

# DISCLOSURE BROCHURE



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This brochure provides information about the qualifications and business practices of Rising Star Financial, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 214-225-STAR (7827). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Rising Star Financial, LLC (CRD #173319) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**JANUARY, 2020**

## **Item 2: Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

- The firm has been approved to conduct business as a registered investment adviser in the State of Florida by the Florida Office of Financial Regulation (OFR) pursuant to Section 517.12(4), Florida Statutes (F.S.) as of January, 2020.
  - The firm has opened a branch office in the State of Florida as of January, 2020, registered under branch CRD number 724885.
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### **Full Brochure Available**

This brochure is being delivered as the full brochure; please contact us by telephone at 214-225-STAR (7827) or by email at [getstarted@risingstarfinancial.com](mailto:getstarted@risingstarfinancial.com) if you wish to receive an updated or additional copy.

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## **Item 4: Advisory Business**

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### **Firm Description**

Rising Star Financial, LLC (hereinafter “RSF”) was founded in August 2014. The principal owner is RSHB, LTD. RSF is a fee only investment management firm. The firm does not sell annuities, insurance, or other commissioned products.

RSF does not act as a custodian of client assets. The client always maintains asset control.

An evaluation of each client's initial situation is provided to the client, often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed.

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### **Types of Advisory Services**

RSF provides investment supervisory services, also known as asset management services through consultations.

#### ASSET MANAGEMENT

RSF offers discretionary and non-discretionary direct asset management services to advisory clients. RSF will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

#### Discretionary

When the client provides RSF discretionary authority the client will sign a limited trading authorization or equivalent. RSF will have the authority to execute transactions in the account without seeking client approval on each transaction.

#### Non-discretionary

When the client elects to use RSF on a non-discretionary basis, RSF will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, RSF will obtain prior client approval on each and every transaction before executing any transactions.

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### **Client Tailored Services and Client Imposed Restrictions**

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

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### **Wrap Fee Programs**

RSF does not sponsor any wrap fee programs.

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## Item 5: Fees and Compensation

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### Method of Compensation and Fee Schedule

#### ASSET MANAGEMENT

RSF offers discretionary asset management and non-discretionary advisory services to clients. Fees for these services will be based on a percentage of Assets Under Management as follows:

Assets Under Management	Maximum Annual Fee	Maximum Quarterly Fee
Up to \$1,000,000	1.25%	.3125%
\$1,000,001 to \$3,000,000	1.1%	.275%
\$3,000,001 to \$5,000,000	1.0%	.25%
\$5,000,001 to \$10,000,000	0.8%	.2%
Over \$10,000,000	0.6%	.15%

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in arrears. For purposes of calculating the annual fees, the account quarter begins on the first day in which the assets arrived in the account. The initial annual fee is due at the beginning of the quarter following account opening and includes a prorated fee for the initial quarter. Subsequent annual fees are based on the average value of your assets as of the last day of the prior three months (i.e. the fee charged in March for the first quarter is calculated by the average of the portfolio value on the last day of February, January and December). All annual fees are deducted from the account by the custodian unless other arrangements have been made in writing. The annual fee is paid to and retained by RSF and the advisory representatives. Client shall be given prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

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#### Client Payment of Fees

Investment management fees are payable quarterly in arrears. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

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#### Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, bonds, equities and exchange-traded funds. These charges may include Mutual Fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

RSF, in its sole discretion, may waive its minimum fee and/or charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

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#### Prepayment of Client Fees

Investment management fees are billed quarterly in advance.

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#### External Compensation for the Sale of Securities to Clients

No external compensation for the sale of securities is received by either RSF or any of its employees.

## **Item 6: Performance-Based Fees and Side-by-Side Management**

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### **Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

RSF does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## **Item 7: Types of Clients**

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### **Description**

RSF offers investment advice and asset management services primarily to individuals, high net worth individuals, trusts, estates, charitable organizations, and corporations.

Client relationships vary in scope and length of service.

### **Account Minimums**

RSF requires a minimum account value of \$250,000. In certain instances, the minimum account size may be lower.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

RSF primarily uses fundamental analysis along with asset allocation and the monitoring of trends happening with global monetary policies. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth.

The main sources of information include financial newspapers and magazines, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

### **Investment Strategy**

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

The process of asset allocation may include one or all of the following approaches:

**STRATEGIC ASSET ALLOCATION** - uses historical data (mean rates of return, standard deviations and covariance) in an attempt to understand how the asset has performed and is likely to perform over long periods of time. The goal is not to "beat" the market, but to establish a long-term investment strategy using a core mix of assets.

