



## **Alexander M. Allegro**

**Rooted Wealth Advisors**  
389 William Latham R Senior Drive  
Bourbonnais, IL 60914

Phone: (815) 918-4727  
Toll Free: (866) 766-8332  
Website: <https://rootedretirement.com/>

April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about Alexander M. Allegro (CRD#7488852) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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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**Alexander M. Allegro, Investment Advisor Representative**

Born: 1998

### **Educational Background**

- 2021 – Bachelor of Science, Finance, Illinois State University

### **Business Experience**

- 02/2025 – Present, Rooted Wealth Advisors, Planning Advisor
- 05/2024 – 02/2025, Rooted Wealth Advisors, Planning Consultant
- 09/2023 – 05/2024, Morgan Stanley, Mass Transfer
- 02/2022 – 05/2024, E\*Trade Securities, Associate Financial Services Representative

## Item 3: Disciplinary Information

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Alexander Allegro has not 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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- Mr. Allegro is a **licensed insurance agent** through our affiliate Rooted. As an insurance agent, Mr. Allegro sells other products or provide services outside of their role as investment adviser representatives with Rooted. As part of the clients' overall financial planning services, Mr. Allegro has the option to recommend the use of certain insurance products to accomplish the client's financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although Rooted and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Mr. Allegro and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Mr. Allegro and our affiliate may also receive additional

compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their Rooted representative in their capacity as a licensed insurance agent.

## Item 5: Additional Compensation

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Mr. Allegro receives a portion of the ongoing investment advisory fees paid to Rooted by those clients in which he brings to the firm. Mr. Allegro is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.



## **Andrew James Lee**

**Rooted Wealth Advisors**  
389 William Latham R Senior Drive  
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April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about Andrew James Lee (CRD#7687462) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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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**Andrew James Lee, Planning and Trading Advisor**

Born: 2000

### **Educational Background**

- 2022 – Bachelor of Science, Economics, Illinois State University

### **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

## Item 3: Disciplinary Information

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Andrew Lee has not 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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Mr. Lee has no other outside business activities.

## Item 5: Additional Compensation

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Mr. Lee receives no additional outside compensation.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.



**Conner W. Zimmer, CFP®**

Rooted Wealth Advisors  
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Toll Free: (866) 766-8332  
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April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about Conner W. Zimmer (CRD#6992555) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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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**Conner W. Zimmer, Investment Advisor Representative**

Born: 1996

## **Educational Background**

- 2018 – Bachelor of Science, Colorado State University

## **Business Experience**

- 07/2023 – 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®)**

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*.

## Item 3: Disciplinary Information

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Conner Zimmer has not 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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- Mr. Zimmer is a **licensed insurance agent** through our affiliate Rooted. As an insurance agent, Mr. Zimmer sells other products or provide services outside of their role as investment adviser representatives with Rooted. As part of the clients’ overall financial planning services, Mr. Zimmer has the option to recommend the use of certain insurance products to accomplish the client’s financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although Rooted and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Mr. Zimmer and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Mr. Zimmer and our affiliate may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment,

reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their Rooted representative in their capacity as a licensed insurance agent.

## Item 5: Additional Compensation

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Mr. Zimmer receives a portion of the ongoing investment advisory fees paid to Rooted by those clients in which he brings to the firm. Mr. Zimmer is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.



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## **John L. Savarino**

**Rooted Wealth Advisors**  
389 William Latham R Senior Drive  
Bourbonnais, IL 60914

Phone: (815) 918-4727  
Toll Free: (866) 766-8332  
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April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about John L. Savarino (CRD#6549939) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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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**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

## Item 3: Disciplinary Information

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John Savarino has not 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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- Mr. Savarino is a **licensed insurance agent** through our affiliate Rooted. As an insurance agent, Mr. Savarino sells other products or provide services outside of their role as investment adviser representatives with Rooted. As part of the clients' overall financial planning services, Mr. Savarino has the option to recommend the use of certain insurance products to accomplish the client's financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although Rooted and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Mr. Savarino and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Mr. Savarino and our affiliate may also receive additional

compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their Rooted representative in their capacity as a licensed insurance agent.

- John L. Savarino is the **President and owner** of Savarino Racing LLC, which is not investment related. He spends approximately 10 hours a week on this endeavor, none during security hours.

## Item 5: Additional Compensation

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Mr. Savarino receives a portion of the ongoing investment advisory fees paid to Rooted by those clients in which he brings to the firm. Mr. Savarino is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.



## **Joseph Stanley Mateja**

**Rooted Wealth Advisors**  
389 William Latham R Senior Drive  
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April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about Joseph Stanley Mateja (CRD#6414711) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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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## 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

# Item 3: Disciplinary Information

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Joseph Mateja has not 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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- Mr. Mateja is a **licensed insurance agent** through our affiliate Rooted. As an insurance agent, Mr. Mateja sells other products or provide services outside of their role as investment adviser representatives with Rooted. As part of the clients' overall financial planning services, Mr. Mateja has the option to recommend the use of certain insurance products to accomplish the client's financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although Rooted and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Mr. Mateja and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Mr. Mateja and our affiliate may also receive additional

compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their Rooted representative in their capacity as a licensed insurance agent.

## Item 5: Additional Compensation

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Mr. Mateja receives a portion of the ongoing investment advisory fees paid to Rooted by those clients in which he brings to the firm. Mr. Mateja is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.



