Brochure Supplement

Rakesh Budhram

260 Madison Ave, 8th Fl
New York, NY 10016

(646) 612-7995

PROLIFIC
SOLUTIONS

This Brochure Supplement provides information about Rakesh Budhram that supplements the Disclosure Brochure of Redwood Advisory, LLC (hereinafter "Redwood Advisory"), a copy of which you should have received. Please contact Redwood Advisory'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 Rakesh Budhram is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2. Educational Background and Business Experience

Born 1990

Post-Secondary Education

St. John's University │ BS, Biology │ 2012

Recent Business Background

Redwood Advisory, LLC │ Managing Member, Chief Compliance Officer and Investment Adviser Representative │ October 2022 – Present

MML Investors Services, LLC │ Investment Adviser Representative │ August 2017 – October 2022

MML Investors Services, LLC │ Registered Representative │ November 2013 – October 2022

Professional Designation

Rakesh Budhram holds the professional designation of CERTIFIED FINANCIAL PLANNER™ ("CFP®").

The CFP® certification is a financial planning credential awarded by the Certified Financial Planner Board of Standards Inc. (the "CFP Board") to individuals who meet its education, examination, experience and ethics requirements. Eligible candidates are generally required to have three years of financial planning related experience and possess a bachelor's degree from an accredited U.S. college or university. Certificants are further required to complete a CFP Board-Registered Education Program (or possess a qualifying professional credential), clear a personal and professional background check, and pass the CFP® Certification Examination, a ten-hour multiple choice exam divided into three separate sessions. In order to maintain the certification, CFP® designees must also complete at least 30 hours of continuing education every two years on an ongoing basis.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3. Disciplinary Information

Redwood Advisory is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Rakesh Budhram. Redwood Advisory has no information to disclose in relation to this Item.

Item 4. Other Business Activities

Redwood Advisory is required to disclose information regarding any investment-related business or occupation in which Rakesh Budhram is actively engaged. Redwood Advisory has no information to disclose in relation to this Item.

Licensed Insurance Agent

Rakesh Budhram 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 Redwood Advisory recommends the purchase of insurance products where Rakesh Budhram receives insurance commissions or other additional compensation. Redwood Advisory seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

Item 5. Additional Compensation

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

Item 6. Supervision

Rakesh Budhram is the Managing Member and Chief Compliance Officer of Redwood Advisory and is generally responsible for his own supervision. Rakesh Budhram seeks to ensure that investments are suitable for his individual clients and consistent with their individual needs, goals, objectives and risk tolerance, as well as any restrictions requested by Redwood Advisory's clients.