

Part 2B of Form ADV: Brochure Supplement

Item 1 Cover Page

Sonja Koppenwallner

LWM Advisory Services, LLC

1250 S. Pine Island Road, Suite 350

Plantation, FL 33324

Phone: (954) 474-7100

Fax: (954) 474-7399

November 20, 2014

This brochure supplement provides information about Sonja Koppenwallner that supplements LWM Advisory Services, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive LWM Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

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

Sonja Koppenwallner, CFP®

Item 2 Educational Background and Business Experience

Sonja Koppenwallner was born in 1976.

Ms. Koppenwallner received her Bachelor of Arts degree from Wesleyan University, Middletown, Connecticut in 2002.

Ms. Koppenwallner has been an Investment Advisor Representative of LWM Advisory Services, LLC (“Advisor”) since August 2014. She has been a registered representative and investment advisor representative with LPL Financial LLC since 2010. Prior to registering with LPL, Ms. Koppenwallner was a Financial Advisor with Ameriprise Financial and Riversource Insurance from 2005 to 2010. Ms. Koppenwallner was also a Team Leader with Soliman and Associates, Inc. in 2004 as well as with Peak Promotions, Inc. from 2002 to 2004.

Ms. Koppenwallner is a CERTIFIED FINANCIAL PLANNER™.

The Certified Financial Planner™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and

client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 Disciplinary Information

Registered investment advisor representatives are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Ms. Koppenwallner has not been the subject of any material legal or disciplinary proceedings.

Ms. Koppenwallner has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Ms. Koppenwallner has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an

investment-related business or activity; fraud, false statements or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Ms. Koppenwallner has not been the subject of any bankruptcy petition.

Item 4 Other Business Activities

Ms. Koppenwallner has other business activities that are related and unrelated to LWM Advisory Services, LLC and her role as an Investment Advisor Representative.

Ms. Koppenwallner is also a registered representative and investment advisor representative of LPL Financial LLC and may receive commissions and other types of compensation for the sale of securities.

Ms. Koppenwallner may also sell insurance and may receive commissions for insurance product sales through various insurance agencies. A list of insurance agencies will be provided upon request.

The potential for the receipt of commissions may give a broker an incentive to recommend investment or insurance products based on the compensation received, rather than on the client's needs. However, your financial advisor may recommend securities and insurance products that she believes are suitable for you. Please direct any questions you may have regarding the compensation your financial advisor receives when recommending a product to your financial advisor. You are under no obligation to purchase investment products or insurance through your financial advisor.

Item 5 Additional Compensation

Ms. Koppenwallner may receive economic benefits from persons other than clients in connection with advisory services. Please ask Ms. Koppenwallner about whether she receives any of the forms of the following additional compensation:

- (1) Compensation from product sponsors, which may include such items as gifts, valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.
- (2) LPL Financial LLC may pay Ms. Koppenwallner bonuses based on production, award stock options to purchase shares of LPL Financial's parent company, LPL Investment Holdings Inc., reimburse fees that Ms. Koppenwallner pays to LPL Financial LLC for items such as administrative services, and provide other things of value such as free or reduced-cost marketing materials, or attendance at LPL Financial LLC conferences and

events. These types of compensation from LPL Financial LLC may be based on overall business production and/or on the amount of assets serviced. These bonuses may give Ms. Koppenwallner an incentive to recommend certain LPL Financial LLC products or services over others. However, Ms. Koppenwallner may only recommend a program or service that she believes is suitable for you.

- (3) Ms. Koppenwallner may act as a referral agent to third party investment advisor firms and she may receive referral compensation from such investment advisor firms. In such case, you will be provided disclosure about the arrangement and the compensation to be received at the time of the referral.

Item 6 Supervision

LWM Advisory Services, LLC has policies in place to monitor clients' portfolios on a continuous basis to ensure they are consistent with the clients' investment profile. The level of review is determined by the complexity of the portfolio. Other factors that may trigger review are changes in economic or market conditions, and individual client situations.

