

**Form ADV Part 2B Brochure Supplement**  
**April 2013**

Thomas Robert Chernesky

CAFG Wealth Management, Inc.  
40 Landover Parkway, Suite #1  
Hawthorn Woods, IL 60047  
847-991-1099  
CRD#165901

Firm Contact:  
Tom Chernesky  
Chief Compliance Officer  
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Firm's Website:  
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This brochure supplement provides information about Thomas Robert Chernesky, and supplements the CAFG Wealth Management, Inc. brochure. You should have received a copy of that brochure. If you did not receive a CAFG Wealth Management, Inc. brochure, or have any questions about the contents of this brochure supplement, please contact us at 847-991-1099 or via e-mail at [tom@cafginc.com](mailto:tom@cafginc.com).

Additional information about CAFG Wealth Management, Inc. and Thomas R. Chernesky is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Thomas Robert Chernesky is the President and Chief Compliance Officer of CAFG Wealth Management, Inc. ("CAFG"). He is also the sole officer, director and shareholder of CAFG.

Mr. Chernesky was born in 1964.

### **Education**

St. Norbert College  
Bachelor Degree in Business Administration  
August 1, 1982 through May 15, 1986

### **Business Experience**

CAFG Wealth Management, Inc.  
President  
2005 – Present

LPL Financial LLC  
Financial Planner, Registered Representative and Investment Advisor Representative  
May 1997 – January 2013

AMEX Financial Advisors  
Financial Planner, Registered Representative and Investment Advisor Representative  
September 1988 – May 1997

Robert T. Chernesky & Associates  
Sales and Marketing  
March 1988 – September 1988

John Unveen Inc.  
Sales Support  
August 1986 – March 1988

### **Professional Designations & Licenses**

#### **Certified Financial Planner – CFP College of Financial Planning**

Designation: Certified Financial Planner (CFP®).

Issuing Organization: Certified Financial Planner Board of Standards, Inc. (CFPBS).

Prerequisites/Experience Required: Must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personnel financial planning experience

Educational Requirements: Must complete a CFP®-board registered program or hold another designation authorized by the CFPBS.

Continuing Education: 30 hours every two years.

### **Item 3: Disciplinary Information**

Thomas R. Chernesky does not have any disciplinary action to report. Mr. Chernesky's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Clients may wish to review and consider information contained therein.

### **Item 4: Other Business Activities**

Thomas R. Chernesky is licensed as independent insurance agents through Leaders Partners, PKS Financial and S&C Insurance Center, all of which are licensed insurance brokers. In his capacity as an independent insurance agent, Mr. Chernesky will receive the usual and customary commission-based compensation in connection with the sale and renewal of insurance products. In addition, Mr. Chernesky may receive other compensation such as fixed or variable life trails. Compensation earned from Leaders Partners, PKS Financial and/or S&C Insurance Center by Mr. Chernesky is separate from and in addition to CAFG's advisory and other fees.

No client is under any obligation to purchase insurance products through Leaders Partners, PKS Financial and/or S&C Insurance Center or Mr. Chernesky in his capacity as an independent insurance agent.

The potential for receipt of commissions and other compensation gives Mr. Chernesky an incentive to recommend insurance produced based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played by Mr. Chernesky, and any compensation (*e.g.*, commissions, trails) to be paid by the client and/or received by the agent.

CAFG is not affiliated with either Leaders Partners, PKS Financial or S&C Insurance Center. Services offered through Leaders Partners, PKS Financial and/or S&C Insurance Center are separate and distinct from services offered through CAFG. Leaders Partners, PKS Financial and S&C Insurance Center are not parties to any services offered by CAFG.

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

Thomas R. Chernesky may receive non-cash compensation in the form of business meals, tickets to a sporting event, and/or training or educational events from the independent third-party custodian and/or broker-dealer recommended by CAFG to its clients. Such compensation is not tied to the sales of any products or services. This compensation has minimal value.

### **Item 6: Supervision**

Supervision of Thomas R. Chernesky is performed by himself in his capacity as Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by CAFG and regulatory authorities. Mr. Chernesky can be reached at 847-991-1099.