**TACTICAL ASSET ALLOCATION** - uses periodic assumptions regarding the performance and characteristics of the assets and/or the economy. This approach attempts to improve portfolio performance by making "mid-course" changes in the long-term strategy based on near-term expectations.



***DYNAMIC ASSET ALLOCATION*** - involves changes in investor circumstances, which may lead to the modification of policies, objectives and/or risk tolerances. Resulting changes are intended to maintain equilibrium between the investor's policies and objectives and the asset allocation process.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with RSF:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange raterisk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

- *Funding Risk*: The risk that, as a result of mismatches or delays in the timing of cash flows due from or to the client or counterparty in the transactions, the client or counterparty may not have adequate cash available to fund current obligations.
- *Operational Risk*: The risk of loss to the client arising from inadequacies in or failures of system and controls for, monitoring and quantifying the risks and contractual obligations associated the transactions, for recording and valuing the transactions, or for detecting human errors or systems failures.
- *Credit Risk*: The risk of loss of principal stemming from a borrower's failure to repay a loan or otherwise meet a contractual obligation.

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## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

The firm and its management have not been involved in any criminal or civil action.

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### **Administrative Enforcement Proceedings**

The firm and its management have not been involved in administrative enforcement proceedings.

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### **Self-Regulatory Organization Enforcement Proceedings**

The firm and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of RSF or the integrity of its management.

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## **Item 10: Other Financial Industry Activities and Affiliations**

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### **Broker-Dealer or Representative Registration**

Neither RSF nor any of its employees are registered as a broker-dealer or registered representative.

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### **Futures or Commodity Registration**

Neither RSF nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

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### **Material Relationships Maintained by this Advisory Business and Conflicts of Interest**

Neither RSF nor its employees have any material relationships or conflicts of interest to disclose.

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### **Recommendations or Selections of Other Investment Advisors and Conflicts of Interest**

RSF does not recommend or select other investment advisors to manage client accounts.

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## **Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics Description**

The employees of RSF have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of RSF employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of RSF. The Code reflects RSF and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

RSF's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of RSF may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

RSF's Code is based on the guiding principle that the interests of the client are our top priority. RSF's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Investment Recommendations Involving a Material Financial Interest and Conflict of Interest**

RSF and its employees do not recommend to clients securities in which we have a material financial interest.

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### **Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest**

RSF and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running of client trades, employees are required to disclose all reportable securities transactions as well as provide RSF with copies of their brokerage statements.

The Chief Compliance Officer of RSF is Oliver E. Hohermuth. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

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### **Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest**

RSF does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide RSF with copies of their brokerage statements.

The Chief Compliance Officer of RSF is Oliver E. Hohermuth. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

## **Item 12: Brokerage Practices**

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### **Factors Used to Select Broker-Dealers for Client Transactions**

RSF may recommend the use of a particular qualified custodian. RSF selects brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. RSF relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by RSF.

- *Directed Brokerage*  
RSF does not allow the client to use direct brokerage.
- *Best Execution*  
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.
- *Soft Dollar Arrangements*  
The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by RSF from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, RSF receives economic benefits as a result of commissions generated from securities transactions by the broker-dealer from the accounts of RSF. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when RSF receives soft dollars. This conflict is mitigated by the fact that RSF has a fiduciary responsibility to act in the best interest of its clients and the services received are beneficial to all clients.

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### **Aggregating Securities Transactions for Client Accounts**

RSF is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of RSF. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

## **Item 13: Review of Accounts**

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### **Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved**

Account reviews are performed quarterly by Oliver E. Hohermuth, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate.

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### **Review of Client Accounts on Non-Periodic Basis**

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

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### **Content of Client Provided Reports and Frequency**

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by RFS' custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

## **Item 14: Client Referrals and Other Compensation**

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### **Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest**

RSF utilizes the services of custodial broker dealers. Economic benefits are received by RSF which would not be received if RSF did not give investment advice to clients. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving RSF participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to RSF by third party vendors.

As part of its fiduciary duties to clients, RSF endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by RSF or its related persons in and of itself creates a conflict of interest and may indirectly influence RSF's choice of banks and brokers for custody and brokerage services.

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### **Advisory Firm Payments for Client Referrals**

RSF can compensate existing clients and third parties for client referrals with a revenue share agreement in percentage of assets under management. Such arrangement may create an incentive for existing clients or third parties to refer prospective clients to Rising Star Financial, LLC, even if such referral would otherwise not be made.

## **Item 15: Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly.

RSF is deemed to have constructive custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of RSF.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

RSF accepts discretionary authority to manage securities accounts on behalf of clients. RSF has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. However, RSF consults with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given.