Tony E. DuBose supervises Ms. Koppenwallner's activities. He may be reached at (954) 474-7100.

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Randy P. Lifshotz

LWM Advisory Services, LLC

1250 S. Pine Island Road, Suite 350

Plantation, FL 33324

Phone: (954) 474-7100

Fax: (954) 474-7399

November 20, 2014

This brochure supplement provides information about Randy P. Lifshotz that supplements LWM Advisory Services, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive LWM Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Randy P. Lifshotz is available on the SEC's website at www.adviserinfo.sec.gov.

Randy P. Lifshotz

Item 2 Educational Background and Business Experience

Randy P. Lifshotz was born in 1946.

Mr. Lifshotz received his Bachelor of Arts degree from Paterson State College (now William Paterson University) in Wayne, NJ in 1968.

Mr. Lifshotz has been an Investment Advisor Representative of LWM Advisory Services, LLC ("Advisor") since August 2014. He has been a registered representative and investment advisor representative with LPL Financial LLC since 2007. Prior to registering with LPL, Mr. Lifshotz was a Financial Advisor with Wachovia Securities, LLC from 2003 to 2007.

Item 3 Disciplinary Information

Registered investment advisor representatives are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Mr. Lifshotz has not been the subject of any material legal or disciplinary proceedings.

Mr. Lifshotz has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Lifshotz has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Lifshotz has not been the subject of any bankruptcy petition.

Item 4 Other Business Activities

Mr. Lifshotz has other business activities that are related and unrelated to LWM Advisory Services, LLC and his role as an Investment Advisor Representative.

Mr. Lifshotz is also a registered representative and investment advisor representative of LPL Financial LLC and may receive commissions and other types of compensation for the sale of securities.

Mr. Lifshotz may also sell insurance and may receive commissions for insurance product sales through various insurance agencies. A list of insurance agencies will be provided upon request.

The potential for the receipt of commissions may give a broker an incentive to recommend investment or insurance products based on the compensation received, rather than on the client's needs. However, your financial advisor may recommend securities and insurance products that he believes are suitable for you. Please direct any questions you may have regarding the compensation your financial advisor receives when recommending a product to your financial advisor. You are under no obligation to purchase investment products or insurance through your financial advisor.

Item 5 Additional Compensation

Mr. Lifshotz may receive economic benefits from persons other than clients in connection with advisory services. Please ask Mr. Lifshotz about whether he receives any of the forms of the following additional compensation:

- (1) Compensation from product sponsors, which may include such items as gifts, valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.
- (2) LPL Financial LLC may pay Mr. Lifshotz bonuses based on production, award stock options to purchase shares of LPL Financial's parent company, LPL Investment Holdings Inc., reimburse fees that Mr. Lifshotz pays to LPL Financial LLC for items such as administrative services, and provide other things of value such as free or reduced-cost marketing materials, or attendance at LPL Financial LLC conferences and events. These types of compensation from LPL Financial LLC may be based on overall business production and/or on the amount of assets serviced. These bonuses may give Mr. Lifshotz an incentive to recommend certain LPL Financial LLC products or services over others. However, Mr. Lifshotz may only recommend a program or service that he believes is suitable for you.
- (3) Mr. Lifshotz may act as a referral agent to third party investment advisor firms and he may receive referral compensation from such investment advisor firms. In such case, you will be provided disclosure about the arrangement and the compensation to be received at the time of the referral.

Item 6 Supervision

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Tony E. DuBose supervises Mr. Lifshotz's activities. He may be reached at (954) 474-7100.

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Neelie Sacharow

LWM Advisory Services, LLC

1250 S. Pine Island Road, Suite 350

Plantation, FL 33324

Phone: (954) 474-7100

Fax: (954) 474-7399

November 20, 2014

This brochure supplement provides information about Neelie Sacharow that supplements LWM Advisory Services, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive LWM Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

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

Neelie Sacharow, CRPC

Item 2 Educational Background and Business Experience

Neelie Sacharow was born in 1953.