## **Noah A. Posthumus**

**Rooted Wealth Advisors**  
389 William Latham R Senior Drive  
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April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about Noah A. Posthumus (CRD#313759) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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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**Noah A. Posthumus, Investment Advisor Representative**

Born: 1992

## **Educational Background**

- 2013 – Associate’s degree, Business, Kankakee Community College

## **Business Experience**

- 08/2024 – Present, Rooted Wealth Advisors, Services
- 04/2014 – 07/2024, Taylor Chrysler Dodge, Manager

# Item 3: Disciplinary Information

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Noah Posthumus has not 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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- Mr. Posthumus is a **licensed insurance agent** through our affiliate Rooted. As an insurance agent, Mr. Posthumus sells other products or provide services outside of their role as investment adviser representatives with Rooted. As part of the clients’ overall financial planning services, Mr. Posthumus has the option to recommend the use of certain insurance products to accomplish the client’s financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although Rooted and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Mr. Posthumus and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Mr. Posthumus and our affiliate may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment,

reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their Rooted representative in their capacity as a licensed insurance agent.

- Noah Posthumus is the **owner** of Little Buddy's Lawn Care, a landscaping business. He devotes 20 hours a week to this endeavor from April to November, none during security hours.

## Item 5: Additional Compensation

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Mr. Posthumus receives a portion of the ongoing investment advisory fees paid to Rooted by those clients in which he brings to the firm. Mr. Posthumus is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.



## **Roan R. Cannon**

**Rooted Wealth Advisors**  
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April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about Roan R. Cannon (CRD#8051484) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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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**Roan M. Cannon, Investment Advisor Representative**

Born: 2005

### **Business Experience**

- 06/2025 – Present, Rooted Wealth Advisors, Client Relationship Advisor
- 07/2024 – 06/2025, Rooted Wealth Advisors, Client Relationship Manager
- 09/2021 – 07/2024, Fit Body U, Personal Trainer

## Item 3: Disciplinary Information

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Roan Cannon has not 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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- Mr. Cannon is the **owner** of Cannon Grasswords LLC, a lawncare and landscaping business. No time is devoted during security hours.

## Item 5: Additional Compensation

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- Mr. Cannon receives no outside compensation.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.



## **Zachary Blake Gray, CRPC®**

**Rooted Wealth Advisors**  
389 William Latham R Senior Drive  
Bourbonnais, IL 60914

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April 2026

Form ADV Part 2B – Brochure Supplement

This brochure supplement provides information about Zachary Blake Gray (CRD#5278372) that supplements the Rooted Wealth Advisors (“Rooted”) brochure (CRD#313759). You should have received a copy of that brochure. Please contact Zachary Gray at (815) 918-4727 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

## **Professional Designations**

**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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Zachary Gray has not 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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- President of **RAWK INC.** He devotes approximately 16 hours a month to this endeavor, 5 of which may occur during security hours.
- Owner of **Rooted Tax Advisory, LLC.** This company is a group of accountants that conducts tax planning and preparation services. He devotes about 4 hours a month a month, during security hours.
- **Author** and spends about one hour a month on this endeavor, not during security hours.
- Owner of **Chillie Inc,** which is not investment related. He devotes about 1 hour a month to this endeavor, none during security hours.
- Owner, Manager and Member of **1989 Real Estate, LLC.** He spends approximately 3 hours a year to this endeavor, none during security hours.
- Mr. Gray is a **licensed insurance agent** through our affiliate Rooted. As an insurance agent, Mr. Gray sells other products or provide services outside of their role as investment adviser representatives with Rooted. As part of the clients' overall financial planning services, Mr. Gray has the option to recommend the use of certain insurance products to accomplish the client's financial or investment objectives. This could be in conjunction with their existing advisory services in lieu of separately managed accounts (specifically, in lieu of cash and fixed income asset classes).

Although Rooted and its investment adviser representatives owe you a fiduciary duty, it should be noted that the receipt of a commission by the financial professional and our affiliate provides a variety of incentives to recommend these products. For example, Mr. Gray and the affiliate will earn a larger commission the more assets are invested in an annuity, therefore they are economically incentivized to recommend that you purchase an annuity over placing those assets in a brokerage or advisory account, which may provide lower total compensation. Our financial professional and affiliate could also be incentivized to recommend a product that pays a commission now, versus an advisory product that pays fees over a longer period. As an example, all other variables held equal, a 5% commission paid by an insurance company upon sale of a \$100,000 annuity product, may be more attractive to a financial professional than a one percent (1%) advisory fee charged on a \$100,000 account paid over a period of five (5) years, despite the overall pre-tax compensation paid to the financial professional being equal. Note that some products pay a higher street or bonus commission than others, increasing this incentive and creating an economic incentive to favor higher fee-paying products.

In exchange for selling you insurance products, Mr. Gray and our affiliate may also receive additional compensation or incentives in the form of bonus commissions, gifts, meals or entertainment, reimbursement for training, marketing, education, advertising, or travel expenses associated with sponsored conferences or events. The exact compensation cannot be accurately calculated at the time of recommendation because they rely on sales goals, but you should be aware that there are a variety of forms of indirect compensation paid by carriers and insurance marketing organizations, and this

compensation creates a conflict of interest.

You should be aware you have the option to implement any insurance recommendations through outside insurance brokers or agents. You are in no way required to implement any insurance product recommendations through their Rooted representative in their capacity as a licensed insurance agent.

## Item 5: Additional Compensation

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Mr. Gray receives a portion of the ongoing investment advisory fees paid to Rooted by those clients in which he brings to the firm. Mr. Gray is a licensed insurance agent and, in such capacity, may recommend, on a fully disclosed commission basis, the purchase of certain insurance products.

## Item 6: Supervision

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Matthew Giggey, as Chief Compliance Officer of Rooted, is responsible for supervision. Zachary B. Gray, as Founder and CEO of Rooted, 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. Matthew Giggey may be contacted at (859) 402-1462 and Zachary B. Gray may be contacted at the phone number on this brochure supplement.