

**FORM ADV PART 2A  
DISCLOSURE BROCHURE**



**Office Address:**

8051 N Tamiami Trail, Ste. E6  
Sarasota, FL 34243

**Mailing Address:**

3154 Fiesta Dr  
Dunedin, FL 34698

**Tel:** 727-304-4559

**Email:** [ricardo@insightfamilyfinancial.com](mailto:ricardo@insightfamilyfinancial.com)

**Website:** [www.insightfamilyfinancial.com](http://www.insightfamilyfinancial.com)

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This brochure provides information about the qualifications and business practices of Insight Family Financial, LLC. Being registered as an 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 727-304-4559. 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 INSIGHT FAMILY FINANCIAL, LLC  
(CRD #317633) IS AVAILABLE ON THE SEC'S WEBSITE AT  
[WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV)**

## **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**

Since the last filing on April 25, 2025, the following material changes have been made:

- Item 4 has been updated to disclose the most recent calculation for assets under management.
  - Item 4 and 5 updated to add wealth management services.
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### **Full Brochure Available**

This Firm Brochure being delivered is the complete brochure for the Firm.

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## Item 4: Advisory Business

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### Firm Description

Insight Family Financial, LLC (“INSIGHT”) was founded in 2021. INSIGHT is 100% owned by the Revocable Trust of Ricardo DonAlexis with Ricardo DonAlexis named as trustee.

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### Types of Advisory Services

#### ASSET MANAGEMENT

INSIGHT offers discretionary and non-discretionary asset management services to advisory Clients. INSIGHT will offer Clients ongoing asset 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 INSIGHT discretionary authority the Client will sign a limited trading authorization or equivalent. INSIGHT 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 INSIGHT on a non-discretionary basis, INSIGHT will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, INSIGHT will obtain prior Client approval on each and every transaction before executing any transaction.

#### WEALTH MANAGEMENT

Insight offers wealth management services which is an ongoing financial planning services that may also include ongoing asset management services. The wealth management services are offered as follows:

#### Guided Wealth Builder

The Guided Wealth Builder service is crafted for clients who are in the early to mid-stages of building wealth, typically with under \$1 million in investable assets. It offers a streamlined, yet impactful approach to financial planning with guided investment oversight. This tier provides essential advice, accountability, and strategy, empowering clients to build momentum with confidence and clarity.

#### 1. Personalized Financial Planning

The Foundational Tier delivers actionable, ongoing guidance on key financial priorities:

- Cash flow management and budgeting systems
- Emergency fund and short-term savings strategies
- Retirement plan contributions (401(k), IRA, Roth, etc.)
- Student loan or debt repayment strategies
- Insurance coverage reviews and needs analysis
- Education funding strategies (529s and other tools)
- Basic estate document review (will, POA, beneficiaries)

Meeting cadence:

- Annual planning meeting
- Semi-annual budget meetings
- Client portal access
- Secure texting

## 2. Investment Oversight

We provide tailored investment strategy recommendations and oversight, while actual implementation may remain with the client or their employer-sponsored plan. Service includes:

- Simple asset allocation models tailored to goals and risk tolerance
- Advice on contribution levels and account types (Roth, Traditional, HSA)
- Review and guidance on held-away employer retirement plans
- Education on tax-efficient investing principles

## 3. Planning Tools & Support

Clients in the Foundational Tier receive access to key technology to support their plan:

- Secure digital portal with financial dashboard
- Budgeting and goal-tracking tools (being developed)
- Document vault for wills, tax returns, and shared plans
- Email access to their advisor for guidance between meetings

### Core Tier

The Core Tier is the foundation of our full-service wealth management offering, designed for clients with a net worth or investable assets between \$1 million and \$3 million. It's ideal for individuals and families seeking comprehensive financial planning integrated with professional asset management, without the complexity of ultra-high-net-worth financial needs. The following services are included in the Core Tier:

### 1. Comprehensive Financial Planning

We partner with you to create and update a holistic financial plan, tailored to your goals and lifestyle. Core planning services include:

- Retirement planning with income projections and Social Security optimization
- Education planning and funding strategies
- Annual tax planning strategies in collaboration with your CPA
- Risk and insurance needs analysis (life, disability, LTC)
- Charitable and donor-advised fund strategy (if applicable)
- Estate plan reviews and recommendations (not legal advice)

Meeting cadence:

- Semi Annual Financial Planning & Budget Meetings
- Quarterly Investment Reviews
- Availability for on-demand check-ins for life changes

## 2. Asset Management

Your investment portfolio is professionally designed and managed to align with your time horizon, risk profile, and financial objectives. Services include:

- Goals-based asset allocation and diversification strategy
- Implementation of low-cost ETFs and institutional mutual funds
- Tax-aware management and asset location strategy
- Periodic rebalancing and performance tracking
- Integration of employer retirement plans, RSUs, or held-away accounts (monitoring only)
- ESG or values-based investing options upon request

## 3. Advisor Coordination & Support

The Core Tier includes direct collaboration with your external professionals (when needed) and ongoing access to your IFF advisor team.

- Coordination with tax preparers and estate attorneys as needed
- Secure digital portal with shared access for client + professional team
- Timely follow-up and implementation support post-review

## 4. Technology & Planning Tools

You gain full access to our financial planning tech stack:

- Client dashboard with net worth tracking
- Document vault with secure sharing
- Scenario modeling tools for retirement and cash flow decisions -
- Aggregation of accounts and liabilities for a holistic view

### Comprehensive Tier

The Comprehensive Tier is designed for clients with \$3 million to \$7 million in total net worth and more complex financial lives that require ongoing, proactive, and highly customized guidance. This service tier combines advanced financial planning, professional asset management, and coordinated execution across your full financial landscape. The following services are included in the Comprehensive Tier:

### 1. Advanced Financial Planning

We provide a continuously updated financial plan that addresses:

- Multi-goal cash flow and funding strategies
- Complex retirement income modeling
- Tax planning integration with your CPA
- Estate distribution modeling and trust planning
- Charitable giving and family philanthropy
- Education and multi-generational wealth transfer strategies

Meeting cadence:

- Quarterly Planning, Investment and cash flow review
- Check in every two months – discuss life changes, if any.
- Ongoing access as needed



## 2. Asset Management

Your portfolio is professionally managed with a tailored, tax-efficient approach that aligns with your financial goals and risk profile. Services include:

- Asset allocation and portfolio construction
- Active monitoring and rebalancing with tax-loss harvesting
- Optimization of asset location across taxable and tax-deferred accounts
- ESG/values-based overlays if desired
- Integration of held-away accounts (e.g., 401(k), stock plans, outside brokerage)
- Evaluation and oversight of private investment allocations (if applicable)

## 3. Integrated Advice & Advisor Coordination

With prior authorization, working closely with your:

- CPA or tax professional
- Estate planning attorney
- Insurance agent or risk advisor
- Business partners or family office personnel

Our proactive coordination ensures all professionals are aligned with your evolving financial strategy, minimizing tax friction and legal complexity.

## 4. Tools & Technology

- Personal client portal with document vault, net worth tracking, and plan projections
- Customized scenario modeling and "what if" simulations

## FINANCIAL PLANNING AND CONSULTING

Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. INSIGHT will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The

risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.

- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

#### INDIVIDUAL FINANCIAL WELLNESS PLANNING

Ongoing individual financial wellness planning includes providing the client with a cash flow analysis, debt reduction plan, retirement planning basics, and sustainable budget. Also included are monthly monitoring meetings with the clients via phone call, email or text messaging as well as semiannual budget planning meetings.

If a conflict of interest exists between the interests of INSIGHT and the interests of the Client, the Client is under no obligation to act upon INSIGHT's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through INSIGHT. Financial plans will be completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation.

