

## Brochure Supplement

This Brochure Supplement [Form ADV Part 2B] provides additional information about the qualifications and experience of the Investment Advisor Representatives (“IAR”s) of ICW Investment Advisors LLC (“ICW” or “Firm”). ICW does business under its trade name, as Intelligent Capitalworks. This Brochure Supplement is a supplement to the Disclosure Brochure [Form ADV Part 2A]. Please contact Jillian Carlson, Chief Compliance Officer at 480-951-2900 or [jillian.carlson@icwia.com](mailto:jillian.carlson@icwia.com) if you have any questions about the contents of this Form ADV Part 2B Brochure Supplement.

ICW Investment Advisors LLC is a Registered Investment Adviser pursuant to the Investment Advisers Act of 1940 and is registered with the U.S. Securities and Exchange Commission (“SEC”). The Firm is notice-filed in states where it is required to do so.

As a Registered Investment Adviser, the Firm completes Part 1 of Form ADV, which contains additional information about its business. This information and additional information about the supervised persons listed in this Brochure Supplement is publicly available through the Firm’s filings with the SEC at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may also obtain additional information about Intelligent Capitalworks at our business website [www.intelligentcapitalworks.com](http://www.intelligentcapitalworks.com).

Registration of an Investment Adviser does not imply any level of skill or training. The information in this Brochure Supplement has not been approved or verified by the SEC or by any state securities authority.

The information in this Brochure Supplement is current as of the date above and is subject to change when it becomes materially inaccurate. A copy of the most current Brochure Supplement is also available on the Intelligent Capitalworks website [www.intelligentcapitalworks.com](http://www.intelligentcapitalworks.com).

The oral and written communications of an Adviser provide you with information which you would use to determine whether to hire or retain an Adviser.

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### Editorial Notes:

References in this Brochure Supplement to “you,” “your,” “they,” “them” and “their” refer to the client. References to “ICW,” “Firm,” “its,” “we,” “us,” and “our” refer to ICW Investment Advisors LLC.

This document uses the terms “adviser” and “advisor.” The term “adviser” is in reference to the term “investment adviser” defined by the Investment Adviser Act of 1940. The term advisor, as used throughout this Brochure Supplement, refers to a professional who is providing investment advice.

## **2. Educational Background and Business Experience**

ICW has standards of education and business experience that it requires of all persons who provide financial advice and manage investment portfolios. All individuals who provide financial advisory and investment management services must have earned a minimum of a baccalaureate college degree and have substantive professional investment-related experience and independent board certifications. In addition, they must maintain all required regulatory licenses.

### **Charles Rossi, CFP®**

Mr. Charles “Charlie” Rossi, born in 1995, earned a Master of Taxation and Data Analysis from the W.P. Carey School of Business at Arizona State University in 2023, a Master of Science in Investment Management and Financial Analysis from the Heider College of Business at Creighton University in 2021, a Postgraduate Diploma in Financial Planning from the School of Professional Studies at New York University in 2019 and Bachelor of Science in Finance from the W.P. Carey School of Business at Arizona State University in 2018. He is a 2024 Candidate for an Estate Planning Certificate from the Charles Widger School of Law at Villanova University. As an undergraduate, Charles studied in England for one year.

Charles joined the firm in 2014 and is a CERTIFIED FINANCIAL PLANNER™ professional, Client Advisor, Portfolio Manager and Shareholder of the Firm. He serves on the Firm’s Operating, Investment Management and Risk Committees and is responsible for delivering the Firm’s services to its clients. As a portfolio manager, he is responsible for co-developing and co-managing the Firm’s equity research product, investment portfolio construction, client investment guidelines, securities trading and investment performance reporting. He co-manages all client wealth management plans. Charles Rossi passed the Uniform Investment Adviser Law Examination in 2016, is Series 65 licensed and has completed the NRS Investment Adviser Core Compliance Program.

During his career, Charles has earned the following professional certifications and designations: (see Appendix A for the minimum qualifications required for each certification and designation)

CFP® CERTIFIED FINANCIAL PLANNER™ professional, 2019  
CTFA Certified Trust and Fiduciary Advisor, 2019  
AIF® Accredited Investment Fiduciary 2019

Charles has passed the Level I and Level II exams of the CFA® program and is a Level III exam candidate. He currently maintains all his certifications.

During his career, Charles has also studied advanced wealth management at the following institutions:

The London School of Economics and Political Science  
Business Valuation and Security Analysis  
The London Business School  
Equity Investment Management Program  
University of Leeds  
Mathematics in Applied Finance  
Metropolitan State University of Denver  
Personal Financial Planning Certificate Program  
College for Financial Planning  
Accredited Portfolio Management Advisor® Program  
Cannon Financial Institute  
Trust School I at Pepperdine University  
Trust School II at University of Notre Dame  
Trust School III at Boston University Law School

## **Michael Rossi, CFP®**

Mr. Michael Rossi, born in 1995, earned a Master of Science in Investment Management and Financial Analysis from the Heider College of Business at Creighton University in 2023, a Postgraduate Diploma in Financial Planning from the School of Professional Studies at New York University in 2021 and a Bachelor of Science in Chemical Engineering from the Ira A. Fulton College of Engineering at Brigham Young University in 2021. He is a 2024 candidate for a Master of Taxation and an Estate Planning Certificate from the Charles Widger School of Law at Villanova University. During his undergraduate studies, Michael also lived in Seoul, Korea for two years and became fluent in Korean.

