



1835 Market Street, Suite 500  
Philadelphia, PA 19103  
215-981-1030

**The Following Investment Committee Members are presented in this Supplement.**

Peter Miller  
Robert Hofmann, CFP®  
Paulette Greenwell, CFA, MBA  
Mark Frombach, CFA, MBA  
Susan Arnold  
Ryan Crooks, MBA  
Tucker Schade  
Lori Blum

January 3, 2013

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

This brochure provides information about the Roffman Miller Associates, Inc. Investment Committee and supplements *The Roffman Miller ADV Part II Brochure*. You should have received a copy of that brochure. Please contact us at 215-981-1030 if you did not receive *The Roffman Miller ADV Part II Brochure* or if you have any questions about the contents of this supplement.

Additional information about any Roffman Miller Investment Committee Member is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Portfolios are managed by the 8 members of the Investment Committee. Investment Managers are assigned to each client and are responsible for placing trades and conducting reviews.

**The Following sections are included for each Investment Committee Member:**

- *Educational Background and Business Experience*
- *Disciplinary Information*
- *Other Business Activities*
- *Additional Compensation*
- *Supervision*

### ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

**Robert Peters Miller III (Peter)  
Chairman & Founder**



*Year of Birth:* 1946

*Formal Education after High School:*

Penn State, Bachelor of Science, Hotel and Food Service Management, 1969

*Business Experience:*

Prior to co-founding Roffman Miller Associates, Inc. in 1990, Peter spent eleven years as an investment broker. In 1980, Peter worked at Janney Montgomery Scott, where he was on the Chairman's Council. In subsequent years, Peter worked with Drexel Burnham Lambert and Legg Mason Wood Walker where he served as Vice President-Investments.

### ***Disciplinary Information***

Form ADV Part 2B, Item 3

There is no disciplinary information to report

### ***Other Business Activities***

Form ADV Part 2B, Item 4

There are no other business activities

### ***Additional Compensation***

Form ADV Part 2B, Item 5

There is not additional compensation.

### ***Supervision***

Form ADV Part 2B, Item 6

Peter does not have a direct supervisor. If you have any questions or comments, please direct them to Robert Hofmann or Paulette Greenwell at 215-981-1030.

## Educational Background and Business Experience

Form ADV Part 2B, Item

### Robert Thomas Hofmann, CFP® (Bob) President

*Year of Birth:* 1970

*Formal Education after High School:*  
Rider University, Bachelor of Science, Finance, 1992

#### *Business Background*

Bob brings extensive financial planning experience to Roffman Miller. After beginning his career as an Investment Advisor with Morgan Stanley, he joined Charles Schwab as an Investment Specialist in 1996. Within three years, he was promoted to manage the Newtown Pennsylvania office and finished his tenure with Schwab as the manager of the flagship office in center city Philadelphia.

#### *Certifications:*

Certified Financial Planner

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – 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 competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.



CFP<sup>®</sup> professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP<sup>®</sup> certification.

### ***Disciplinary Information***

There is no disciplinary information to report

Form ADV Part 2B, Item 3

### ***Other Business Activities***

There are no other business activities.

Form ADV Part 2B, Item 4

### ***Additional Compensation***

There is not additional compensation.

Form ADV Part 2B, Item 5

### ***Supervision***

Peter Miller, Chairman, is the direct supervisor for Bob. He can be reached at 215-981-1030.

Form ADV Part 2B, Item 6

## **Educational Background and Business Experience**

Form ADV Part 2B, Item 2

**Frances Paulette Greenwell, CFA, MBA (Paulette)**  
**Vice President & Chief Compliance Officer**

*Year of Birth:* 1969

*Formal Education after High School:*

Temple University, Bachelor of Arts, Sociology, 1991

Drexel University, Masters of Business Administration, Finance, 1995



Paulette started with Roffman Associates in 1995, after her graduation from Drexel.

*Certifications:*

Chartered Financial Analysts-CFA

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

**High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

**Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 19 countries recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

**Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the

most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### ***Disciplinary Information***

Form ADV Part 2B, Item 3

There is no disciplinary information to report.

### ***Other Business Activities***

Form ADV Part 2B, Item 4

There are no other business activities.

### ***Additional Compensation***

Form ADV Part 2B, Item 5

There is not additional compensation.

### ***Supervision***

Form ADV Part 2B, Item 6

Peter Miller, Chairman, is the direct supervisor for Paulette. He can be reached at 215-981-1030.

## ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

**Mark Richard Frombach, CFA, MBA**  
**Chief Investment Officer**

*Year of Birth:* 1966

*Formal Education after High School:*

Rutgers University, Bachelor of Science, Electrical Engineering, 1988  
Rutgers University, , Masters of Business Administration, Finance, 1995

*Business Background:*

Morgan Stanley, Financial Advisor, 1999-2006

Mark began his career at Nabisco, Inc. followed by extended domestic and international assignments with Air Products and Chemicals.

*Certifications:*

Chartered Financial Analyst-CFA

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### **Global Recognition**

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### **Comprehensive and Current Knowledge**

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### ***Disciplinary Information***

Form ADV Part 2B, Item 3

There is no disciplinary information to report.

### ***Other Business Activities***

Form ADV Part 2B, Item 4

There are no other business activities.

### ***Additional Compensation***

Form ADV Part 2B, Item 5

No additional compensation is received.