The client approves the custodian to be used and the commission rates paid to the custodian. RSF does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

## **Item 17: Voting Client Securities**

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### **Proxy Votes**

RSF does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, RSF will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

## **Item 18: Financial Information**

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### **Balance Sheet**

A balance sheet is not required to be provided because RSF does not serve as a custodian for client funds or securities and RSF does not require prepayment of fees of more than \$500 per client and six months or more in advance.

### **Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients**

RSF has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

### **Bankruptcy Petitions during the Past Ten Years**

Neither RSF nor its management has had any bankruptcy petitions in the last ten years.

## **Item 19: Requirements for State Registered Advisors**

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### **Principal Executive Officers and Management Persons**

#### **Oliver E. Hohermuth**

- Year of birth: 1980

#### *Educational Background:*

- Diploma in Banking and Finance from the Swiss Bankers Association in accordance with the Swiss Finance Institute (SFI).

*Business Experience:*

- Rising Star Financial, LLC; Principal, 03/2019 – Present
- Rising Star Financial, LLC; Chief Investment Officer, 03/2019 – Present
- Rising Star Financial, LLC; Chief Compliance Officer, 12/2019 – Present
- Rising Star Financial, LLC; Managing Member; 03/2019 – Present
- Rising Star Financial, LLC; Member; 09/2014 – 02/2019
- Atlas Bank (Panama) SA; VP of Private Banking; 03/2019 – 01/2020
- Reyl Overseas, LTD; Director; 01/2016 – 02/2019
- Vontobel Swiss Wealth Advisors; Director; 10/2010 – 12/2015
- Credit Suisse Private Advisors; Assistant Vice President; 06/2009 – 08/2010
- Credit Suisse; Assistant Vice President; 09/2006 – 05/2009
- Raiffeisenbank; Authorized Officer; 09/2005 – 08/2006
- Swiss Union of Raiffeisenbank; Intern; 11/2003 – 08/2005

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**Outside Business Activities**

Oliver E. Hohermuth is a Director and owner of RSHB, LTD. which is the parent company RSF.

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**Performance Based Fee Description**

Neither Rising Star, nor any management persons receive any performance based fees.

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**Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons**

Neither Rising Star, nor any management persons have any disclosures to report.

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**Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities**

None to report.

# **SUPERVISED PERSON BROCHURE**

FORM ADV PART2B



**Office Address:**

10440 N Central Expressway  
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[www.risingstarfinancial.com](http://www.risingstarfinancial.com)

This brochure supplement provides information about Oliver E. Hohermuth and supplements Rising Star Financial, LLC's brochure. You should have received a copy of that brochure. Please contact us at 214-225-STAR (7827) if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Oliver E. Hohermuth (CRD#5666120) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**JANUARY, 2020**



**Brochure Supplement (Part 2B of Form ADV)**  
**Supervised Person Brochure**

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**Chief Compliance Officer**

**Oliver E. Hohermuth**

- Year of birth: 1980

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**Item 2 Educational Background and Business Experience**

Educational Background:

- Diploma in Banking and Finance from the Swiss Bankers Association in accordance with the Swiss Finance Institute (SFI).

Business Experience:

- VP of Private Banking, Atlas Bank (Panama) SA, 03/2019 – 01/2020
- Rising Star Financial, LLC; Principal, 03/2019 – Present
- Rising Star Financial, LLC; Chief Investment Officer, 03/2019 – Present
- Rising Star Financial, LLC; Chief Compliance Officer, 12/2019 – Present
- Rising Star Financial, LLC; Managing Member; 03/2019 – Present
- Rising Star Financial, LLC; Member; 09/2014 – 02/2019
- Atlas Bank (Panama) SA; VP of Private Banking; 03/2019 – Present
- Reyl Overseas, LTD; Investment Advisor Representative; 01/2016 – 02/2019
- Vontobel Swiss Wealth Advisors; Investment Advisor Representative; 10/2010 – 12/2015
- Credit Suisse Private Advisors; Assistant Vice President; 06/2009 – 08/2010
- Credit Suisse; Assistant Vice President; 09/2006 – 05/2009
- Raiffeisenbank; Authorized Officer; 09/2005 – 08/2006
- Swiss Union of Raiffeisenbank; Intern; 11/2003 – 08/2005

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**Item 3 Disciplinary Information**

None to report.

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**Item 4 Other Business Activities Engaged In**

Oliver E. Hohermuth is a Director and owner of RSHB, LTD. which is the parent company RSF.

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**Item 5 Additional Compensation**

Oliver E. Hohermuth is being compensated as a Director of RSHB, LTD.

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**Item 6 Supervision**

Oliver E. Hohermuth is the Chief Compliance Officer of Rising Star Financial, LLC.

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**Item 7 Requirements for State-Registered Advisors**

Arbitration Claims: None

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Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None