#### EMPLOYER FINANCIAL WELLNESS PROGRAM

Ongoing Employer Financial Wellness Program planning for employers includes providing the employees with a cash flow analysis, debt management strategies, goal setting and prioritization, and credit score building. Also included are monthly monitoring meetings with the clients via phone call, email or text messaging as well as semiannual budget planning meetings.

#### ERISA PLAN SERVICES

INSIGHT provides service to qualified retirement plans including 401(k) plans, 403(b) plans, pension and profit-sharing plans, cash balance plans, and deferred compensation plans as either a 3(21) advisor or 3(38) advisor:

**Limited Scope ERISA 3(21) Fiduciary.** INSIGHT may serve as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions. As an investment advisor INSIGHT has a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using INSIGHT can help the plan sponsor delegate liability by following a diligent process.

##### 1. Fiduciary Services are:

- Provide investment advice to the Client about asset classes and investment options available for the Plan in accordance with the Plan's investment policies and objectives. Client will make the final decision regarding the initial selection,

retention, removal and addition of investment options. INSIGHT acknowledges that it is a fiduciary as defined in ERISA section 3 (21) (A) (ii).

- Assist the Client in the development of an investment policy statement (“IPS”). The IPS establishes the investment policies and objectives for the Plan. Client shall have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the IPS.
- Provide investment advice to the Plan Sponsor with respect to the selection of a qualified default investment option for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5) and 404(a)-5.
- Assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and make recommendations to maintain, remove or replace investment options.
- Meet with Client on a periodic basis to discuss the reports and the investment recommendations.

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment options available to them under the Plan. Client understands INSIGHT’s assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor’s definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, INSIGHT is not providing fiduciary advice as defined by ERISA 3(21)(A)(ii) to the Plan participants. INSIGHT will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

INSIGHT may provide these services or, alternatively, may arrange for the Plan’s other providers to offer these services, as agreed upon between INSIGHT and Client.

3. INSIGHT has no responsibility to provide services related to the following types of assets (“Excluded Assets”):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;
- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in the calculation of Fees paid to INSIGHT on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

**ERISA 3(38) Investment Manager.** INSIGHT can also act as an ERISA 3(38) Investment Manager in which it has discretionary management and control of a given retirement plan's assets. INSIGHT would then become solely responsible and liable for the selection, monitoring and replacement of the plan's investment options.

1. Fiduciary Services are:

- INSIGHT has discretionary authority and will make the final decision regarding the initial selection, retention, removal and addition of investment options in accordance with the Plan's investment policies and objectives.
- Assist the Client with the selection of a broad range of investment options consistent with ERISA Section 404(c) and the regulations thereunder.
- Assist the Client in the development of an investment policy statement ("IPS"). The IPS establishes the investment policies and objectives for the Plan.
- Provide discretionary investment advice to the Plan Sponsor with respect to the selection of a qualified default investment option for participants who are automatically enrolled in the Plan or who have otherwise failed to make investment elections. The Client retains the sole responsibility to provide all notices to the Plan participants required under ERISA Section 404(c) (5).

2. Non-fiduciary Services are:

- Assist in the education of Plan participants about general investment information and the investment options available to them under the Plan. Client understands the INSIGHT's assistance in education of the Plan participants shall be consistent with and within the scope of the Department of Labor's definition of investment education (Department of Labor Interpretive Bulletin 96-1). As such, INSIGHT is not providing fiduciary advice as defined by ERISA to the Plan participants. INSIGHT will not provide investment advice concerning the prudence of any investment option or combination of investment options for a particular participant or beneficiary under the Plan.
- Assist in the group enrollment meetings designed to increase retirement plan participation among the employees and investment and financial understanding by the employees.

INSIGHT may provide these services or, alternatively, may arrange for the Plan's other providers to offer these services, as agreed upon between INSIGHT and Client.

3. INSIGHT has no responsibility to provide services related to the following types of assets ("Excluded Assets"):

- Employer securities;
- Real estate (except for real estate funds or publicly traded REITs);
- Stock brokerage accounts or mutual fund windows;
- Participant loans;
- Non-publicly traded partnership interests;

- Other non-publicly traded securities or property (other than collective trusts and similar vehicles); or
- Other hard-to-value or illiquid securities or property.

