



FORM ADV PART 2B –

Brochure Supplement for

**Rajiv N. Dixit, CPFA ®,
CFP ®, Chief Investment
Officer**

Effective: March 31, 2025

This Form ADV Part 2B ("Brochure Supplement") provides information about the background and qualifications of Rajiv N. Dixit, CPFA ®, CFP ® (CRD# 5144936) in addition to the information contained in the Ralph Parks Investment Group LLC, D.B.A. Parks Capital ("Parks Capital" or the "Advisor", CRD# 138121) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Parks Capital Disclosure Brochure or this Brochure Supplement, please contact Gina M. Griffo at (585) 248-5701.

Additional information about Mr. Dixit is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5144936.

Item 2 – Educational Background and Business Experience

Rajiv N. Dixit, CFP®, CPFA®, born in 1979, is dedicated to advising Clients of Parks Capital as the Chief Investment Officer and Chief Operating Officer. Mr. Dixit earned a Bachelor of Science in Finance from Rochester Institute of Technology in 2001. Additional information regarding Mr. Dixit’s employment history is included below.

Employment History:

Chief Investment Officer (12/2011) and Chief Operating Officer (2/2006), Ralph Parks Investment Group LLC, D.B.A. Parks Capital	02/2006 to Present
Director, Campus Ventures LLC.	02/2004 to 02/2006

Certified Financial Planner ® (“CFP®”) Credential

Mr. Dixit is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and he may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Certified Plan Fiduciary Advisor® (“CPFA®”) Credential

The Certified Plan Fiduciary Advisor credential, offered by the National Association of Plan Advisors (NAPA), was developed by some of the nation’s leading advisors and retirement plan experts. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The NAPA CPFA coursework covers four key areas: 1. ERISA Fiduciary Roles and Responsibilities; 2. ERISA Fiduciary Oversight; 3. ERISA Plan Investment Management; and 4. ERISA Plan Management. To earn the CPFA credential, candidates must pass a three hour, proctored, CPFA examination. In order to maintain the credential, holders of CPFA must earn 20 continuing education credits every two-year cycle. Two of the credits must include ethics / professionalism topics.

Item 3 – Disciplinary Information

Mr. Dixit has no history of disciplinary events to disclose.

However, we do encourage you to independently view the background of Mr. Dixit on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5144936.

Item 4 – Other Business Activities

Mr. Dixit does not have any other business activities.

Item 5 – Additional Compensation

Mr. Dixit does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Dixit serves as the Chief Investment Officer and Chief Operating Officer of Parks Capital and is supervised by Gina Griffo, the Chief Executive Officer. Ms. Griffo can be reached at (585) 248-5700.

Parks Capital has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Parks Capital. Further, Parks Capital is subject to regulatory oversight by various agencies. These agencies require registration by Parks Capital and its Supervised Persons. As a registered entity, Parks Capital is subject to examinations by regulators, which may be announced or unannounced. Parks Capital is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



FORM ADV PART 2 B –

Brochure Supplement for

Gina M. Griffo, CPFA®

Chief Executive Officer and Chief

Compliance Officer

Effective: March 31, 2025

This Form ADV Part 2B (“Brochure Supplement”) provides information about the background and qualifications of Gina M. Griffo, CPFA®, (CRD# 3046431) in addition to the information contained in the Ralph Parks Investment Group LLC, D.B.A. Parks Capital (“Parks Capital” or the “Advisor”, CRD# 138121) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Parks Capital Disclosure Brochure or this Brochure Supplement, please contact us at (585) 248-5700.

Additional information about Ms. Griffo is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 3046431.

Item 2 – Educational Background and Business Experience

Gina M. Griffo, CPFA®, born in 1969, is dedicated to advising Clients of Parks Capital as the Chief Executive Officer and Chief Compliance Officer. Ms. Griffo attended The University of Rochester. Additional information regarding Ms. Griffo’s employment history is included below.

Employment History:

Chief Executive Officer and Chief Compliance Officer, Financial Advisor, Ralph Parks Investment Group LLC, D.B.A. Parks Capital	1/2020 to Present
Chief Executive Office/Portfolio Manager/Chief Compliance Officer/Financial Advisor, Ralph Parks Investment Group LLC, D.B.A. Parks Capital	12/2010 to 1/2020
Executive Vice President/Portfolio Manager/Financial Advisor (Chief Compliance Officer in 2007), Ralph Parks Investment Group LLC, D.B.A. Parks Capital	11/2005 to 12/2010
Investment Management Analyst, Smith Barney	03/1998 to 11/2005

Certified Plan Fiduciary Advisor® (“CPFA®”) Credential

The Certified Plan Fiduciary Advisor credential, offered by the National Association of Plan Advisors (NAPA), was developed by some of the nation’s leading advisors and retirement plan experts. Plan advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities. The NAPA CPFA coursework covers four key areas: 1. ERISA Fiduciary Roles and Responsibilities; 2. ERISA Fiduciary Oversight; 3. ERISA Plan Investment Management; and 4. ERISA Plan Management. To earn the CPFA credential, candidates must pass a three hour, proctored, CPFA examination. In order to maintain the credential, holders of CPFA must earn 20 continuing education credits every two-year cycle. Two of the credits must include ethics /professionalism topics.

Item 3 – Disciplinary Information

Ms. Griffo has no history of disciplinary events to disclose.

However, we do encourage you to independently view the background of Ms. Griffo on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 3046431.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Ms. Griffo is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Ms. Griffo's role with Parks Capital. As an insurance professional, Ms. Griffo contributes her commissions and other related revenues from the various insurance companies whose products are sold to Parks Capital. Ms. Griffo is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Ms. Griffo or the Advisor.

Item 5 – Additional Compensation

Ms. Griffo has additional business activities where she donates any compensation received which is detailed in Item 4 above.

Item 6 – Supervision

Ms. Griffo serves as the Chief Executive Officer and Chief Compliance Officer of Parks Capital and can be reached at (585) 248-5701.

Parks Capital has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Parks Capital. Further, Parks Capital is subject to regulatory oversight by various agencies. These agencies require registration by Parks Capital and its Supervised Persons. As a registered entity, Parks Capital is subject to examinations by regulators, which may be announced or unannounced. Parks Capital is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: February 28, 2025

Our Commitment to You

Ralph Parks Investment Group LLC, D.B.A. Parks Capital ("Parks Capital" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Parks Capital (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Parks Capital does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain

physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
<p>Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p>	Yes	No
<p>Marketing Purposes Parks Capital does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Parks Capital or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	No	Not Shared
<p>Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].</p>	Yes	Yes
<p>Information About Former Clients Parks Capital does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.</p>	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy, and will provide you with a revised policy if the

changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting Gina M. Griffo at (585) 248-5701.