

## Riptide Financial, LLC

Portfolio Division

2690 Running Springs Loop

Oviedo, FL 32765

Main/Compliance: (951) 399-4539

[riptidefinancial.com](http://riptidefinancial.com)



### ADV PART 2B Firm Brochure Supplement

August 20, 2025

Firm FINRA CRD# 333810

This brochure provides information about the qualifications and business practices of Riptide Financial, LLC. If you have any questions about the contents of this brochure, contact us at 951.399.4539. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about Riptide Financial, LLC. Is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Riptide Financial, LLC. is a Registered Investment Adviser. Registration of an investment adviser does not imply any level of skill or training. The oral and written communications of an adviser provide information with which you determine to hire or retain an adviser.



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### Item 3 - Educational Experience and Business Background

#### Stephen Vettorel Bio

Stephen Vettorel is the Founder, Portfolio Manager of Riptide Financial portfolio division. Stephen began his award-winning financial planning and wealth management career in 1998, developing and implementing long-term investment strategies for his high-net-worth clients at Fidelity Investments. He is the Chief Market Analyst for Auvoria Prime. Prior to merging BWA with RF, Steve was the founder, head trader and portfolio manager of Benchmark Wealth Advisors, LLC, a fee only registered Investment Advisor (RIA). He also serves the needs of students interested in learning to trade the futures and forex markets via their sister company FXESTrader, LLC. He is a recognized trading expert in technical analysis, Auction Market Theory and has a large following in the financial media. Stephen also served as an RVP at Fisher Investments and was proud to work alongside famed investor and Forbes columnist Ken Fisher. Steve later founded Aument Capital Management, LLC, an equity-based tactical hedge fund. Accolades he has earned along the way include multiple president circles, chairman's club, and the coveted 2017 **Investopedia Top 100 Advisors award**. He graduated from Xavier University with a degree in Finance and holds the FINRA Series 65 & 66 licenses. **CRD # 2305440 DOB: 1968**

Employment History:							
From Date	To Date	Name of Firm or Company	City	State	Country	Investment-related Business	Position Held
Apr-21	PRESENT	First Down Financial, INC	Oviedo	Florida	United States	Yes	Co-Founder, Portfolio Manager
Dec-11	Feb-25	FXESTRADER, LLC	Temecula	California	United States	No	CIO
Nov-19	Apr-21	Brookstone Capital Management	Wheaton	Illinois	United States	Yes	Investment Advisor Representative
Feb-16	Nov-19	Benchmark Wealth Advisors, LLC	Temecula	California	United States	Yes	Founder, Portfolio Manager
Sep-14	Aug-15	MERCER GLOBAL ADVISORS INC.	NEWPORT BEACH	California	United States	Yes	REGIONAL VICE PRESIDENT
Feb-06	Dec-11	AUMENTI CAPITAL MANAGEMENT, LLC	MALVERN	Pennsylvania	United States	Yes	MEMBER
Feb-02	Feb-06	FISHER INVESTMENTS, INC.	WOODSIDE	California	United States	Yes	VICE PRESIDENT
Jul-96	Feb-02	FIDELITY BROKERAGE SERVICES, INC.	PHILADELPHIA	Pennsylvania	United States	Yes	STOCKBROKER

### Item 3 - Disciplinary Information

There are NO disclosure events. Disclosure events include certain criminal charges and convictions, formal investigations, and disciplinary actions initiated by regulators, customer disputes and arbitrations, and financial disclosures such as bankruptcies and unpaid judgments or liens.

### Item 4- Business Activities

IAR's Steve Vettorel and Cesar Dablo are also insurance agents. Agents of non-affiliated firms such as an insurance agency (IMO or FMO), engaging in the business of selling life and annuity insurance products. As agents, associates may receive separate compensation in the form of commissions for the sale of insurance products.

## Item 5 - Additional Compensation

Our professionals do not engage in other activities that render substantial additional compensation. No IARs receive any compensation for providing advisory services other than what is disclosed on Part 2A (Item 5).

## Item 6 - Supervision

Mr. Stephen J. Vettorel, Founder and Shareholder, has supervisory responsibilities for himself. Mr. Vettorel can be reached at (951) 399-4539. He is the only IAR.

## Item 7 - Requirements for State-Registered Advisers

Neither Riptide Financial LLC., nor its employees have been involved in an arbitration claim or been found liable in a civil, self-regulatory organization or administrative proceeding.

A. ***No supervised person has ever been involved*** in any of the events listed below.

1. *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:

- (a) an investment or an *investment-related* business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

B. ***No supervised person has ever been*** the subject of a bankruptcy petition.