

# Brochure Supplement

MARCH 6, 2020

## Ralph E. Trecaso

3560 West Market Street, Suite 340  
Akron, OH 44333

330-752-6093

This Brochure Supplement provides information about Ralph E. Trecaso that supplements the Disclosure Brochure of Wells Trecaso Financial Group, LLC (hereinafter "WTFG"), a copy of which you should have received. Please contact WTFG's Chief Compliance Officer if you did not receive the Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement. Additional information about Ralph E. Trecaso is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Wells Trecaso Financial Group, LLC, a Registered Investment Adviser**

3560 West Market Street, Ste. 340 Akron, OH 44333 | 330-414-6873  
[www.wellstrecaso.com](http://www.wellstrecaso.com)

## Item 2. Educational Background and Business Experience

Born 1961

### Post-Secondary Education

University of Akron | B.S., Accounting | 1983

### Recent Business Background

Wells Trecaso Financial Group, LLC | Investment Adviser Representative | December 2017 – Present

Cabot Lodge Securities LLC | Registered Representative | September 2019 - Present

IFS Securities, Inc. | Registered Representative | November 2017 – September 2019

IFS Advisory, LLC | Investment Adviser Representative | November 2017 – December 2017

Morgan Stanley | Financial Advisor | September 2008 – November 2017

## Item 3. Disciplinary Information

WTFG is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Ralph E. Trecaso. WTFG has no information to disclose in relation to this Item.

## Item 4. Other Business Activities

WTFG is required to disclose information regarding any investment-related business or occupation in which Ralph E. Trecaso is actively engaged.

### Registered Representative of a Broker-Dealer

Ralph E. Trecaso is a registered representative of Cabot Lodge Securities LLC. ("*Cabot Lodge*"), an SEC registered broker-dealer and member of FINRA. In this capacity, Ralph E. Trecaso may provide securities brokerage services and implement securities transactions under a commission based arrangement. Ralph E. Trecaso may be entitled to a portion of the brokerage commissions paid to *Cabot Lodge*, as well as a share of any ongoing distribution or service ("trail") fees from the sale of mutual funds.

A conflict of interest exists to the extent that Ralph E. Trecaso recommends the purchase of securities where he receives commissions or other additional compensation as a result. This practice may give him an incentive to recommend investment products based on compensation received rather than on the client's needs. WTFG has procedures in place to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned. For certain accounts covered by ERISA (and such others that the firm deems appropriate), WTFG provides investment advisory services on a fee offset

basis, whereby the firm reduces its fee by an amount equal to the aggregate commissions and 12b-1 fees earned by Ralph E. Trecaso in his individual capacity as a registered representative of *Cabot Lodge*.

### **Licensed Insurance Agent**

Ralph E. Trecaso is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that WTFG recommends the purchase of insurance products where Ralph E. Trecaso receives insurance commissions or other additional compensation. WTFG seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

### **Item 5. Additional Compensation**

WTFG is required to disclose information regarding any arrangement under which Ralph E. Trecaso receives an economic benefit from someone other than a client for providing investment advisory services. WTFG has no information to disclose in relation to this Item.

### **Item 6. Supervision**

Christopher C. Walters, Chief Compliance Officer, is generally responsible for supervising Ralph E. Trecaso's advisory activities on behalf of WTFG. Christopher C. Walters can be reached at the firm's main telephone number listed on the cover page of this Brochure Supplement.

WTFG supervises its personnel and the investments made in client accounts. WTFG monitors the investments recommended by Ralph E. Trecaso to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance, as well as any restrictions previously requested by the client. WTFG periodically reviews the advisory activities of Ralph E. Trecaso, which may include reviewing individual client accounts and correspondence (including e-mails) sent and received by Ralph E. Trecaso.