Excluded Assets will **not** be included in the calculation of Fees paid to the Adviser on the ERISA Agreement. Specific services will be outlined in detail to each plan in the 408(b)2 disclosure.

Cash flow and debt management planning services are included at no additional cost.

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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 objectives. 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**

INSIGHT does not sponsor any wrap fee programs.

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### **Client Assets under Management**

INSIGHT offers direct asset management services to advisory Clients. INSIGHT charges an annual investment advisory fee based on the total assets under management as follows:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$0	\$1,000,736	May 16, 2025

## **Item 5: Fees and Compensation**

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### **Method of Compensation and Fee Schedule**

#### ASSET MANAGEMENT

INSIGHT offers non-discretionary direct asset management services to advisory Clients. INSIGHT charges an annual investment advisory fee based on the total assets under management as follows:

Assets Under Management	Annual Fee	Quarterly Fee
First \$250,000 (\$0-\$250,000)	1.0%	.25%
Your next \$750,000 (\$250,000.01 - \$1,000,000)	.75%	.1875%
Subsequent amounts (\$1,000,000.01+)	.50%	0.125%

This is a tiered/blended fee schedule, the asset management fee is calculated by applying different rates to different portions of the portfolio. INSIGHT may group certain related Client accounts for the purposes of achieving the minimum account size and determining the annualized fee.

#### **For example (based on quarterly billing period):**

Client with \$1,000,000 under management would pay \$2,031.25 on an annual basis.

<u>AUM</u>	<u>Quarterly fee</u>	<u>Total</u>
First \$250,000	x 0.25% =	\$625.00

Next \$750,000	x 0.1875% =	\$1,406.25
Grand total for the quarter		<u>\$2,031.25</u>

The annual fee is negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in arrears based on the amount of assets managed as of the close of business on the last business day of each quarter.

Lower fees for comparable services may be available from other sources. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by INSIGHT with thirty (30) days written notice to Client and by the Client at any time with written notice to INSIGHT. For accounts opened or closed mid-billing period, fees will be prorated based on the days services are provided during the given period. All unpaid earned fees will be due to INSIGHT. Additionally, all unearned fees will be refunded to the Client. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

#### WEALTH MANAGEMENT

INSIGHT charges fixed for wealth management services as follows:

Service Tier	Annual Fee
Guided Wealth Builder	\$3,000
Core Tier	\$7,500
Comprehensive Tier	\$15,000

This fee may be negotiable. The Guided Wealth Builder service fee is payable monthly in arrears via ACH or credit card. The Core Tier and Comprehensive Tier service fees are payable quarterly in arrears via ACH or credit card.

#### FINANCIAL PLANNING AND CONSULTING

INSIGHT charges either an hourly fee or fixed fees based on complexity and unique Client needs for financial planning. Financial planning and consulting fees are negotiable. Prior to the planning process the Client will be provided an estimated plan fee. Services are completed and delivered inside of thirty (30) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to INSIGHT. INSIGHT reserves the right to waive the fee should the Client implement the plan through INSIGHT.

#### HOURLY FEES

Financial Planning Services are offered based on an hourly fee of \$300 per hour.

#### INDIVIDUAL FINANCIAL WELLNESS PLANNING

Ongoing individual financial wellness planning services are billed at a rate of \$125 per month. Fees are charged on a monthly basis in arrears. These fees are negotiable.

Clients can choose to pay for financial planning via the following methods:

Electronic Payment via Advicepay

## EMPLOYER FINANCIAL WELLNESS PROGRAM

Employer Financial Wellness Program services are billed on a monthly basis in arrears of \$500-\$2500 based on the number of employees.

These fees are negotiable. Clients can choose to pay for financial planning via Electronic Payment via Advicepay.

