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Form ADV Part 2B Brochure Supplement

Anthony E. Kalinowski, CFP®

Roman, Butler, Fullerton & Co., Inc.

d/b/a “RBF Wealth Advisors”

11500 Olive Boulevard, Suite 106

St. Louis, MO 63141

www.rbfadvisors.net

314-997-1652

March 30, 2020

This Brochure Supplement provides information about Anthony E. Kalinowski that supplements the RBF Wealth Advisors (RBF) Brochure which you should have received. Please contact us at (314) 997-1652 if you did not receive the RBF Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Kalinowski is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Anthony E. Kalinowski, born in 1957, serves as President and Chief Compliance Officer of the firm. Mr. Kalinowski is also a Registered Representative of Triad Advisors, Inc., a FINRA registered securities broker-dealer.

Mr. Kalinowski joined RBF Wealth Advisors in March 2010 as President. Mr. Kalinowski started his financial services career in 1987 with Smith Barney. He held various positions there including Financial Consultant, Assistant Manager, Branch Manager and most recently Managing Director for the St. Louis Market.

Mr. Kalinowski graduated with a degree in Liberal Arts and Journalism from Pennsylvania State University in 1979.

Mr. Kalinowski earned a CFP certificate in 2013. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards of Professional Conduct.

Item 3- Disciplinary Information

Mr. Kalinowski is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Kalinowski is a registered representative of Triad Advisors, Inc., a FINRA registered brokerage firm, and may receive commissions or other compensation related to sales of investment company and annuity products. The receipt of this compensation may create an incentive to make certain recommendations, which is a potential conflict of interest. However, clients are under no obligation to purchase products recommended by our associated persons, and our associated persons are required to only make recommendations in a client's best interest.

Mr. Kalinowski may provide insurance products through Triad and receive compensation for these activities.

Item 5- Additional Compensation

Mr. Kalinowski does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Kalinowski is President of the firm and consequently does not report to a supervisor.

The firm's investment committee provides oversight of the general strategies used in client accounts.

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Robert W. Butler, Jr.

Roman, Butler, Fullerton & Co., Inc.

d/b/a “RBF Wealth Advisors”

Missouri Address:

11500 Olive Boulevard, Suite 106, St. Louis, MO 63141

314-997-1652

New Hampshire Address:

PO Box 1257, Alton, NH 03809

603-875-3001

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March 30, 2020

This Brochure Supplement provides information about Robert W. Butler, Jr. that supplements the RBF Wealth Advisors (RBF) Brochure which you should have received. Please contact us at (314) 997-1652 if you did not receive the RBF Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Butler is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Robert W. Butler, Jr., born in 1940, founded RBF Wealth Advisors in 1984. Mr. Butler is also a Registered Representative of Triad Advisors, Inc., a FINRA registered securities broker-dealer.

Mr. Butler has served on the faculties of St. Louis University, Fontbonne University and Washington University. He is also a former fellow of the Fletcher School of Law and Diplomacy at Tufts University. In this capacity he served as a professor at the Instituto Tecnológico de Mexico in Mexico City. Mr. Butler's academic work included economic development and the functioning of financial markets. He has published numerous articles in professional publications, as well as the St. Louis Business Journal.

Mr. Butler received a Bachelor of Arts degree from the University of New Hampshire in 1963 and a Masters in Arts Degree from St. Louis University in 1968.

Item 3- Disciplinary Information

Mr. Butler is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Butler is a registered representative of Triad Advisors, Inc., a FINRA registered brokerage firm, and may receive commissions or other compensation related to sales of investment company and annuity products. The receipt of this compensation may create an incentive to make certain recommendations, which is a potential conflict of interest. However, clients are under no obligation to purchase products recommended by our associated persons, and our associated persons are required to only make recommendations in a client's best interest.

Mr. Butler may provide insurance products through Triad and receive compensation for these activities.

Item 5- Additional Compensation

Mr. Butler does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Butler founded the firm but now reports to Anthony Kalinowski, President of the firm.

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Paul T. Fullerton, Sr.

Roman, Butler, Fullerton & Co., Inc.

