

Item 1 Cover Page

KOLINSKY WEALTH MANAGEMENT, LLC

50 Tice Boulevard
Woodcliff Lake, NJ 07677

March 26, 2013

This brochure provides information about the qualifications and business practices of Kolinsky Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (201) 474-4011. 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 Kolinsky Wealth Management, LLC also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Material Changes

There have been no material changes to this Brochure since the date of the last annual amendment noted below.

The material changes discussed above are only those changes that have been made to this brochure since the firm's last annual update of the brochure. The date of the last annual update of the brochure was March 29, 2012.

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Brochure

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Item 4 Advisory Business

Kolinsky Wealth Management, LLC is a registered investment advisor firm registered with the Securities and Exchange Commission (SEC) since May 4, 2010.

The Principal Owner of Kolinsky Wealth Management, LLC is Steven I. Kolinsky, Managing Member.

Advisory Services

Kolinsky Wealth Management, LLC (“Kolinsky Wealth” or “Advisor”) principal service is providing fee-based investment advisory services and financial planning services. The Advisor practices custom management of portfolios, on a discretionary basis, according to the client's objectives. The Advisor's primary approach is to use both strategic and tactical allocation strategies aimed at reducing risk and increasing performance. The Advisor uses exchange listed securities, over-the-counter securities, foreign securities, corporate debt securities, CDs, variable life insurance, variable annuities, municipal securities, mutual funds, United States government securities, options in securities and commodities, and interests in partnerships investing in real estate, oil, and gas interest to accomplish this objective. The Advisor measures and selects mutual funds by using various criteria, such as the fund manager's tenure, and/or overall career performance. The Advisor may recommend, on occasion, redistributing investment allocations to diversify the portfolio in an effort to reduce risk and increase performance. The Advisor may recommend specific stocks to increase sector weighting and/or dividend potential. The Advisor may recommend employing cash positions as a possible hedge against market movement which may adversely affect the portfolio. The Advisor may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position(s) in the portfolio, change in risk tolerance of client, or any risk deemed unacceptable for the client's risk tolerance.

Kolinsky Wealth will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will Kolinsky Wealth accept or maintain custody of a client's funds or securities.

Pension Consulting Services

Kolinsky Wealth will offer pension consulting services and participant fiduciary advice to plan participants for assets held at Qualified Plans, pursuant to the Pension Protection Act of 2006. The Advisor's pension consulting services and participant fiduciary advice will be based on information obtained from the plan participant about goals and investment objectives, time horizon, risk tolerance and the plan participant's financial situation. Kolinsky Wealth will utilize Investment Policy Statements when providing standardized asset allocation recommendations for the investment assets of plan participants within Qualified Plans. The plan participant is responsible for implementation of recommendations and Kolinsky Wealth will not act on the plan participants behalf to implement these recommendations.

Kolinsky Wealth may offer other pension consulting services that include but are not limited to educational seminars, plan surveys, evaluations of vendor's services or special projects on behalf of the plan sponsor.

Kolinsky Wealth may recommend and refer clients to unaffiliated money managers or investment advisors through Managed Account programs sponsored by a third-party provider. In these arrangements, the client will then enter into a program and investment advisory agreement with the program sponsor and sub-advisors. Kolinsky Wealth will assist and advise the client in establishing investment objectives for the sub-advisors and continue to provide oversight of the client account and ongoing monitoring of the activities of the sub-advisors. The sub-advisors will develop an investment strategy to meet those objectives by identifying appropriate investments and monitoring such investments. In consideration for such services, the program sponsor will charge a program fee that includes the investment advisory fee of the sub-advisors, the administration of the program and trading, clearance and settlement costs. The program sponsor will add Kolinsky Wealth's investment advisory fee (described below in the answer to Item 5A&B below) and will deduct the overall fee from the client account quarterly in advance based on the fair market value at the end of the preceding quarter. The asset-based program fee is tiered and varies depending on the size of the account, the asset class of the underlying securities and the sub-advisor selected.

The client, prior to entering into an agreement with a third party money manager selected by Kolinsky Wealth, will be provided with that manager's Brochure that makes the appropriate disclosures. In addition, Kolinsky Wealth and its client will agree in writing that the client's account will be managed by that selected third party money manager on a discretionary basis.

Investment Advisor Representatives of Kolinsky Wealth provide general non-securities advice on topics including tax planning, estate planning, business planning, retirement planning, education planning, budgeting and cash flow.

Kolinsky Wealth does not provide portfolio management services to wrap fee programs.

Kolinsky manages client assets and as of December 31, 2012 has the following assets under management:

Discretionary assets:	\$75,000,000
Non-discretionary assets:	<u>\$78,000,000</u>
Total	\$153,000,000

Item 5 Fees and Compensation

Asset Management Fees

Pursuant to an investment advisory contract signed by each client, the client will pay Kolinsky Wealth a quarterly Management Fee in advance, based on the fair market value of assets to be managed by the Advisor on the last business day of the preceding quarter.