Michael joined the firm in 2021 and is a CERTIFIED FINANCIAL PLANNER™ professional, Client Advisor, Portfolio Manager and Shareholder of the Firm. He serves on the Firm's Operating, Investment Management and Risk Committees and is responsible for delivering the Firm's services to its clients. As a portfolio manager, he is responsible for co-developing and co-managing the Firm's equity research product, investment portfolio construction, client investment guidelines, securities trading and investment performance reporting. He co-manages all client wealth management plans. Michael Rossi passed the Uniform Investment Adviser Law Examination in 2021, is Series 65 licensed and has completed the NRS Investment Adviser Core Compliance Program.

During his career, Michael has earned the following professional certifications and designations: (see Appendix A for the minimum qualifications required for each certification and designation)

CFP® CERTIFIED FINANCIAL PLANNER™ professional, 2023

Michael has passed all three exam Levels of the CFA® program and successfully completed all the Chartered Financial Consultant® exam requirements. He currently maintains all his certifications.

During his career, Michael has also studied advanced wealth management at the following institutions:

Cannon Financial Institute  
Trust School I

## **Vincent Rossi, CFP®**

Mr. Vincent Rossi, born in 1956, earned a Master of Science in Financial Services from the Richard D. Irwin Graduate School at The American College in Bryn Mawr, Pennsylvania in 2004 and a Bachelor of Science in Business Administration from Northern Arizona University in 1980.

Vincent is the founder of the Firm and has been its principal owner, President and Chief Investment Officer since inception of the Firm in 2005. As President, he works with all the Firm's clients and is responsible for the strategic direction of the Firm and delivering the Firm's services to its clients. As Chief Investment Officer, his primary role is investment research and portfolio management.

Vincent's career in the financial services industry has been distinguished by a broad foundation of knowledge and experience in the capital markets and wealth management. Prior to founding the Firm, he was a Senior Vice President at Morgan Stanley, where he served as a Wealth Advisor, Portfolio Manager and Trust Officer. He was also a Managing Director at Piper Jaffray, where he served as a Wealth Adviser and Portfolio Manager.

At both Morgan Stanley and Piper Jaffray, Vincent specialized in investment management, financial advice and family wealth management. He worked exclusively with a select number of client families, their related family members and their philanthropic organizations.

Prior to the development of his individual client practice, he served institutional clients, hedging and arbitraging U.S. government securities for a primary government securities dealer trading directly with the Federal Reserve System. He has also been an individual member of one of the world's largest financial exchanges, The International Monetary Market Division of the Chicago Mercantile Exchange.

From 1986 to 2000, Vincent wrote and taught personal wealth management classes for executive programs at Thunderbird School of Global Management, The University of Arizona Extended University, Northern Arizona University and the University of Phoenix. Vincent Rossi passed the Uniform Investment Adviser Law Examination in 1992, is Series 65 licensed and has completed the NRS Investment Adviser Core Compliance Program.

During his career, Vincent has earned the following professional certifications and designations: (see Appendix A for the minimum qualifications required for each certification and designation)

CIMA <sup>®</sup>	Certified Investment Management Analyst <sup>®</sup> , 1995
CFP <sup>®</sup>	CERTIFIED FINANCIAL PLANNER <sup>™</sup> professional, 2003
CLU <sup>®</sup>	Chartered Life Underwriter <sup>®</sup> , 2003
AEP <sup>®</sup>	Accredited Estate Planner <sup>®</sup> , 2003
CTFA	Certified Trust and Fiduciary Advisor, 2003
CAP <sup>®</sup>	Chartered Advisor in Philanthropy <sup>®</sup> , 2004

Vincent passed the Level I exam of the CFA<sup>®</sup> program in 2004. He currently maintains his CERTIFIED FINANCIAL PLANNER<sup>™</sup> certification. During his career, Vincent has also studied advanced wealth management at the following institutions:

Wharton School  
University of Pennsylvania  
Center for Fiduciary Studies  
Joseph M. Katz Graduate School at the University of Pittsburgh  
John F. Kennedy School of Government  
Harvard University  
Philip E. Heckerling Institute on Estate Planning  
University of Miami School of Law  
Richard D. Irwin Graduate School  
American College in Bryn Mawr, Pennsylvania  
Esperti-Peterson Institute  
Michigan State University  
Cannon Financial Institute, honors graduate  
Trust School I at University of North Carolina, Charlotte  
Trust School II at University of Notre Dame  
Trust School III at Boston University Law School  
Kinder Institute of Life Planning

### **3. Disciplinary Information**

Neither the Firm nor any of its Investment Advisor Representatives have any reportable disciplinary events.

