

Item 1: Cover Page for Part 2B of Form ADV
Brochure Supplement
January 2013

STEVE CZURAK

CZURAK WEALTH MANAGEMENT, LLC.
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FIRM CONTACT: STEVE CZURAK
PRESIDENT AND CHIEF COMPLIANCE OFFICER

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

Additional information about Steve Czurak is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

STEVE CZURAK

Year of Birth: 1957

Educational Background:

- 1996: Partial completion of the CFP Professional Education Program
- 1998: Kent State University; Business Administration: BBA
- 2004: College for Financial Planning; MS

Business Background:

- 08/2012 – Present: Czurak Wealth Management, LLC: President and CCO
- 03/2011 – 08/2012: Raymond James Financial Advisors: First Vice President
- 08/2008 – 03/2011: RBC Wealth: First Vice President
- 07/2004 – 08/2008: Morgan Stanley: First Vice President

Exams, Licenses & Other Professional Designations:

- 11/1986 - Series 7
- 12/1986 - Series 63
- 02/2010 - Series 65 & 66
- 03/2011 - Series 9 & 10

Item 3: Disciplinary Information

There are no legal or disciplinary events material to your evaluation of Steve Czurak.

Item 4: Other Business Activities

A. If Steve Czurak is actively engaged in any investment-related business or occupation, including if Steve Czurak is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, we are required to disclose this fact.

1. If a relationship between the advisory business and Steve Czurak's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.

We have nothing to disclose in this regard.

2. If Steve Czurak receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Steve Czurak receives. We must explain that this practice gives Steve Czurak an incentive to recommend investment products based on the compensation received, rather than on your needs.

We have nothing to disclose in this regard.

- B. If Steve Czurak is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Steve Czurak's income or involve a substantial amount of Steve Czurak's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Steve Czurak's time and income, we may presume that they are not substantial.

Mr. Czurak is licensed to sell insurance products and may receive customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and potentially not be in the best interest of the client.

Item 5: Additional Compensation

If someone who is not a client provides an economic benefit to Steve Czurak for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Steve Czurak's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.

We have nothing to disclose in this regard.

Item 6: Supervision

We are required to explain how we supervise Steve Czurak, including how we monitor the advice Steve Czurak provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Steve Czurak's advisory activities on behalf of our firm.

Steve Czurak is the sole principal and Chief Compliance Officer and as such has no internal supervision placed over him. He is, however, bound by our firm's Code of Ethics. He can be reached by telephone at (855) 213-6571 or email at stevezurak@yahoo.com.

Item 7: Requirements for State-Registered Advisers

- A. In addition to the events listed in Item 3 of Part 2B, if Steve Czurak has been involved in one of the events listed below, we disclose all material facts regarding the event.
1. An award or otherwise being 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.

We have nothing to disclose in this regard.

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.

We have nothing to disclose in this regard.

B. If Steve Czurak has been the subject of a bankruptcy petition, we must disclose that fact, the date the petition was first brought, and the current status.

We have nothing to disclose in this regard.