<u>Assets under Management</u>	<u>Equities</u>	<u>Fixed Income</u>
\$0 - \$250,000	1.30 %	0.70%
\$250,001 - \$750,000	1.15 %	0.65%
\$750,001 - \$1,500,000	1.00 %	0.55%
\$1,500,001 - \$2,000,000	0.90%	0.50%
\$2,000,001 Plus	0.80%	0.45%

These fees may be negotiated by the Advisor under unusual circumstances, at the sole discretion of the Advisor. Asset management fees will be automatically deducted from the client account on a quarterly basis by the custodian.

All fees paid to Kolinsky Wealth for investment advisory services are separate and distinct from the expenses charged by mutual funds to their shareholders and the product sponsor in the case of variable insurance products. These fees and expenses are described in each fund's or variable product's prospectus. These fees will generally include a management fee, other fund expenses. A client could invest in these products directly, without the services of Kolinsky Wealth. In that case, the client would not receive the services provided by Kolinsky Wealth which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the product sponsor and the fees charged by Kolinsky Wealth to fully understand the total fees to be paid.

At no time will Kolinsky Wealth accept or maintain custody of a client's funds or securities except for authorized fee deduction. The Advisors fee is separate and distinct from the custodian and execution fees.

Clients may request to terminate their advisory contract with Kolinsky Wealth, in whole or in part, by providing advance written notice. Upon termination, any fees paid in advance will be prorated to the date of termination and any excess will be refunded to client. Client's advisory agreement with the Advisor is non-transferable without client's written approval.

Hourly Fee

Some clients will contract to have financial planning advice provided based on an hourly fee rather than based on the assets under management. The Advisors hourly fee will be billed at a rate of \$300 to \$500 per hour, but may be negotiated in advance. The Advisors hourly fees will be negotiated and agreed upon by the parties in advance. Hourly fee-based clients are billed on a monthly basis upon completion of work performed.

Fixed Fees

Kolinsky Wealth will charge a fixed fee for comprehensive financial planning services in the range of \$2,500 to \$10,000 per plan as contracted for with client in advance. Fixed fees may be negotiated in advance based at the discretion of the Advisor. Fixed fee-based clients are billed on a monthly basis upon completion of work performed.

Where acting in the capacity of a registered representative, investment advisory representatives of Kolinsky Wealth may as broker or agent effect securities transactions for typical and

customary compensation. Clients are not obligated to use investment advisory representatives of Kolinsky Wealth to execute such securities transactions.

This practice presents a conflict of interest by creating an incentive to recommend investment products based on the compensation received, rather than on a client's needs. The Advisor maintains policies and procedures, including a Code of Ethics that apply to all supervised persons of the firm. Those policies and procedures require that the interests of the client be put ahead of the interests of the Advisor or its personnel. Any commission-based transactions will be disclosed to clients prior to the transaction being effected.

A client may be able to invest in products recommended by the firm directly, without the services of Kolinsky Wealth. In that case, the client would not receive the services provided by Kolinsky Wealth which are designed, among other things, to assist the client in determining which products or services are most appropriate to each client's financial condition and objectives.

Neither Kolinsky Wealth nor its Investment Advisor Representatives receive more than 50% of their revenue from advisory clients from commissions or other compensation for the sale of investment products.

Advisory fees will not be charged to clients on any investment products for which they pay a commission.

Item 6 Performance-Based Fees and Side-by-Side Management

Kolinsky Wealth does not charge performance-based fees.

Item 7 Types of Clients

The Advisor will offer its services to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, corporations or business entities.

The Advisor does not have any minimum requirements for opening or maintaining an account.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

See the response to Item 4 above. The majority of Kolinsky Wealth's advisory business is to refer clients to unaffiliated money managers who develop an investment strategy to meet the client's objectives by identifying appropriate investments.

The investment strategies the Advisor will implement may include long term purchases of securities held at least for one year; short term purchases for securities sold within a year; and option writing, including covered options, uncovered options or spreading strategies.

Clients need to be aware that investing in securities involves risk of loss that clients need to be prepared to bear.

The methods of analysis and investment strategies followed by the Advisor are utilized across all of the Advisors clients, as applicable. One method of analysis or investment strategy is not more significant than the other as the Advisor is considering the client's portfolio, risk tolerance, time horizon and individual goals. However, the client should be aware that with any trading that occurs in the client account, the client will incur transaction and administrative costs. Also, please see the response to Item 4 above indicating that the Advisor refers clients to unaffiliated money managers.

The Advisor does not primarily recommend a particular type of security.