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This Brochure Supplement provides information about Paul T. Fullerton that supplements the RBF Wealth Advisors (RBF) Brochure which you should have received. Please contact us at (314) 997-1652 if you did not receive the RBF Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Fullerton is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Paul T. Fullerton, Sr., born in 1960, serves as Vice-President of the firm. Mr. Fullerton is also a Registered Representative of Triad Advisors, Inc., a FINRA registered securities broker-dealer.

Mr. Fullerton graduated with a Bachelor's degree in Business Administration from Southern Methodist University in 1982. He obtained his Juris Doctor degree from Washington University School of Law in St. Louis, Missouri, graduating in 1986 in the top ten percent of his class.

After graduation, Mr. Fullerton practiced law for seven years with a major Kansas City, MO law firm, eventually specializing in commercial bankruptcy and real estate finance law. He left practicing law to manage the Fullerton Group, which serves as the sales/marketing arm for publishers in the school and library markets. In 2003, he joined RBF Wealth Advisors

Item 3- Disciplinary Information

Mr. Fullerton is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Fullerton is a registered representative of Triad Advisors, Inc., a FINRA registered brokerage firm, and may receive commissions or other compensation related to sales of investment company and annuity products. The receipt of this compensation may create an incentive to make certain recommendations, which is a potential conflict of interest. However, clients are under no obligation to purchase products recommended by our associated persons, and our associated persons are required to only make recommendations in a client's best interest.

Mr. Fullerton may provide insurance products through Triad and receive compensation for these activities.

Item 5- Additional Compensation

Mr. Fullerton does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Fullerton reports to and is supervised by Anthony E. Kalinowski, President of the firm. In addition, the firm's investment committee provides oversight of the general strategies used in client accounts.

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Milton P. Wilkins

Roman, Butler, Fullerton & Co., Inc.

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This Brochure Supplement provides information about Milton P. Wilkins that supplements the RBF Wealth Advisors (RBF) Brochure which you should have received. Please contact us at (314) 997-1652 if you did not receive the RBF Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Wilkins is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Milton P. Wilkins, born in 1947, is an Investment Adviser Representative with RBF Wealth Advisors

Prior to joining RBF Wealth Advisors Mr. Wilkins was with Monsanto Co. from 1976-1997 where, as a member of the senior management group, he held positions as Regional Director of Latin America of the Agricultural Co., V. P. of the Plant Sciences Division, and V. P. of Corporate Development in the corporate mergers and acquisitions group.

Mr. Wilkins received a Bachelor of Arts degree from Morehouse College in 1969. He graduated with an MBA degree from Harvard Business School in 1971.

Item 3- Disciplinary Information

Mr. Wilkins is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Wilkins has no other outside business activities.

Item 5- Additional Compensation

Mr. Wilkins does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Wilkins reports to and is supervised by Anthony E. Kalinowski, President of the firm. In addition, the firm's investment committee provides oversight of the general strategies used in client accounts.

Form ADV Part 2B Brochure Supplement

Christopher J. Burke, ChFC, CFP®

Roman, Butler, Fullerton & Co., Inc.

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This Brochure Supplement provides information about Christopher J. Burke that supplements the RBF Wealth Advisors (RBF) Brochure which you should have received. Please contact us at (314) 997-1652 if you did not receive the RBF Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Burke is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Christopher J. Burke, ChFC, CFP ®, born in 1970, is an Investment Adviser Representative for Roman, Butler, Fullerton, & Co, and is a Registered Representative of Triad Advisors, Inc., a FINRA registered securities broker-dealer.

Prior to joining RBF Wealth Advisors Mr. Burke was an agent for Renaissance Financial Corporation and Minnesota Life Insurance Company since 1992.

Mr. Burke graduated from Illinois State University with a degree in Finance.

Mr. Burke earned a CFP certificate in 2007. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards of Professional Conduct.

Mr. Burke earned the ChFC designation in 2004. The ChFC (Chartered Financial Consultant) is a professional designation granted by the American College. To attain the designation an individual must have 3 years of full-time business experience within the five years preceding the awarding of the designation. They must also complete 8 educational courses and successfully pass a final exam. In addition, to maintain the right to continue to use the designation, an individual must complete 30 continuing education credits every two years.