Ms. Sacharow attended Point Park College in Pittsburgh, Pennsylvania.

Ms. Sacharow has been an Investment Advisor Representative of LWM Advisory Services, LLC (“Advisor”) since August 2014. She has been a registered representative and investment advisor representative with LPL Financial LLC since 2010. Prior to registering with LPL, Ms. Sacharow was a Financial Advisor with Ameriprise Financial and Riversource Insurance from 2005 to 2010. Ms. Sacharow was also a freelance writer for International Rights, LTD from 2004 to 2010 and a Client Services Representative for NCO Financial Systems in 2004.

Ms. Sacharow is a Chartered Retirement Planning Counselor.

The Chartered Retirement Planning Counselor, CRPC, is a professional designation granted by the College of Financial Planning. It has no prerequisites. To obtain the designation, the individual must complete an 11 module course of study requiring between 90 and 100 hours. Individuals must complete 16 hours of continuing education every two years.

Item 3 Disciplinary Information

Registered investment advisor representatives are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Ms. Sacharow has not been the subject of any material legal or disciplinary proceedings.

Ms. Sacharow has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Ms. Sacharow has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Ms. Sacharow has not been the subject of any bankruptcy petition.

Item 4 Other Business Activities

Ms. Sacharow has other business activities that are related and unrelated to LWM Advisory Services, LLC and her role as an Investment Advisor Representative.

Ms. Sacharow is also a registered representative and investment advisor representative of LPL Financial LLC and may receive commissions and other types of compensation for the sale of securities.

Ms. Sacharow may also sell insurance and may receive commissions for insurance product sales through various insurance agencies. A list of insurance agencies will be provided upon request.

The potential for the receipt of commissions may give a broker an incentive to recommend investment or insurance products based on the compensation received, rather than on the client's needs. However, your financial advisor may recommend securities and insurance products that she believes are suitable for you. Please direct any questions you may have regarding the compensation your financial advisor receives when recommending a product to your financial advisor. You are under no obligation to purchase investment products or insurance through your financial advisor.

Item 5 Additional Compensation

Ms. Sacharow may receive economic benefits from persons other than clients in connection with advisory services. Please ask Ms. Sacharow about whether she receives any of the forms of the following additional compensation:

- (1) Compensation from product sponsors, which may include such items as gifts, valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.
- (2) LPL Financial LLC may pay Ms. Sacharow bonuses based on production, award stock options to purchase shares of LPL Financial's parent company, LPL Investment Holdings Inc., reimburse fees that Ms. Sacharow pays to LPL Financial LLC for items such as administrative services, and provide other things of value such as free or reduced-cost marketing materials, or attendance at LPL Financial LLC conferences and events. These types of compensation from LPL Financial LLC may be based on overall business production and/or on the amount of assets serviced. These bonuses may give Ms. Sacharow an incentive to recommend certain LPL Financial LLC products or services over others. However, Ms. Sacharow may only recommend a program or service that she believes is suitable for you.

- (3) Ms. Sacharow may act as a referral agent to third party investment advisor firms and she may receive referral compensation from such investment advisor firms. In such case, you will be provided disclosure about the arrangement and the compensation to be received at the time of the referral.

Item 6 Supervision

LWM Advisory Services, LLC has policies in place to monitor clients' portfolios on a continuous basis to ensure they are consistent with the clients' investment profile. The level of review is determined by the complexity of the portfolio. Other factors that may trigger review are changes in economic or market conditions, and individual client situations.

Tony E. DuBose supervises Ms. Sacharow's activities. He may be reached at (954) 474-7100.

