

**ITEM 1: COVER PAGE FOR PART 2B OF FORM ADV:  
BROCHURE SUPPLEMENT  
JANUARY 2013**

**STEVEN WOLFF**

**WWM FINANCIAL  
1925 PALOMAR OAKS WAY, SUITE 200  
CARLSBAD, CA 92008  
(760) 692-5190**

**FIRM CONTACT:  
KERRY HARMON, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:  
[WWW.WWMFINANCIAL.COM](http://WWW.WWMFINANCIAL.COM)**

This brochure supplement provides information about Steven Wolff that supplements our brochure. You should have received a copy of that brochure. Please contact Kerry Harmon, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Steven Wolff is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Steven R. Wolff**

Year of Birth: 1952

### **Educational Background:**

- University of Missouri, Bachelor of Arts in Journalism, 1974

### **Business Background:**

- WWM Financial, Managing Member, 07/2011 to Present
- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 07/2011 to 10/2011
- Morgan Stanley Smith Barney, LLC, Registered Representative, 06/2009 to 07/2011
- Citigroup Global Markets, Inc., Registered Representative, 07/1993 to 06/2009

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to your evaluation of Steven Wolff.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Wolff is a registered representative with Purshe Kaplan Sterling Investments, Inc. ("PKS"), a registered broker-dealer and Member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that he may recommend that a client invest in a security which results in a commission being paid to him.

Mr. Wolff is a licensed insurance agent through various insurance companies. In such capacity, he may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While our firm does not sell such insurance products to our investment advisory clients, we permit Mr. Wolff, in his individual capacity as a licensed insurance agent, to sell insurance products to our investment advisory clients. A conflict of interest exists to the extent that Mr. Wolff may recommend the purchase of insurance products where he receives insurance commissions or other additional compensation. He spends approximately ten percent (10%) of his time on these activities.

## ITEM 5: ADDITIONAL COMPENSATION

There are no additional compensation arrangements to disclose.

## ITEM 6: SUPERVISION

Steven Wolff is the Managing Member of the firm and is supervised by Kerry Harmon, Chief Compliance Officer. He is also bound by our firm's Code of Ethics.

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**CLIFFORD WIESE**

**WWM FINANCIAL  
1925 PALOMAR OAKS WAY, SUITE 200  
CARLSBAD, CA 92008  
(760) 692-5190**

**FIRM CONTACT:  
KERRY HARMON, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:  
[WWW.WWMFINANCIAL.COM](http://WWW.WWMFINANCIAL.COM)**

This brochure supplement provides information about Clifford Wiese that supplements our brochure. You should have received a copy of that brochure. Please contact Kerry Harmon, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Clifford Wiese is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Clifford A. Wiese**

Year of Birth: 1944

### **Educational Background:**

- United States Naval Academy, Bachelor of Science, Mathematics, 1966.

### **Business Background:**

- WWM Financial, Managing Member, 07/2011 to Present.
- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 07/2011 to 10/2011.
- Morgan Stanley Smith Barney, LLC, Registered Representative, 06/2009 to 07/2011.
- Citigroup Global Markets, Inc., Registered Representative, 08/1999 to 06/2009.

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to your evaluation of Clifford Wiese.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Clifford Wiese is a licensed insurance agent through various insurance companies. In such capacity, he may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While our firm does not sell such insurance products to our investment advisory clients, we permit Mr. Wiese, in his individual capacity as a licensed insurance agent, to sell insurance products to our investment advisory clients. A conflict of interest exists to the extent that Mr. Wiese may recommend the purchase of insurance products where he receives insurance commissions or other additional compensation. He spends approximately ten percent (10%) of his time on these activities.

## ITEM 5: ADDITIONAL COMPENSATION

There are no additional compensation arrangements to disclose.

## ITEM 6: SUPERVISION

Clifford Wiese is the Managing Member of the firm and is supervised by Kerry Harmon, Chief Compliance Officer. He is also bound by our firm's Code of Ethics.

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**CATHERINE MAGANA**

**WWM FINANCIAL  
1925 PALOMAR OAKS WAY, SUITE 200  
CARLSBAD, CA 92008  
(760) 692-5190**

**FIRM CONTACT:  
KERRY HARMON, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:  
[WWW.WWMFINANCIAL.COM](http://WWW.WWMFINANCIAL.COM)**

This brochure supplement provides information about Catherine Magana that supplements our brochure. You should have received a copy of that brochure. Please contact Kerry Harmon, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Catherine Magana is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Catherine M. Magana**

Year of Birth: 1975

### **Educational Background:**

- California Polytechnic State University, San Luis Obispo, Bachelor of Science in Business Administration, 2001

### **Business Background:**

- WWM Financial, Managing Member, 07/2011 to Present
- Purshe Kaplan Sterling Investments, Inc., Registered Representative, 07/2011 to Present
- Morgan Stanley Smith Barney, LLC, Registered Representative, 06/2009 to 07/2011
- Citigroup Global Markets, Inc., Registered Representative, 04/1999 to 06/2009.

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to your evaluation of Catherine Magana.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Catherine Magana is a registered representative with Purshe Kaplan Sterling Investments, Inc. ("PKS"), a registered broker-dealer and Member FINRA/SIPC. She may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that she recommends that a client invest in a security which results in a commission being paid to her.

Catherine Magana is a licensed insurance agent through various insurance companies. In such capacity, she may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. While our firm does not sell such insurance products to our investment advisory clients, we permit Ms. Magana, in her individual capacity as a licensed insurance agent, to sell insurance products to our investment advisory clients. A conflict of interest exists to the extent that Ms. Magana may recommend the purchase of insurance products where she receives insurance commissions or other additional compensation. She spends approximately ten percent (10%) of her time on these activities.