## ERISA PLAN SERVICES

The annual fees are based on the market value of the Included Assets and will not exceed 1%. The annual fee is negotiable and may be charged as a percentage of the Included Assets. Fees may be charged quarterly or monthly in arrears or in advance based on the assets as calculated by the custodian or record keeper of the Included Assets (without adjustments for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distribution of assets). If the services to be provided start any time other than the first day of a quarter or month, the fee will be prorated based on the number of days remaining in the quarter or month. If this Agreement is terminated prior to the end of the billing cycle, INSIGHT shall be entitled to a prorated fee based on the number of days during the fee period services were provided or Client will be due a prorated refund of fees for days services were not provided in the billing cycle.

The fee schedule, which includes compensation of INSIGHT for the services is described in detail in Schedule A of the ERISA Plan Agreement. The Plan is obligated to pay the fees, however the Plan Sponsor may elect to pay the fees. Client may elect to be billed directly or have fees deducted from Plan Assets. INSIGHT does not reasonably expect to receive any additional compensation, directly or indirectly, for its services under this Agreement. If additional compensation is received, INSIGHT will disclose this compensation, the services rendered, and the payer of compensation. INSIGHT will offset the compensation against the fees agreed upon under the Agreement.

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### **Client Payment of Fees**

Fees for asset management services are:

- Deducted from a designated Client account. The Client must consent in advance to direct debiting of their investment account.

Fees for asset wealth services are payable:

- Electronic Payment via Advicepay
- Core Tier and Comprehensive Tier also payable via deduction from a designated Client account. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans will be billed:

- Electronic Payment via Advicepay

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### **Additional Client Fees Charged**

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. INSIGHT does not receive any compensation from these

fees. All of these fees are in addition to the management fee you pay to INSIGHT. For more details on the brokerage practices, see Item 12 of this brochure.

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**Prepayment of Client Fees**

INSIGHT does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

Fees for ERISA 3(21) and 3(38) services may be billed in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to INSIGHT.

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

Investment Advisor Representatives of INSIGHT receive external compensation from sales of investment related products such as insurance as licensed insurance agents. This represents a conflict of interest because it gives an incentive to recommend products based on the commission received. This conflict is mitigated by disclosures, procedures, and INSIGHT's fiduciary obligation to place the best interest of the Client first and Clients are not required to purchase any products or services. Clients have the option to purchase these products through another insurance agent of their choosing.

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**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.

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

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**Item 7: Types of Clients**

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**Description**

INSIGHT generally provides investment advice to individuals and high net worth individuals.

Client relationships vary in scope and length of service.

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**Account Minimums**

INSIGHT does not require a minimum to open an account.

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

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**Methods of Analysis**

Security analysis methods may include fundamental analysis. 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 concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in



stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

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### **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 a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases.

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### **Security Specific Material Risks**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with INSIGHT:

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *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.
- *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 rate risk.
- *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.
- *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.
- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and

mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the intension of being held for more than one year. Typically the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.

All investment programs have certain risks that are borne by the investor.

## **Item 9: Disciplinary Information**

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### **Criminal or Civil Actions**

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

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### **Administrative Enforcement Proceedings**

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

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**Self-Regulatory Organization Enforcement Proceedings**

INSIGHT and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of INSIGHT 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**

INSIGHT is not registered as a broker-dealer and no affiliated representatives of INSIGHT are registered representatives of a broker-dealer.

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**Futures or Commodity Registration**

Neither INSIGHT 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**

Ricardo DonAlexis is a licensed insurance agent though he does not currently sell insurance. Mr. DonAlexis is also a Bartender at 7venth Sun Brewing.

This activity does not represent a conflict of interest as it does not involve clients.

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

INSIGHT does not select or recommend other investment advisors.

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

One area 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.

INSIGHT'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 INSIGHT 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.

INSIGHT's Code is based on the guiding principle that the interests of the Client are our top priority. INSIGHT'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.

INSIGHT 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**

INSIGHT 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**

INSIGHT 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, employees are required to disclose all reportable securities transactions as well as provide INSIGHT with copies of their brokerage statements.

