



**Andrew S. Rosen, CFP®**

2200 Concord Pike, Suite 104  
Wilmington, DE 19803  
302-765-3500

[www.diversifiedllc.com](http://www.diversifiedllc.com)

October 1, 2021

This brochure supplement provides information about Andrew Rosen investment advisory representative of Diversified, LLC. This brochure is meant to supplement the Diversified, LLC firm brochure, a copy of which you should have received. Please contact David Levy, Chief Compliance Officer, if you did not receive the Diversified, LLC brochure or if you have any questions about the contents of this supplement.

Additional information about Andrew Rosen (CRD 4722997) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

### **Andrew S. Rosen, CFP®**

Andrew joined Diversified, LLC in 2010, and he became a Partner of the firm in 2011 and President in 2020. Andrew has also been a registered representative of Purshe Kaplan Sterling Investments, Inc. since 2020, and was a registered representative with Securities Service Network, Inc. from 2013 to 2020. Andrew was a registered representative with Signator Investors, Inc. from 2010 to 2013. Prior to joining Diversified, he was affiliated with Creative Financial Group from 2005 - 2010 as an Associate Planner, and was affiliated with New England Securities, Inc. as a registered representative during that same time. Andrew, born in 1981, is a 2003 graduate of the University of Delaware, where he earned a Bachelor of Science degree in Finance, with a minor in Economics. Andrew holds his Life and Health insurance license, as well as his securities license.

In 2006, Andrew earned the Certified Financial Planner™ designation (CFP®) from the College for Financial Planning in Denver, Colorado. The CFP® is conferred by the Certified Financial Planner Board of Standards, Inc. after candidates have met all of the requirements for certification. Those requirements include having completed a Board-Registered educational program, having at least three years of qualifying work experience in the personal financial planning area, and passing the CFP® Certification Examination. The exam, which is administered over two days, tests a financial planner's ability to apply his or her knowledge to specific client situations. 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 the right to continue to use the CFP® marks.

Andrew earned the Certified Estate Planner (CEP®) designation in 2010, conferred by the National Institute of Certified Estate Planners. The CEP® designation is awarded to individuals who complete a rigorous course study on estate planning topics and pass a comprehensive qualifying exam. Candidates must have sufficient industry experience to be eligible for the designation, and must satisfy on-going continuing education requirements to maintain the designation. CEP® candidates must also adhere to a professional code of ethics, which requires model business behavior.

## **Item 3 Disciplinary Information**

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. There are no applicable disclosures to report for Andrew Rosen.

## **Item 4 Other Business Activities**

While serving as a Financial Advisor, Diversified, LLC is Andrew's primary business activity that takes up the vast majority of his business time, Andrew is also engaged in other business activities. Andrew is a registered representative of Purshe Kaplan Sterling Investments, Inc., an unaffiliated registered broker/dealer and registered investment advisor. In this capacity, Andrew may affect securities transactions for clients for which he may receive separate, yet customary compensation. The receipt of commissions gives Andrew an incentive to recommend securities products based on the compensation earned rather than the client's needs. However, Andrew endeavors to put client interests first and foremost when making recommendations. Clients always have the option of declining any investment recommendation made by Andrew, and they may affect transactions with firms or representatives of their choice. However, if clients elect to transact recommendations with firms or agents other than those recommended by Andrew, he may be unable to provide investment advisory services for those investments.

Andrew is also licensed as an insurance agents with various insurance companies. If clients purchase non-variable insurance products from Andrew, he may receive separate, yet customary compensation in the form of an insurance commission. If clients purchase variable insurance products from Andrew, such transactions will be processed through Purshe Kaplan Sterling Financial, and he may receive separate compensation as an insurance agent and registered representative.

While Andrew always endeavors to put client interests first and foremost, clients should be aware that the receipt of additional compensation itself creates a conflict of interest for Andrew when making insurance recommendations. To address the potential for a conflict of interest, Andrew makes certain to disclose to clients, any fees or compensation associated with recommended insurance products. Clients are provided with applicable product offering materials that discuss the fees associated with the applicable product. Clients are also asked to sign applicable disclosure documents and applications that point out important product features and fees.

## **Item 5 Additional Compensation**

As noted in Item 4 above, Andrew is a registered representative of Purshe Kaplan Sterling Investments, Inc. ("PKS"). As such, he may be compensated for his activities with that firm. As a registered representative, Andrew may receive securities commissions for transactions executed through PKS in its capacity as a broker/dealer. This compensation is separate and apart from the compensation earned from Diversified, LLC. Andrew may also earn compensation as an insurance agent, as disclosed in Item 4 above.

While Andrew always endeavors to put his clients' interests first and foremost, clients should be aware that the receipt of additional compensation itself creates a conflict of interest when making investment or insurance recommendations. To address the potential for a conflict of interest, Andrew makes certain to disclose to clients, any fees or compensation associated with recommended investment or insurance products. Clients are provided with applicable product prospectuses and offering materials, which discuss the fees associated with the applicable products. Clients are also asked to sign applicable disclosure documents that point out important product features and fees.

As a fiduciary, Andrew makes product recommendations that he feels are in client's best interest and are based on the specific needs and objectives of the client, not the compensation potential of the product.

## **Item 6 Supervision**

Diversified, LLC has appointed a Chief Compliance Officer who is responsible for the overall supervision of the firm. The Chief Compliance Officer is David Levy. Mr. Levy implements policies and procedures to ensure compliance with industry rules and regulations. He maintains required books and records to monitor the investment advice and recommendations made on behalf of the firm. Diversified, LLC has a specific Code of Ethics that applies to all employees. Mr. Levy implements procedures to ensure employees comply with the firm's Code of Ethics, and he monitors all reports provided pursuant to the Code. Mr. Levy is located in the Diversified, LLC main office in Wilmington, DE, and he can be reached at 302-765-3500.