Item 9 Disciplinary Information

Two ex-clients of Kolinsky Hill Financial Group, Inc. filed a complaint on or about May 4, 2010 alleging violations of securities and common law fraud and breach of fiduciary duties with respect to a 2007 investment in a private real estate partnership formed in part by Mr. Kolinsky. On May 18, 2011, the United States District Court, District of New Jersey issued an order by the Honorable Judge Faith S. Hochberg in which the Judge granted the motion to dismiss Federal Securities Fraud Claims against Steven I. Kolinsky and Kolinsky Hill Financial Group, Inc.

One of the clients referenced in the previous paragraph also filed an additional lawsuit on May 26, 2010 alleging that our firm's ex-partner made an investment for the client in a public company named Snap on Smile in an amount greater than what the client allegedly approved. The lawsuit accuses the firm's ex-partner as well as Steven Kolinsky of misrepresentations, including by way of material omission and failure to perform fiduciary duties made in connection with the solicitation and offering of 'snap-on smile'. On March 25, 2013, the United States District Court, Southern District of New York, issued an order by the Honorable Judge Paul A. Crotty in which the judge granted the motion to dismiss Steven I. Kolinsky and Kolinsky Hill Financial Group, Inc. from this legal action.

As a follow up to the May 4, 2010 lawsuit, an action was brought by the New Jersey Bureau of Securities against Steven I Kolinsky on April 21, 2010 alleging that Mr. Kolinsky failed to adequately disclose outside business activities in 2007 to his former Broker Dealer NFP Securities Inc. and the solicitation and sale of securities to firm clients for real estate partnerships that Mr. Kolinsky personally invested in. The Bureau accused Mr. Kolinsky for failure to supervise his former partner of the firm. During the time period of 11/31/2010 to 03/21/2011, the agent and investment advisory representative registrations of Mr. Kolinsky in the state of New Jersey were denied. On March 21, 2011, Mr. Kolinsky and the Bureau came to a final agreement outlined in a final consent order. Mr. Kolinsky admitted no wrong doing but paid a civil penalty to the Bureau and was allowed to re-apply for registration with the Bureau. Mr. Kolinsky agreed to not act in any supervisory capacity while located in New Jersey. On June 16, 2011, the New Jersey Bureau of Securities approved his Investment Advisor Representative registration and Registered Securities Representative registration in the state of New Jersey. On 11/17/2011, FINRA issued a consent order on Mr. Kolinsky for failure to supervise a registered representative and Mr. Kolinsky has agreed to pay a civil penalty and can not act in a supervisory capacity for a period of 40 days.

The New Jersey Bureau of Securities brought an action against David Ciano on April 21, 2010 alleging he failed to reasonably supervise the firm's ex-partner. The New Jersey Bureau of Securities issued a final consent order on March 17, 2011 which stated that David Ciano could apply to the New Jersey Bureau of Securities for registration effective immediately. Without admitting or denying any wrong doing, Mr. Ciano agreed to the consent order, paid a civil penalty to the Bureau and has agreed not to act in any supervisory capacity while located in New Jersey. On 11/17/2011, FINRA issued a consent order on Mr. Ciano for failure to supervise a registered representative and Mr. Ciano has agreed to pay a civil penalty and can not act in a supervisory capacity for a period of 40 days.

On April 21, 2010 Steven I Kolinsky was terminated from his Broker Dealer Royal Alliance Associates Inc. for allegedly failing to follow firm procedures with regards to supervision of his ex-partner. Mr. Kolinsky believes he followed all of the firm's procedures for supervision.

Item 10 Other Financial Industry Activities and Affirmations

Investment Advisor Representatives of Kolinsky Wealth are Registered Representatives with Allied Beacon Partners, Inc., CRD# 46227, a FINRA registered broker-dealer.

Neither Kolinsky Wealth nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Investment Advisor Representatives for Kolinsky Wealth are also licensed and registered as insurance agents to sell life or other lines of insurance for various insurance companies, and do so through a related entity, Kolinsky Financial Group, Inc. Therefore, they will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products. This creates a conflict of interest. A conflict of interest exists because of the receipt of additional compensation by the Investment Advisor Representatives. Clients are not obligated to use Kolinsky Wealth or Kolinsky Financial Group, Inc. for insurance products services. In such instances, there is no advisory fee associated with these insurance products. Investment Advisor Representatives for Kolinsky Wealth will sell life, health and variable insurance products.

While Kolinsky Wealth endeavors at all times to put the interests of its clients first as part of their fiduciary duty, clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of the individual making the recommendation. Clients are not obligated to invest in these entities.