## ITEM 5: ADDITIONAL COMPENSATION

There are no additional compensation arrangements to disclose.

## ITEM 6: SUPERVISION

Catherine Magana is the Managing Member of the firm and is supervised by Kerry Harmon, Chief Compliance Officer. She is also bound by our firm's Code of Ethics.

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**KERRY HARMON**

**WWM FINANCIAL  
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CARLSBAD, CA 92008  
(760) 692-5190**

**FIRM CONTACT:  
KERRY HARMON, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:  
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This brochure supplement provides information about Kerry Harmon that supplements our brochure. You should have received a copy of that brochure. Please contact Kerry Harmon, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Kerry Harmon is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Kerry A. Harmon**

Year of Birth: 1967

### **Educational Background:**

- Columbia College of Business, Certificate in Computerized Accounting, 1990.

### **Business Background:**

- WWM Financial, Chief Compliance Officer, 07/2011 to Present.
- Purshe Kaplan Sterling Investments, Inc., Senior Registered Associate, 07/2011 to Present.
- Morgan Stanley Smith Barney, LLC, Senior Registered Associate, 06/2009 to 07/2011.
- Citigroup Global Markets, Inc., Registered Associate, 09/1999 to 06/2009.

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to your evaluation of Kerry Harmon.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Kerry Harmon is a registered representative with Purshe Kaplan Sterling Investments, Inc. ("PKS"), a registered broker-dealer and Member FINRA/SIPC. In her separate capacity as a registered representative she may offer securities and receive normal and customary commissions as a result of securities transactions. This does not present a conflict of interest because she does not offer investment advisory services to our clients.

## ITEM 5: ADDITIONAL COMPENSATION

There are no additional compensation arrangements to disclose.

## ITEM 6: SUPERVISION

Kerry Harmon is the Chief Compliance Officer of the firm and is supervised by Steven Wolff, Managing Member. She is also bound by our firm's Code of Ethics.



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**KIMBERLEY LYNCH**

**WWM FINANCIAL  
1925 PALOMAR OAKS WAY, SUITE 200  
CARLSBAD, CA 92008  
(760) 692-5190**

**FIRM CONTACT:  
KERRY HARMON, CHIEF COMPLIANCE OFFICER**

**FIRM WEBSITE ADDRESS:  
[WWW.WWMFINANCIAL.COM](http://WWW.WWMFINANCIAL.COM)**

This brochure supplement provides information about Kimberley Lynch that supplements our brochure. You should have received a copy of that brochure. Please contact Kerry Harmon, Chief Compliance Officer, if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Kimberley Lynch is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

### **Kimberley Lynch**

Year of Birth: 1968

#### **Educational Background:**

- Fairleigh Dickinson University; MBA International Business
- Russell Sage College; B.A. International Studies/Economics/German; 1990

#### **Business Background:**

- 10/2012 – Present: WWM Financial: Investment Adviser Representative
- 08/2010 – 08/2012: Primerica Financial Services: District Leader
- 03/2010 – 08/2012: PFS Investments: Sales
- 01/2010 – 08/2010: Unemployed
- 11/2009 – 01/2010: Australia Zoo: Accounts Receivable
- 08/2008 – 01/2010: Stampin' Up Australia: Team Leader
- 08/2008 – 11/2009: Unemployed
- 11/2001 – 08/2008: Battery Freight Services: Director

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to your evaluation of Kimberly Lynch.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Kimberley Lynch is not currently engaged in any other business activities.

## ITEM 5: ADDITIONAL COMPENSATION

There are no additional compensation arrangements to disclose.

## ITEM 6: SUPERVISION

Kerry Harmon, Chief Compliance Officer of WWM Financial, supervises and monitors Kimberly Lynch's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Kerry Harmon if you have any questions about Ms. Lynch's brochure supplement at (760) 692-5190.

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**VINCENT JOSEPH STEFANO**

**WWM FINANCIAL  
1925 PALOMAR OAKS WAY, SUITE 200  
CARLSBAD, CA 92008  
(760) 692-5190**

**FIRM CONTACT:  
KERRY HARMON, CHIEF COMPLIANCE OFFICER**

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This brochure supplement provides information about Vincent Stefano that supplements our brochure. You should have received a copy of that brochure. Please contact Kerry Harmon, Chief Compliance Officer if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Vincent Stefano is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## ITEM 2: EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

**Vincent Joseph Stefano**

Year of Birth: 1956

### **Educational Background:**

- 1978; Canisius College; B.A. History

### **Business Background:**

- 2013 – Present; WWM Financial; Financial Advisor
- 2011 – 2013; Crowell, Weedon & Co.; Financial Advisor
- 2009 – 2010; Aero Financial; Mutual Fund Manager
- 2006 – 2009; Ten Asset Management; Senior VP Portfolio Manager
- 1999 – 2005; Viewpoint Investment Partners; Principal Portfolio Manager

### **Exams, Licenses & Other Professional Designations:**

- 2011 – Series 7 & 66

## ITEM 3: DISCIPLINARY INFORMATION

There are no legal or disciplinary events that are material to your evaluation of Vincent Stefano.

## ITEM 4: OTHER BUSINESS ACTIVITIES

Mr. Stefano is not actively engaged in any other business activities.

## ITEM 5: ADDITIONAL COMPENSATION

There are no additional compensation arrangements to disclose.

## ITEM 6: SUPERVISION

Kerry Harmon, Chief Compliance Officer of WWM Financial, supervises and monitors Mr. Stefano's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Kerry Harmon if you have any questions about Vincent Stefano's brochure supplement at (760) 692-5190.