



Rooted Wealth Advisors  
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Dated July 24, 2024

Form ADV Part 2B – Brochure Supplement

Zachary Blake Gray, CRPC®, Founder and CEO ..... 2

Andrew James Lee, Planning and Trading Advisor ..... 2

Joseph Stanley Mateja, Investment Advisor Representative ..... 2

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This brochure supplement provides information about the individual(s) listed above that supplements the Rooted Wealth Advisors (“Rooted”) brochure. You should have received a copy of that brochure. Please contact Zachary Gray if you did not receive Rooted Wealth Advisors’ brochure or if you have any questions about the contents of this supplement. Additional information about the individual(s) listed above is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

# Item 2: Educational Background and Business Experience

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## **Zachary Blake Gray, CRPC®, Founder and CEO**

**Born:** 1984

### **Educational Background**

- 2006 – Bachelor’s in Education, University of Illinois

### **Business Experience**

- 11/2023 – Present, Rooted Wealth Advisors, Founder and CEO
- 10/2016 – 10/2023, Rooted Wealth Advisors, President, Owner, and CCO
- 12/2016 – 09/2021, AE Wealth Management, LLC, Investment Adviser Representative
- 07/2017 – 04/2020, Wall Street Financial Group, Inc., Insurance Professional
- 10/2016 – 06/2018, William C. Burnside & Company, Inc., Registered Representative
- 12/2007 – 10/2016, Country Financial, Financial Representative

**Designations:** Chartered Retirement Planning Counselor (CRPC®)

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## **Andrew James Lee, Planning and Trading Advisor**

**Born:** 2000

### **Business Experience**

- 11/2023 – Present, Rooted Wealth Advisors, Planning and Trading Advisor
  - 01/2023 – 10/2023, Rooted Wealth Advisors, Service Advisor
  - 05/2022 – 01/2023, Rooted Wealth Advisors, Operations Analysis
  - 05/2021 – 08/2022, J.B. Lee Transportation, Parts Manager
  - 05/2020 – 08/2020, J.B. Lee Transportation, Parts Manager
  - 05/2019 – 08/2019, J.B. Lee Transportation, Parts Manager
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## **Joseph Stanley Mateja, Investment Advisor Representative**

**Born:** 1981

### **Business Experience**

- 10/2021 – Present, Rooted Wealth Advisors, Investment Advisors Representative
  - 10/2014 – 08/2021, Country Capital Management Company, Financial Representative
  - 03/2012 – 10/2014, Dart Brokers, General Manager
  - 09/2011 – 03/2012, Labelforce, Sales
  - 01/2011 – 09/2011, The Agency Staffing, Sales
  - 09/2008 – 01/2011, Bank of America – Home Loans, Loan Officer
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## **John L. Savarino, Investment Advisor Representative**

**Born:** 1994

### **Business Experience**

- 07/2019 – Present, Rooted Wealth Advisors, Investment Adviser Representative

- 03/2021 – 09/2021, AE Wealth Management, LLC, Investment Adviser Representative
  - 09/2018 – 07/2019, Taylor Auto Group, Sales Consultant
  - 01/2017 – 09/2018, Napleton Auto Group, Sales Consultant
  - 12/2015 – 01/2017, Dick’s Sporting Goods, Golf Lead and Tech
  - 06/2015 – 12/2015, Creative Financial Partners, Associate Operations Director
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## **Connor William Zimmer, CFP®, Investment Advisor Representative**

**Born:** 1996

### **Business Experience**

- 07/203 – Present, Rooted Wealth Advisors, Financial Advisor
- 05/2022 – 06/2023, Commonwealth Financial Network, Advisor
- 05/2022 – 06/2023, Summit Wealth Group, Financial Advisor
- 04/2020 – 05/2022, Commonwealth Financial Network, Registered Staff Member
- 03/2020 – 05/2022, Summit Wealth Group, Registered Staff Member
- 09/2018 – 03/2020, Diversified Asset Management, Inc., Associate Advisor

**Designations:** Certified Financial Planner® (CFP)

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### **Professional Designations:**

#### **CERTIFIED FINANCIAL PLANNER™ professional**

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and*

*Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

**Chartered Retirement Planning Counselor (CRPC®)**: The CRPC® is offered by The College for Financial Planning®. The CRPC® Program focuses on the pre and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Conferment of the designation is contingent upon the College for Financial Planning’s review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

## Item 3: Disciplinary Information

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No management person at Rooted Wealth Advisors has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

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Zachary B. Gray, Andrew Lee, Joseph Mateja, and John L. Savarino are not involved with outside business activities.

Connor Zimmer is the co-owner of Summit Wealth Group, an investment and insurance related business. He does not spend any time on this endeavor during security hours.

## Item 5: Additional Compensation

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Rooted is a licensed insurance agency. Should Clients purchase insurance products through Rooted, commissions will be earned and paid by insurance companies to Rooted. Insurance products are often recommended to help minimize Clients' exposure in identified risks. Clients are under no obligation to purchase insurance products or utilize the companies recommended by Rooted. Clients are advised the commissions received for insurance products purchased by Clients are in addition to any advisory fees Clients may have paid Rooted. Therefore, Rooted has a conflict of interest in having Clients purchase insurance products through Rooted.

## Item 6: Supervision

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Zachary B. Gray, as Founder and CEO of Rooted, is responsible for supervision and supervises personnel and the investments made in client accounts. Zachary B. Gray monitors the investments to ensure they are suitable for the client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. He may be contacted at the phone number on this brochure supplement.