Item 3- Disciplinary Information

Mr. Burke is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Burke is a registered representative of Triad Advisors, Inc., a FINRA registered brokerage firm, and may receive commissions or other compensation related to sales of investment company and annuity products. The receipt of this compensation may create an incentive to make certain recommendations, which is a potential conflict of interest. However, clients are under no obligation

to purchase products recommended by our associated persons, and our associated persons are required to only make recommendations in a client's best interest.

Mr. Burke may provide insurance products through Triad and receive compensation for these activities.

Mr. Burke has no other business activities.

Item 5- Additional Compensation

Mr. Burke does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Burke reports to and is supervised by Anthony E. Kalinowski, President of the firm. In addition, the firm's investment committee provides oversight of the general strategies used in client accounts.

Form ADV Part 2B Brochure Supplement

Aaron M. Ward

Roman, Butler, Fullerton & Co., Inc.

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This Brochure Supplement provides information about Aaron M. Ward that supplements the RBF Wealth Advisors (RBF) Brochure which you should have received. Please contact us at (314) 997-1652 if you did not receive the RBF Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Ward is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Aaron M. Ward, born in 1978, is an Investment Adviser Representative of the firm. Mr. Ward is also a Registered Representative of Triad Advisors, Inc., a FINRA registered securities broker-dealer.

Prior to joining RBF Wealth Advisors Mr. Ward was an agent for Renaissance Financial Corporation since 2006.

Mr. Ward graduated with honors from Missouri State University with a degree in Finance.

Item 3- Disciplinary Information

Mr. Ward is not currently subject to any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Ward is a registered representative of Triad Advisors, Inc., a FINRA registered brokerage firm, and may receive commissions or other compensation related to sales of investment company and annuity products. The receipt of this compensation may create an incentive to make certain recommendations, which is a potential conflict of interest. However, clients are under no obligation to purchase products recommended by our associated persons, and our associated persons are required to only make recommendations in a client's best interest.

Mr. Ward may provide insurance products through Triad and receive compensation for these activities.

Item 5- Additional Compensation

Mr. Ward does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Ward reports to and is supervised by Anthony E. Kalinowski, President of the firm. In addition, the firm's investment committee provides oversight of the general strategies used in client accounts.

Form ADV Part 2B Brochure Supplement

Mark D. Johnson

Roman, Butler, Fullerton & Co., Inc.

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This Brochure Supplement provides information about Mark D. Johnson that supplements the RBF Wealth Advisors (RBF) Brochure which you should have received. Please contact us at (314) 997-1652 if you did not receive the RBF Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Mr. Johnson is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Mark D. Johnson, born in 1968, is an Investment Adviser Representative of the firm. Mr. Johnson is also a Registered Representative of Triad Advisors, Inc., a FINRA registered securities broker-dealer.

Prior to joining RBF Wealth Advisors Mr. Johnson was a registered representative for Prospera Financial Services, Inc. from 2010 through 2012 and for National Planning Corporation from 2009 through 2010. Before that, he was employed as a Regional Sales Manager for Voyageur Funds from 1991-95, Oppenheimer Funds from 1995-2006 and Lincoln Financial Distributors/Delaware Investments from 2006-2009.

Mr. Johnson attended the University of Maryland-European Campus, Germany from 1987-1989 while serving in the United States Air Force and the University of Minnesota from 1991-1993 where he studied Business and International Relations.

Item 3- Disciplinary Information

Mr. Johnson is not currently subject to any legal or disciplinary events of a material nature.

Item 4- Other Business Activities

Mr. Johnson is a registered representative of Triad Advisors, Inc., a FINRA registered brokerage firm, and may receive commissions or other compensation related to sales of investment company and annuity products. The receipt of this compensation may create an incentive to make certain recommendations, which is a potential conflict of interest. However, clients are under no obligation to purchase products recommended by our associated persons, and our associated persons are required to only make recommendations in a client's best interest.

Mr. Johnson may provide insurance products through Triad and receive compensation for these activities.

Mr. Johnson also owns a consulting practice which assists student loan borrowers with loan repayment strategies.

Item 5- Additional Compensation

Mr. Johnson does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

Item 6 - Supervision

Mr. Johnson reports to and is supervised by Anthony E. Kalinowski, President of the firm. In addition, the firm's investment committee provides oversight of the general strategies used in client accounts.