Kolinsky Wealth does recommend or select other investment advisors for clients. For more specific detail see the response to 4 above.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Kolinsky Wealth is registered with the SEC and maintains a Code of Ethics pursuant to SEC rule 204A-1. Kolinsky Wealth has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser. In addition, the Code of Ethics governs personal trading by each employee of Kolinsky Wealth deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of Kolinsky Wealth are conducted in a manner that avoids any conflict of interest between such persons and clients of the adviser or its affiliates. Kolinsky Wealth collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. Kolinsky Wealth maintains a code of ethics and they will provide a copy to any client or prospective client upon request.

Kolinsky Wealth and/or its investment advisory representatives may from time to time purchase or sell products that they may recommend to clients. Kolinsky Wealth has adopted a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the adviser.

Item 12 Brokerage Practices

If requested by the client, Kolinsky Wealth may suggest brokers or dealers to be used based on execution and custodial services offered, cost, quality of service and industry reputation. Kolinsky Wealth will consider factors such as commission price, speed and quality of execution, client management tools, and convenience of access for both the Advisor and client in making its suggestion.

Kolinsky Wealth does not receive research or other products or services other than execution from a broker-dealer or third party as a result of client securities transactions.

Kolinsky Wealth does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

Kolinsky Wealth recommends that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor, and convenience of access to the account trading and reporting. The client will provide authority to Kolinsky Wealth to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, Kolinsky Wealth has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market, and the specific needs of the client. Kolinsky

Wealth's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. Kolinsky Wealth may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

Kolinsky Wealth will allow clients to direct brokerage at the firm's sole discretion. Clients should be aware that if they direct Kolinsky Wealth to a particular broker-dealer for execution Kolinsky Wealth may be unable to achieve most favorable execution of client transactions. Directing brokerage may cost clients more money than if Kolinsky Wealth were to execute transactions at the broker-dealer where it has an established relationship. The client may pay higher brokerage commissions because Kolinsky Wealth may not be able to aggregate orders to reduce transaction costs or the client may receive less favorable prices.

Kolinsky Wealth does not aggregate trades because the trades are executed at multiple custodians as the Advisor refers clients to unaffiliated money managers.

Item 13 Review of Accounts

Client accounts are monitored on an ongoing basis by Steven Kolinsky, Managing Member of Kolinsky Wealth. Client accounts will be reviewed by Mr. Kolinsky as he becomes aware of a change in client's investment objective, a change in market conditions, change of employment, re-balancing of assets to maintain proper asset allocation and any other activity that is discovered as the account is reviewed.

The client will receive written statements no less than quarterly from the trustee or custodian. In addition, the client will receive other supporting reports from Mutual Funds, Asset Managers, Trust Companies or Custodians, Insurance Companies, Broker/Dealers and others who are involved with client accounts.

The client is encouraged to notify the Advisor and Investment Advisor Representative if changes occur in his/her personal financial situation that might adversely affect his/her investment plan.

Item 14 Client Referrals and Other Compensation

Kolinsky Wealth is not compensated by anyone for providing investment advice or other advisory services except as previously disclosed in this Brochure.

Kolinsky Wealth may compensate persons or firms for client referrals in compliance with the Adviser's Act and state securities rules and regulations. The fees paid to referral sources do not affect the fees clients pay to Kolinsky Wealth. In each instance, a written agreement will exist between the Advisor and the referral source. At the time of a referral, prospective advisory clients will receive the Advisor's ADV Part 2 and a Solicitor's Disclosure Document. Kolinsky Wealth has established policies and procedures to ensure that its solicitation activities are compliant with the requirements under Rule 206(4)-3 of the Adviser's Act.

Item 15 Custody

Kolinsky Wealth does not have custody of client funds or securities. However, the client will receive written statements no less than quarterly from the custodian. Kolinsky Wealth encourages clients to carefully review their account statements for any inaccuracies. Any discrepancies should be immediately brought to the firm's attention.

Item 16 Investment Discretion

Kolinsky Wealth generally has discretion over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client and agreed to by Kolinsky Wealth.

Discretionary authority will only be authorized upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by Kolinsky Wealth will be in accordance with each client's investment objectives and goals.

Item 17 Voting Client Securities

Kolinsky Wealth will not vote, nor advise clients how to vote, proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. Also, Kolinsky Wealth cannot give any advice or take any action with respect to the voting of these proxies. The client and Kolinsky Wealth agree to this by contract.

For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. Also, Kolinsky Wealth cannot give any advice or take action with respect to the voting of these proxies.

Item 18 Financial Information

Kolinsky Wealth does not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and is not required to file a balance sheet.

Kolinsky Wealth has discretionary authority over client accounts and is not aware of any financial condition that will likely impair its ability to meet contractual commitments to clients. If Kolinsky Wealth does become aware of any such financial condition, this brochure will be updated and clients will be notified.

Kolinsky Wealth has never been subject to a bankruptcy petition.