The Chief Compliance Officer of INSIGHT is Ricardo DonAlexis. 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**

INSIGHT does not have a material financial interest in any securities being recommended. However, affiliated persons 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, affiliated persons are required to disclose all reportable securities transactions as well as provide INSIGHT with copies of their brokerage statements.

The Chief Compliance Officer of INSIGHT is Ricardo DonAlexis. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

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**Item 12: Brokerage Practices**

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

INSIGHT will require the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. 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 affected, 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. INSIGHT will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. INSIGHT 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 INSIGHT. INSIGHT does not receive any portion of the trading fees.

INSIGHT will require the use of Interactive Brokers or Charles Schwab.

- *Research and Other Soft Dollar Benefits*

The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by INSIGHT from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although INSIGHT has no formal soft dollar arrangements, INSIGHT may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or “soft dollar benefits”. As permitted by Section 28(e) of the Securities Exchange Act of 1934, INSIGHT receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of INSIGHT. INSIGHT cannot ensure that a particular client will benefit from soft dollars or the client’s transactions paid for the soft dollar benefits. INSIGHT does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts.

A conflict of interest exists when INSIGHT receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that INSIGHT has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*

INSIGHT does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.

- *Directed Brokerage*

INSIGHT does not allow directed brokerage accounts.

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

INSIGHT manages each account separately, and therefore, does not aggregate purchases and sales and other transactions. If orders are not aggregated, some clients purchasing securities around the same time may receive a less favorable price than other clients which may cost clients more money.

## **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 the Chief Compliance Officer of INSIGHT, Ricardo DonAlexis. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, INSIGHT suggests updating at least annually.

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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 written account statements no less than quarterly for managed accounts. Account statements are issued by the INSIGHT's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. INSIGHT does not provide additional reports to Clients.

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## **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**

INSIGHT does not receive any economic benefits from external sources.

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

INSIGHT does not compensate for Client referrals.

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## **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. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by INSIGHT.

INSIGHT is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of INSIGHT.

If INSIGHT is authorized or permitted to deduct fees directly from the account by the custodian:

- INSIGHT will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to

calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;

- INSIGHT will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

## **Item 16: Investment Discretion**

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### **Discretionary Authority for Trading**

If applicable, Client will authorize INSIGHT discretionary authority, via the advisory agreement, 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. If applicable, Client will authorize INSIGHT discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If however, consent for discretion is not given, INSIGHT will obtain prior Client approval before executing each transaction.

INSIGHT allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to INSIGHT in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. INSIGHT does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

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

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### **Proxy Votes**

INSIGHT 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, INSIGHT may provide recommendations to the Client. If a conflict of interest exists, it will be disclosed. If the Client requires assistance or has questions, they can reach out to the investment advisor representatives of the firm at the contact information on the cover page of this document.

## **Item 18: Financial Information**

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### **Balance Sheet**

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

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

INSIGHT has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

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**Bankruptcy Petitions during the Past Ten Years**

INSIGHT has not had any bankruptcy petitions in the last ten years.

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

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**Principal Executive Officers and Management Persons**

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

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**Outside Business Activities**

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

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**Performance Based Fee Description**

Neither INSIGHT nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

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

Neither INSIGHT nor its management have been involved in any of the following:

1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
  - a) An investment or an investment-related business or activity;
  - b) Fraud, false statement(s) or omissions;
  - c) Theft, embezzlement or other wrongful taking of property;
  - d) Bribery, forgery, counterfeiting, or extortion;
  - e) Dishonest, unfair or unethical practices.
2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
  - a) An investment or an investment-related business or activity;
  - b) Fraud, false statement(s) or omissions;
  - c) Theft, embezzlement or other wrongful taking of property;
  - d) Bribery, forgery, counterfeiting, or extortion;
  - e) Dishonest, unfair or unethical practices.

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

There are no material relationships with issuers of securities to disclose.