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This brochure supplement provides information about Stephen Todd MacTavish, and supplements the CAFG Wealth Management, Inc. brochure. You should have received a copy of that brochure. If you did not receive a CAFG Wealth Management, Inc. brochure, or have any questions about the contents of this brochure supplement, please contact us at 847-991-1099 or via e-mail at [tom@cafginc.com](mailto:tom@cafginc.com).

Additional information about CAFG Wealth Management, Inc. and Stephen Todd MacTavish is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Stephen Todd MacTavish is a Financial Planning Analyst/Risk Management Specialist for CAFG Wealth Management, Inc. ("CAFG").

Mr. MacTavish was born in 1964.

### **Education**

Illinois Wesleyan University  
September 1, 1983 through May 31, 1985

### **Business Experience**

CAFG Wealth Management, Inc.  
Financial Planning Analyst/Risk Management Specialist  
Present

LPL Financial LLC  
Financial Planner, Registered Representative and Investment Advisor Representative  
January 1, 2002 – January 2013

## **Item 3: Disciplinary Information**

Stephen T. MacTavish does not have any disciplinary action to report. Mr. MacTavish's registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Clients may wish to review and consider information contained therein.

## **Item 4: Other Business Activities**

Stephen T. MacTavish is a registered representative of Pushe Kaplan Sterling Investments (PKS), a SEC registered broker-dealer and a member of the Financial Industry Regulatory Authority and the National Futures Association. PKS is also registered with the Municipal Securities Rulemaking Board. CAFG is not affiliated with PKS. Services offered through PKS are separate and distinct from services offered through CAFG, and PKS is not a party to any services offered by CAFG.

In his capacity as a registered representative, Mr. MacTavish will receive the usual and customary commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products through PKS. Compensation earned from PKS by Mr. MacTavish in his capacity as a registered representative is separate from and in addition to CAFG's advisory and other fees.

No client is under any obligation to purchase or sell securities through PKS or Mr. MacTavish in his capacity as a registered representative. Moreover, CAFG anticipates that Mr. MacTavish will not act as the registered representative with regard to assets which are subject to CAFG's investment advisory services and held with the custodian recommend for advisory accounts, which is TD Ameritrade, an independently owned and operated entity that has no affiliation with CAFG.

The potential for receipt of commissions and other compensation gives Mr. MacTavish an incentive

to recommend investment products based on compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played by Mr. MacTavish and PKS, and any compensation (*e.g.*, commissions, 12b-1 fees) to be paid by the client and/or received by the registered representative.

Stephen T. MacTavish is also licensed as independent insurance agents through Leaders Partners, PKS Financial and S&C Insurance Center, all of which are licensed insurance brokers. In his capacity as an independent insurance agent, Mr. MacTavish will receive the usual and customary commission-based compensation in connection with the sale and renewal of insurance products. In addition, Mr. MacTavish may receive other compensation such as fixed or variable life trails. Compensation earned from Leaders Partners, PKS Financial and/or S&C Insurance Center by Mr. MacTavish is separate from and in addition to CAFG's advisory and other fees.

No client is under any obligation to purchase insurance products through Leaders Partners, PKS Financial and/or S&C Insurance Center or Mr. MacTavish in his capacity as an independent insurance agent.

The potential for receipt of commissions and other compensation gives Mr. MacTavish an incentive to recommend insurance produced based on the compensation received, rather than on the client's needs. To address this, disclosure is made to the client at the time purchase is made, identifying the nature of the transaction or relationship, the role to be played by Mr. MacTavish, and any compensation (*e.g.*, commissions, trails) to be paid by the client and/or received by the agent.

CAFG is not affiliated with either Leaders Partners, PKS Financial or S&C Insurance Center. Services offered through Leaders Partners, PKS Financial and/or S&C Insurance Center are separate and distinct from services offered through CAFG. Leaders Partners, PKS Financial and S&C Insurance Center are not parties to any services offered by CAFG.

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

Stephen T. MacTavish may receive non-cash compensation in the form of business meals, tickets to a sporting event, and/or training or educational events from the independent third-party custodian and/or broker-dealer recommended by CAFG to its clients. Such compensation is not tied to the sales of any products or services. This compensation has minimal value.

### **Item 6: Supervision**

Supervision of Stephen T. MacTavish is performed by Thomas R. Chernesky, President and Chief Compliance Officer of CAFG, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by CAFG and regulatory authorities. Mr. Chernesky can be reached at 847-991-1099.