

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



**CENTRICITY**  
WEALTH MANAGEMENT

**Wendy Ciehanski**

**Centricity Wealth Management, LLC  
515 Executive Campus Drive, Suite 100  
Westerville, OH 43082  
614-392-5155**

**Firm Contact:  
Christopher Ciehanski  
Chief Compliance Officer**

**Firm's Website:  
[www.centricitywealth.com](http://www.centricitywealth.com)**

**This brochure supplement provides information about Wendy Ciehanski that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Ciehanski if you did not receive Centricity Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.**

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

## **Item 2: Educational Background & Business Experience**

**Wendy Kathleen Ciehanski**

**Year of Birth:** 1967

**Educational Background:**

- 1990: Ohio State University; Bachelor of Arts in Communication

**Business Background:**

- 01/2013 – Present      Centricity Wealth Management, LLC; Investment Advisor
- 09/1997 – 12/2012      Merrill Lynch, Pierce, Fenner & Smith, Inc; Financial Advisor

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

- 1997: Series 7 & Series 66 Exams
- 1997: OH Insurance
- 1994: Licensed Ohio Real Estate Agent
- 2007: Chartered Retirement Planning Counselor (CRPC®)

**Chartered Retirement Planning Counselor (CRPC®):**

Ms. Ciehanski has a professional designation, Chartered Retirement Planning Counselor (CRPC®). The CRPC® is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning Counselor<sup>SM</sup> and CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee of \$75.
- Detailed renewal requirements for the College for Financial Planning's professional designation programs can be found on [www.cffpalum.org/renewal](http://www.cffpalum.org/renewal).

The following topics were covered under the program:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning

### Item 3: Disciplinary Information

If there are legal or disciplinary events material to your evaluation of Wendy Ciehanski, we are required to disclose all material facts regarding those events.

We have nothing to disclose in this regard.

### Item 4: Other Business Activities

A. If Wendy Ciehanski is actively engaged in any investment-related business or occupation, including if Wendy Ciehanski 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 and describe the business relationship, if any, between the advisory business and the other business.

1. If a relationship between the advisory business and Wendy Ciehanski'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.

Ms. Ciehanski is a licensed insurance agent. She may offer insurance products and receive normal and 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 she may earn and may not necessarily be in the best interests of the client.

2. If Wendy Ciehanski 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 Wendy Ciehanski receives. We must explain that this practice gives Wendy Ciehanski 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 Wendy Ciehanski 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 Wendy Ciehanski's income or involve a substantial amount of Wendy Ciehanski'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 Wendy Ciehanski's time and income, we may presume that they are not substantial.

Ms. Ciehanski is a licensed real estate agent. As a result, she may receive normal and customary fees associated with the purchase and/or sale of real estate. These services are independent of the firm's financial planning and investment advisory services and are governed under a separate engagement agreement. The fees for these services are in addition to the fees charged by Centricity Wealth Management, LLC. Clients are under no obligation to utilize this service, and will not be actively solicited. Ms. Ciehanski spends approximately 1% of her time with this outside business activity.

#### **Item 5: Additional Compensation**

If someone who is not a client provides an economic benefit to Wendy Ciehanski 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 Wendy Ciehanski'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 Wendy Ciehanski, including how we monitor the advice Wendy Ciehanski provides to you. Our firm has to provide the name, title and telephone number of the person responsible for supervising Wendy Ciehanski's advisory activities on behalf of our firm.

Christopher Ciehanski, Managing Member and Chief Compliance Officer of Centricity Wealth Management, LLC, supervises and monitors Wendy Ciehanski's activities on a regular basis. Mr. Ciehanski reviews all outgoing correspondence for written financial advice that Wendy Ciehanski provides to her clients. Please contact Mr. Ciehanski if you have any questions about Wendy Ciehanski's brochure supplement at 614-392-5155.