Item 1 Cover Page

**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Ricardo DonAlexis



**Office Address:**

8051 N Tamiami Trail, Ste. E6  
Sarasota, FL 34243

**Mailing Address:**

3154 Fiesta Dr  
Dunedin, FL 34698

**Tel:** 727-304-4559

**Email:** [ricardo@insightfamilyfinancial.com](mailto:ricardo@insightfamilyfinancial.com)

**Website:** [www.insightfamilyfinancial.com](http://www.insightfamilyfinancial.com)

May 23, 2025

This brochure supplement provides information about Ricardo DonAlexis and supplements the Insight Family Financial, LLC brochure. You should have received a copy of that brochure. Please contact Ricardo DonAlexis if you did not receive the brochure or if you have any questions about the contents of this supplement.

**ADDITIONAL INFORMATION ABOUT RICARDO DONALEXIS (CRD  
#6475082) IS AVAILABLE ON THE SEC'S WEBSITE AT  
[WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**

## Brochure Supplement (Part 2B of Form ADV)

### Supervised Person Brochure

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#### Principal Executive Officer – Ricardo DonAlexis

- Year of birth: 1978
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#### Item 2 - Educational Background and Business Experience

##### Educational Background:

- Metropolitan College of New York; Bachelor of Science in Business Administration; 2004

##### Business Experience:

- Insight Family Financial, LLC.; Investment Advisor Representative/Chief Compliance Officer; 04/2022-Present
  - Insight Family Financial, LLC.; Trustee; 09/2024-Present
  - Insight Family Financial, LLC.; Managing Member; 09/2021-09/2024
  - 7venth Sun Brewing; Bartender; 06/2022-Present
  - Ricardo DonAlexis Sole Proprietor; Insurance Agent; 05/2017-Present
  - Living Room on Main; Service Provider; 09/2021-01/2022
  - PlanMember Securities Corporation; Investment Advisor Representative; 10/2017-06/2021
  - PlanMember Securities Corporation; Registered Representative; 05/2017-06/2021
  - Innovative Financial Solutions; Financial Advisor; 05/2017-06/2021
  - AXA Advisors, LLC; Registered Representative; 06/2015-03/2017
  - Unemployed; 07/2014-05/2015
  - American Sentinel University; Admission Advisor; 08/2008-06/2014
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#### Item 3 - Disciplinary Information

- A. Mr. DonAlexis has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
1. Was convicted of, or pled guilty or nolo contendere ("no contest") to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
  2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
  3. Was found to have been involved in a violation of an investment-related statute or regulation; or

4. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. DonAlexis never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
  2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority;  
(a) denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. DonAlexis has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
  2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. DonAlexis has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

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**Item 4 - Other Business Activities**

Ricardo DonAlexis is a licensed insurance agent though he does not currently sell insurance. Mr. DonAlexis is also a Bartender at 7venth Sun Brewing.

This activity does not represent a conflict of interest as it does not involve clients.

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**Item 5 - Additional Compensation**

Mr. DonAlexis does not receive any performance-based fees and does not receive any additional compensation for performing advisory services other than what is described in Item 5 of Part 2A.

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**Item 6 - Supervision**

Since Mr. DonAlexis is the sole owner and investment adviser representative of INSIGHT and is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at [ricardo@insightfamilyfinancial.com](mailto:ricardo@insightfamilyfinancial.com) or 727-304-4559.

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

- A. Mr. DonAlexis has not been involved in any of the following:
1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
    - a) An investment or an investment-related business or activity;
    - b) Fraud, false statement(s) or omissions;
    - c) Theft, embezzlement or other wrongful taking of property;
    - d) Bribery, forgery, counterfeiting, or extortion;
    - e) Dishonest, unfair or unethical practices.
  2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
    - a) An investment or an investment-related business or activity;
    - b) Fraud, false statement(s) or omissions;
    - c) Theft, embezzlement or other wrongful taking of property;
    - d) Bribery, forgery, counterfeiting, or extortion;
    - e) Dishonest, unfair or unethical practices.
- B. Mr. DonAlexis has never been the subject of a bankruptcy petition.