



**Kurt Richard Ringenbach  
Brochure Supplement  
Stratos Wealth Partners, Ltd.**

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**Supplement Date: 5/20/2025**

This Brochure Supplement provides information about Kurt Richard Ringenbach that supplements the information found in the Stratos Wealth Partners, Ltd. Disclosure Brochure. You should have already received a copy of that brochure. Please contact Stratos Wealth Partners, Ltd. at (440) 519-2500 if you did not receive the Stratos Wealth Partners, Ltd. brochure or if you have any questions about the contents of this supplement.

Additional information about Kurt Richard Ringenbach is available on the SEC's website at <https://brokercheck.finra.org/KurtRingenbach>.

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

Name: Kurt Richard Ringenbach

Year of Birth: 1972

Kurt Richard Ringenbach received Master's degree in Business Administration at Case Western Reserve University in 2000.

Kurt Richard Ringenbach received Bachelor's degree in Economics at Carleton College in 1995.

### **Business Background:**

Financial Advisor with Stratos Wealth Partners, Ltd. from October 2011 to present.

Registered Representative of LPL Financial LLC from March 2011 to present.

Registered Representative of Financial Network from August 2006 to March 2011.

Kurt Richard Ringenbach has obtained the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation. Issuing Organization: Certified Financial Planner Board of Standards, Inc.

Education and Prerequisite Requirements: Candidate must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience or the equivalent experience (2,000 hours equals one year full-time). Candidate must complete a CFP-board registered program, or hold one of the following: CPA, ChFC, CLU, CFA, Ph.D. in business or economics, Doctor of Business Administration or an Attorney's License. Candidate must pass the CFP exam.

Continuing Education: Candidates must complete 30 hours of continuing education credits every two years and commit to complying with CFP Board's Code and Standards.

Kurt Richard Ringenbach has obtained the Certified Private Wealth Advisor® - CPWA designation.

Issuing Organization: Investments & Wealth Institute

Education and Prerequisite Requirements: Candidate must have a Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA, CIMC, CFA, CFP, ChFC or CPA license. Candidate must maintain a satisfactory record of ethical conduct, as determined by IMCA's Admissions Committee, and five years of professional client-centered experience in financial services or a related industry.

Continuing education: Designees must complete 40 CE credits every 2 years.

Kurt Richard Ringenbach has obtained the Retirement Management Advisor (RMA) designation.

Issuing Organization: Investments & Wealth Institute

Education and Prerequisite Requirements: Candidates must have three years relevant experience or acceptable designations (CIMA®, CPWA®, CFP®, CFA®, ChFC, RICP) who adhere to the Institute's Code of Professional Responsibility. Candidates must complete one online, self-study course, one Capstone course and complete their final examinations.

Continuing Education: Designees must complete 20 hours every year.

### **Item 3 Disciplinary Information**

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of a professional attainment, designation, or license. Kurt Richard Ringenbach has no required disclosures under this item.

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

Kurt Richard Ringenbach is a registered securities representative of LPL Financial, a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. (FINRA) and the Securities Investor Protection Corporation (SIPC).

In this capacity, Kurt Richard Ringenbach can recommend the purchase and sale of securities and will receive commissions and other compensation if products are purchased through LPL Financial. Thus, a potential conflict of interest exists between the interests of Kurt Richard Ringenbach and those of our clients. Kurt Richard Ringenbach has incentive to recommend securities products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractual or otherwise, to purchase securities products through any person affiliated with our firm.

Kurt Richard Ringenbach is actively involved as an insurance agent.

In this capacity Kurt Richard Ringenbach recommends insurance products and receives commissions and other compensation if products are purchased through any firms with which Kurt Richard Ringenbach is affiliated. The fees you pay our firm for advisory services are separate and distinct from the commissions earned for insurance related activities. Thus, a potential conflict of interest exists between the interests of Kurt Richard Ringenbach and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Kurt Richard Ringenbach or affect any transactions through Kurt Richard Ringenbach.

### **Item 5 Additional Compensation**

Please refer to Item 4-Other Business Activities above which results in the receipt of additional compensation.

Kurt Richard Ringenbach receives non-cash compensation from product sponsors. Please refer to the Firm's ADV Part 2A for information about Non-Cash Compensation from product sponsors.

## **Item 6 Supervision**

Jeffrey A. Concepcion, President and Chief Executive Officer supervises the activities of Kurt Richard Ringenbach. He can be reached at (440) 505-5600.

The Firm conducts periodic reviews of client accounts and suitability documentation to provide reasonable assurance that the advice provided is aligned with each client's investment objectives and the Firm's internal policies and procedures. Each investment advisory representative is required to adhere to the Firm's Code of Ethics.