



3705 Concord Pike
Wilmington, DE 19803
302-765-3500

Irvin William Rosenzweig, AEP[®], AIF[®], CFP[®], CLU[®], CRPC[®], ChFC[®]

**985 Old Eagle School Rd
Wayne, PA 19087**

Telephone: 610-627-5920

www.diversifiedllc.com

August 5, 2024

This brochure supplement provides information about Irvin William Rosenzweig 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 Irvin William Rosenzweig (CRD # 1587808) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Irvin Rosenzweig, AEP®, AIF®, CFP®, CLU®, CRPC®, ChFC®

Irvin joined Diversified, LLC in 2021 as a Director and Financial Advisor. Prior to joining Diversified, LLC, Irvin was the owner, President and Investment Advisor Representative of Rosenzweig & Associates dba RZ Wealth since 2014, and a Registered Representative with Williams Financial Group from 2003 to 2017. Irvin was also the President and Insurance Agent of Midlantic Financial Strategies Group, LLC since 2006. Irvin, born in 1955, attended the University of Minnesota with a concentration in Finance from 1973 - 1977.

In 1994, Irvin 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.

Irvin earned the ChFC designation in 1999. This designation is issued by The American College and was granted to Irvin for having at least three years of full-time business experience within the five years preceding the awarding of the designation. Irvin is required to take seven mandatory courses which include the following disciplines: financial, insurance, retirement and estate planning; income taxation, investments and application of financial planning; as well as two elective courses involving the application of the aforementioned disciplines. Each course has a final proctored exam and once issued, Irvin is required to submit 30 hours of continuing education every two years

In 2000, Irvin earned the Chartered Life Underwriter® (CLU®) designation. The designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. Irvin is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation, group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, Irvin is required to submit 30 hours of continuing education every two years.

In 2004, Irvin earned the Chartered Retirement Planning CounselorSM (CRPC®) designation. The Chartered Retirement Planning CounselorSM (CRPC®) is a professional financial planning designation awarded by the College for Financial Planning. Irvin earned the CRPC designation by completing a study program and passing a final multiple-choice examination. Successful applicants earn the right to use the CRPC designation with their names for two years. Every two years, Irvin must complete 16 hours of continuing education and pay a small fee to continue using the Chartered Retirement Planning CounselorSM (CRPC®) designation.

Irvin earned the AEP designation in 2007, which is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College, meet specific professional requirements and who practice as one of the following: attorney, CPA, trust officer, CLU, CFP® certificate or ChFC.

Finally, Irvin earned the Accredited Investment Fiduciary® (AIF®) designation in 2018. The AIF designation certifies that Irvin has specialized knowledge of fiduciary standards of care and his client's application to the investment management process. To receive the AIF designation, Irvin completed a training program, successfully passed a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the AIF Code of Ethics. In order to maintain the AIF designation, Irvin will annually renew his affirmation of the AIF Code of Ethics and complete six hours of continuing education credits. The certification is administered by the Center for Fiduciary Studies, LLC (a Fiduciary360 (fi360) company).

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 Irvin Rosenzweig.

Item 4 Other Business Activities

While serving as a Director and Investment Advisor Representative, Diversified, LLC is Irvin's primary business activity that takes up the vast majority of his business time, Irvin is also engaged in other business activities. Irvin is licensed as an insurance agent with Midlantic Financial Strategies Group. If clients purchase non-variable insurance products from Irvin, he may receive separate, yet customary compensation in the form of an insurance commission.

While Irvin always endeavors to put clients' interests first and foremost, clients should be aware that the receipt of additional compensation itself creates a conflict of interest for Irvin when making insurance recommendations. To address the potential for a conflict of interest, Irvin 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, Irvin also earns compensation as an insurance agent and through Irvin's other business activities detailed above. This compensation, as detailed in Item 4, is separate and apart from the compensation earned from Diversified, LLC.

While Irvin always endeavors to put his clients' interests first and foremost, clients should be aware that the receipt of additional compensation from other business activities creates a conflict of interest when making investment or insurance recommendations. To address the potential for a conflict of interest, Irvin 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, Irvin 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 or other business activities.

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.