### **4. Other Business Activities**

Charles Rossi serves on the Board of Directors for Help in Healing Home, a 501c non-profit organization located at the Mayo Clinic Phoenix that provides extended stay residences at the Village at Mayo Clinic in Phoenix for out-of-area patients receiving extended treatments for cancer and complex organ transplant surgeries. Charles receives no compensation for his services as a board member.

## **5. Additional Compensation**

There are no employees affiliated with any securities brokerage firm or securities dealer and do not have any other financial industry affiliations. Neither the Firm nor any employee receive commissions, bonuses or other third-party compensation based on client solicitations or referrals, new accounts or on the sale of securities or other investment or insurance products.

## **6. Supervision**

Intelligent Capitalworks has written supervisory procedures in place that are reasonably designed to detect, prevent and correct violations of securities laws, rules and regulations.

Jillian Carlson, IACCP<sup>®</sup>, AIF<sup>®</sup> is the Chief Compliance Officer and can be reached at 480-951-2900.

## **Appendix A – Professional Designation Qualifications**

Minimum qualifications to earn the following professional designations:

### **CFA® – Chartered Financial Analyst®**

- Bachelor's degree or higher, plus
- A passing score on the Level I examination, plus
- A passing score on the Level II examination, plus
- A passing score on the Level III examination, plus
- 4,000 hours of qualifying work experience, plus
- Professional references, plus
- Adhering to the CFA® Institute's Code of Ethics and Standards of Professional Conduct, plus
- Acceptance by the CFA® Institute

### **CFP® – CERTIFIED FINANCIAL PLANNER™ professional**

- Bachelor's degree or higher, plus
- 15 semester credit hours of upper division undergraduate or graduate classes, plus
- A passing score on the 10-hour, two-day CFP® Certification Examination (pre-11/2014), or
- A passing score on the 6-hour, one day CFP® Certification Examination, (post-11/2014), plus
- 6,000 hours of qualifying financial planning work experience, plus
- Adhering to the CFP® Board's Standards of Professional Conduct, plus
- Acceptance by the CFP® Board

### **ChFC® – Chartered Financial Consultant®**

- Successful completion of the CFP® Certification Education Program + one additional course
- Three years of qualifying work experience, plus
- Adhering to the American College Code of Ethics and Procedures, plus
- Acceptance by the American College of Financial Services

### **CIMA® – Certified Investment Management Analyst®**

- A passing score on the Qualifying Examination, plus
- Attending an IMCA registered educational program, plus
- A passing score on the Certification Examination, plus
- Three years of qualifying financial services work experience, plus
- Adhering to IMCA's Code of Professional Responsibility, plus
- Acceptance by the Investment Management Consultants Association

### **CLU® – Chartered Life Underwriter®**

- 24 semester credit hours of upper division undergraduate or graduate classes, plus
- 6,000 hours of qualifying insurance work experience, plus
- Adhering to the American College Code of Ethics and Procedures, plus
- Acceptance by the American College of Financial Services

## **AEP – Accredited Estate Planner**

- Currently a JD, CPA, CFP<sup>®</sup>, ChFC<sup>®</sup>, CLU<sup>®</sup> or CTFA, plus
- Presently and significantly engaged in estate planning activities, plus
- Completion of two graduate classes at the Richard D. Irwin Graduate School, plus
- Five years of estate planning work experience, plus
- Professional references, plus
- Acceptance by the National Association of Estate Planners & Councils

## **CAP<sup>®</sup> – Chartered Advisor in Philanthropy<sup>®</sup>**

- 9 semester credit hours of graduate level classes, plus
- Three years of qualifying philanthropic work experience, plus
- Adhering to the American College Code of Ethics and Procedures, plus
- Acceptance by the American College of Financial Services

## **CTFA – Certified Trust and Fiduciary Advisor**

- Bachelor's degree or higher, plus
- Five years of qualifying wealth management work experience, plus
- A passing score on the CTFA Certification Examination, plus
- Professional references, plus
- Adhering to the Institute of Certified Bankers Professional Code of Ethics, plus
- Acceptance by the Institute of Certified Bankers

## **IACCP<sup>®</sup> – Investment Adviser Certified Compliance Professional<sup>®</sup>**

- Completion of fifteen (15) required regulatory compliance courses, plus
- Completion of five (5) elective regulatory compliance courses, plus
- Two years of compliance work experience, plus
- Submission of an ethics commitment and assessment, plus
- A passing score on the IACCP<sup>®</sup> Certification Examination

## **AIF<sup>®</sup> – Accredited Investment Fiduciary<sup>®</sup>**

- Completion of a minimum of twenty (20) required hours of training courses, plus
- Completion of required capstone course, plus
- Two years of relevant work experience, plus
- Bachelors degree or higher and a professional credential, plus
- A passing score on the AIF<sup>®</sup> Certification Examination

## **NRS Investment Adviser Core Compliance Program Certificate**

- Completion of ten (10) regulatory compliance courses, plus
- Submission of Ethics commitment and assessment

## **FINRA Series 65 Uniform Investment Adviser Law Exam**

- North American Securities Administrators Association (NASAA) exam administered by FINRA.