### ***Supervision***

Form ADV Part 2B, Item 6

Peter Miller, Chairman, is the direct supervisor for Mark. He can be reached at 215-981-1030.

### ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

**Susan Lynn Arnold**  
**Investment Advisor**

*Year of Birth:* 1973

*Formal Education after High School:*

Penn State University, Bachelor of Science, Economics, 1996

LaSalle University, Masters of Business Administration, 22 Credits (2004-2008)

*Business Background:*

TD Ameritrade Branch Manager-Radnor, 9/2006-8/2008



Susan originally started working for Roffman Miller in 2005. In 2008 Susan re-joined Roffman Miller after spending two years managing the Radnor office of TD Ameritrade. Her career started at Charles Schwab as an Investment Specialist.

### ***Disciplinary Information***

Form ADV Part 2B, Item 3

There is no disciplinary information to report.

### ***Other Business Activities***

Form ADV Part 2B, Item 4

There are no other business activities.

### ***Additional Compensation***

Form ADV Part 2B, Item 5

Roffman Miller makes available a commission plan for its employees. They can earn a percentage of the management fee for new money from existing clients and/or new clients they help bring the firm. Roffman Miller Associates does not charge clients fees greater than the fees we charge clients with similar portfolios who were not referred through this program.

### ***Supervision***

Form ADV Part 2B, Item 6

Peter Miller, Chairman, is the direct supervisor for Susan. He can be reached at 215-981-1030.

### ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

**Ryan Timothy Crooks**  
**Investment Advisor**

*Year of Birth:* 1976

*Formal Education after High School:*

University of Scranton, bachelor of Science, Finance, 1998  
Drexel University, Masters of Business Administration, Finance, 2007

*Business Background:*

Sterne, Agee & Leach, Inc. 6/2006-1/2007

Ryan joined Roffman Miller in 2007 bringing with him his extensive fixed income experience. Prior to joining Roffman Miller he held positions as Vice President-Fixed Income Capital Markets with Spear, Leeds & Kellogg, FTN Financial and Sterne, Agee & Leach.



### ***Disciplinary Information***

Form ADV Part 2B, Item 3

There is no disciplinary information to report.

### ***Other Business Activities***

Form ADV Part 2B, Item 4

There are no other business activities.

### ***Additional Compensation***

Form ADV Part 2B, Item 5

Roffman Miller makes available a commission plan for its employees. They can earn a percentage of the management fee for new money from existing clients and/or new clients they help bring the firm. Roffman Miller Associates does not charge clients fees greater than the fees we charge clients with similar portfolios who were not referred through this program.

### ***Supervision***

Form ADV Part 2B, Item 6

Peter Miller, Chairman, is the direct supervisor for Ryan. He can be reached at 215-981-1030.

### ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

**Fredrick Tucker Schade (Tucker)  
Investment Advisor**

*Year of Birth:* 1945

*Formal Education after High School:*

Tucker attended Syracuse University from 1964 through 1967.

*Business Background:*

Tucker joined Roffman Miller Associates in 2004 with years of experience in investment management, sales and consulting. Prior to joining us he was a Vice President and Financial Advisor at Bishop & Associates, Inc. in Philadelphia. Before that he held the same position for 10 years at Morgan Stanley. In this role, he was responsible for the management of individual accounts and corporate pension and 401 (k) plans. Previously, Tucker was President of Schade-Tech., Inc., a sales and consulting firm, in Philadelphia and New York.



### ***Disciplinary Information***

Form ADV Part 2B, Item 3

There is no disciplinary information to report.

### ***Other Business Activities***

Form ADV Part 2B, Item 4

There are no other business activities

### ***Additional Compensation***

Form ADV Part 2B, Item 5

Roffman Miller makes available a commission plan for its employees. They can earn a percentage of the management fee for new money from existing clients and/or new clients they help bring the firm. Roffman Miller Associates does not charge clients fees greater than the fees we charge clients with similar portfolios who were not referred through this program.

### ***Supervision***

Form ADV Part 2B, Item 6

Peter Miller, Chairman, is the direct supervisor for Tucker. He can be reached at 215-981-1030.

### ***Educational Background and Business Experience***

Form ADV Part 2B, Item 2

**Lori Ann Hartman**  
**Investment Advisor**

*Year of Birth:* 1978

*Formal Education after High School:*

West Chester University, Bachelor of Science, Finance, 2002



*Business Background:*

Lori joined the firm in 1998 as an Intern and upon graduation she became a full-time employee. She began her career as an Assistant Investment Manager; she was then promoted to Director of Operations and Investment Manager. She also supervises all of the IT Services.

### ***Disciplinary Information***

Form ADV Part 2B, Item 3

There is no disciplinary information to report.

### ***Other Business Activities***

Form ADV Part 2B, Item 4

There are no other business activities.

### ***Additional Compensation***

Form ADV Part 2B, Item 5

Roffman Miller makes available a commission plan for its employees. They can earn a percentage of the management fee for new money from existing clients and/or new clients they help bring the firm. Roffman Miller Associates does not charge clients fees greater than the fees we charge clients with similar portfolios who were not referred through this program.

### ***Supervision***

Form ADV Part 2B, Item 6

Peter Miller, Chairman, is the direct supervisor for Lori. He can be reached at 215-981-1030.