

**Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement  
March 2025**

**Justin Reckers**

**RG Financial, LLC dba Fonte Financial Advisors  
703 Palomar Airport Road, Ste 240  
Carlsbad, California  
www.fontefinancial.com**

**Firm Contact:  
Justin Reckers  
Chief Compliance Officer**

This brochure supplement provides information about Mr. Reckers that supplements our brochure. You should have received a copy of that brochure. Please contact Mrs. Bozanic if you did not receive Fonte Financial Advisors' brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Reckers is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #4942526.

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## Item 2: Educational Background & Business Experience

**Justin Reckers**

**Year of Birth:** 1981

### **Educational Background:**

- 2003: The Ohio State University; Bachelor of Science in Human Ecology

### **Business Background:**

- 03/2021– Present RG Financial, LLC dba Fonte Financial Advisors; Principal
- 03/2018 – 03/2021 Calton & Associates, Inc; Registered Representative
- 10/2015 – 04/2021 Advisory Services Network; Lead Advisor

### **Exams, Licenses & Other Professional Designations:**

- California Insurance Licensed; License #0E32620
- 2018: Series 63, 7 & SIE Exams
- 2006: Series 66 Exam
- 2006: CERTIFIED FINANCIAL PLANNER™, CFP®
- 2006: Certified Divorce Financial Analyst, CDFA®

### **CERTIFIED FINANCIAL PLANNER™, CFP®**

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its high standard of professional education, stringent code of conduct and standards of practice and ethical requirements that govern professional engagements with clients. To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements: Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university, pass the comprehensive CFP® Certification Examination, Complete at least three years of full-time financial planning-related experience and agree to be bound by CFP® Board's *Standards of Professional Conduct*.

Individuals who become certified must complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial industry and renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

### **Certified Divorce Financial Analyst, CDFA®**

The CDFA® designation is made available through the Institute of Divorce Financial Analysts. Individuals with a minimum of 3 years of professional experience in finance or divorce are eligible to enroll in the CDFA® course. This includes experience as a financial professional, accountant, or matrimonial lawyer. Candidates should also have working knowledge of financial calculators. After completing the CDFA® course, the designation is valid for 1 year, after which designees must pay an

annual re-instatement fee. To retain the CDFA® designation, designees must also obtain 15 divorce-related hours of continuing education every 2 years.

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### **Item 3: Disciplinary Information<sup>1</sup>**

There are no legal or disciplinary events material to the evaluation of Mr. Reckers.

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### **Item 4: Other Business Activities**

Mr. Reckers does not have any outside business activities to report.

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### **Item 5: Additional Compensation**

Mr. Reckers does not receive any other economic benefit for providing advisory services in addition to advisory fees.

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### **Item 6: Supervision**

Justin Reckers is the Chief Compliance Officer and as such as not internal supervision placed over him. He is, however, bound by our firm's Code of Ethics.

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### **Item 7: Requirements for State-Registered Advisers**

Mr. Reckers has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, he has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.

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<sup>1</sup> Note: Our firm may, under certain circumstances, rebut the presumption that a disciplinary event is material. If an event is immaterial, we are not required to disclose it. When we review a legal or disciplinary event involving the advisor to determine whether it is appropriate to rebut the presumption of materiality, we consider all of the following factors: (1) the proximity of advisor to the advisory function; (2) the nature of the infraction that led to the disciplinary event; (3) the severity of the disciplinary sanction; and (4) the time elapsed since the date of the disciplinary event. If we conclude that the materiality presumption has been overcome, we prepare and maintain a file memorandum of our determination in our records. We follow SEC rule 204-2(a)(14)(iii) and similar state rules.