

# REYNALDO CRUZ

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ADV Part 2B – Supplemental Brochure

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This Brochure Supplement provides information about Reynaldo Cruz that supplements the Cruz Investments and Wealth Management's Brochure. You should have received a copy of that Brochure. Please contact Mr. Cruz at (630) 897-0333 if you did not receive Cruz Investments and Wealth Management's Brochure or if you have any questions about the contents of this supplement.

Additional information about Reynaldo Cruz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The CRD number for Mr. Cruz is 1998247.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Reynaldo Cruz**

**Born:** 1962

### **Education:**

*Aurora University* – Bachelors of Arts – 1995

**CFP® - Certified Financial Planner™** – 1994

*Issued by:* Certified Financial Planner Board of Standards, Inc.

*Prerequisites/Experience Required:* Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

*Educational Requirements:* Candidate must complete a CFP-board registered program, or hold one of the following: CPA; ChFC; Chartered Life Underwriter (CLU); CFA; Ph.D. in business or economics; Doctor of Business Administration; or Attorney's License

*Examination Type:* CFP Certification Examination

*Continuing Education/Experience Requirements:* 30 hours every 2-years

### **Business Background:**

*Cruz Investments and Wealth Management* – April 2012 – Present  
– Owner

*Madison Avenue Securities, LLC* – February 2019 – Present  
– Registered Representative  
– Investment Adviser Representative

*G.F Investment Services, LLC* – October 2012 – February 2019  
– Registered Representative  
– Investment Adviser Representative

*Independent Financial Group* – September 2009 – October 2012  
– Registered Representative  
– Investment Adviser Representative

*Waterstone Financial Group, Inc.* – July 2003– September 2009  
– Registered Representative

## ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

#### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Investment Related Other Business Activities: Mr. Cruz is a registered representative and an investment adviser representative of Madison Avenue Securities, LLC, a registered broker-dealer and investment adviser. Mr. Cruz may recommend these services to clients. He spends approximately 10 to 20 hours a week of his time on this activity with some during market hours. This creates a conflict of interest because these services pay him commissions and fees that are separate from his investment adviser fees described above. However, Mr. Cruz attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own through his fiduciary duty. Also, it is the Adviser's policy that recommended securities purchases do not have to be purchased through Mr. Cruz.

Mr. Cruz is an independent insurance agent (life, annuity and Health). Mr. Cruz may recommend these services to clients. He spends approximately 10% of his time on this activity with some during market hours. This other business activity pays Mr. Cruz commissions that are separate from the fees described in Item 5 of the firm's ADV Part 2A. This is a conflict of interest because the commissions give Mr. Cruz a financial incentive to recommend and sell clients the insurance products. However, Mr. Cruz attempts to mitigate any conflicts of interest to the best of his ability by placing the client's interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him.

Mr. Cruz owns Cruz Tax Advisory, LLC. He provides tax advice on qualified plan accounts. He spends approximately 33% of his time on this activity.

Non-Investment Related Other Business Activities: Mr. Cruz is creator of Sparton Eye Candy, LLC, a Trademark for retail sales of financial approved products. He currently spends less than 1% of his time on this non-investment related activity.

#### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Cruz does not receive any additional compensation other than what is disclosed above and in Cruz Investments and Wealth Management's brochure.

#### **ITEM 6 – SUPERVISION**

Mr. Cruz is the sole principal and Chief Compliance Officer of the Adviser. As a result, he has no internal supervision placed over him. He is however bound by the Adviser's Code of Ethics. You can reach Mr. Cruz at 630-897-0333.

#### **ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

##### **A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Cruz has not been the subject of any arbitration claim nor any civil, self-regulatory or administrative proceedings.

##### **B. Bankruptcy History**

Mr. Cruz has never been the subject of a bankruptcy petition.