 Additional Compensation

Dan Zolet does not receive any additional compensation related to providing advisory services.

Item 6 Supervision

RiverFront employees with supervisory responsibilities will reasonably supervise the activities of their subordinate employees. Supervision over certain responsibilities is generally delegated to various employees within RiverFront. Such delegation of responsibilities must occur to ensure that RiverFront provides clients with a high level of service. The Investment Committee monitors the advice Dan Zolet provides to clients through regular meetings and quarterly reviews.

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Dan is supervised by Adam Grossman, Global Equity Chief Investment Officer, Partner. Adam can be reached at 804-836-1512.