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Kenneth B. Sandler

LWM Advisory Services, LLC

Main Office:

1250 S. Pine Island Road, Suite 350
Plantation, FL 33324
Phone: (954) 474-7100
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Branch Office

111 N. Pine Island Road, Suite 207
Plantation, FL 33324
Phone: (954) 370-1412
Fax: (954) 364-7003

November 20, 2014

This brochure supplement provides information about Kenneth B. Sandler that supplements LWM Advisory Services, LLC's brochure. You should have received a copy of that brochure. Please contact your Financial Advisor if you did not receive LWM Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kenneth B. Sandler is available on the SEC's website at www.adviserinfo.sec.gov.

Kenneth B. Sandler, CPA

Item 2 Educational Background and Business Experience

Kenneth B. Sandler was born in 1957.

Mr. Sandler received his Bachelor of Arts degree from the University of South Florida in 1980.

Mr. Sandler has been an Investment Advisor Representative of LWM Advisory Services, LLC (“Advisor”) since August 2014. He has been a registered representative and investment advisor representative with LPL Financial LLC since 1999.

Professional Designations

Mr. Sandler is a Certified Public Accountant (“CPA”).

CPAs are licensed and regulated by their state Boards of Accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attestation, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (“CPE”) each year (or 80 hours over a two year period or 120 hours over a three year period).

Item 3 Disciplinary Information

Registered investment advisor representatives are required to disclose specific information related to certain legal or regulatory events that may be material to choosing a financial advisor.

Mr. Sandler has not been the subject of any material legal or disciplinary proceedings.

Mr. Sandler has never been accused or found liable in any arbitration claim alleging damages in excess of \$2,500, involving an investment or an investment-related business or activity; fraud, false statements, or omissions; theft, embezzlement, or other wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Sandler has never paid an award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving an investment or an investment-related business or activity; fraud, false statements or omissions; theft, embezzlement, or other

wrongful taking of property; bribery, forgery, counterfeiting, or extortion; or dishonest, unfair, or unethical practices.

Mr. Sandler has not been the subject of any bankruptcy petition.

Item 4 Other Business Activities

Kenneth Sandler has other business activities that are related and unrelated to LWM Advisory Services, LLC and his role as an Investment Advisor Representative.

Mr. Sandler is also a registered representative and investment advisor representative of LPL Financial LLC and may receive commissions and other types of compensation for the sale of securities.

Mr. Sandler may also sell insurance and may receive commissions for insurance product sales through various insurance agencies. A list of insurance agencies will be provided upon request.

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Mr. Sandler owns Kenneth B. Sandler, PA and New Dawn Dev Intl Corp., which provides accounting, bookkeeping, and taxation related services. Services provided by Kenneth B. Sandler, PA are billed separately according to an engagement letter agreed upon by the client.

Mr. Sandler is engaged in real estate rentals either as a sole proprietor or a member of SCS Real Estate, LLC. Mr. Sandler is also a real estate broker. These activities are not conducted in connection with the Advisor.

Mr. Sandler is an owner of Diamond Girl Investment Corp. a company that he uses to receive his LPL commissions and KGN-Florida, LLC which is a corporation that currently supports no business activities. These activities are not conducted in connection with the Advisor.

Item 5 Additional Compensation

Kenneth B. Sandler may receive economic benefits from persons other than clients in connection with advisory services. Please ask Mr. Sandler about whether he receives any of the forms of the following additional compensation:

- (1) Compensation from product sponsors, which may include such items as gifts, valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products.
- (2) LPL Financial LLC may pay Mr. Sandler bonuses based on production, award stock options to purchase shares of LPL Financial's parent company, LPL Investment Holdings Inc., reimburse fees that Mr. Sandler pays to LPL Financial LLC for items such as administrative services, and provide other things of value such as free or reduced-cost marketing materials, or attendance at LPL Financial LLC conferences and events. These types of compensation from LPL Financial LLC may be based on overall business production and/or on the amount of assets serviced. These bonuses may give Mr. Sandler an incentive to recommend certain LPL Financial LLC products or services over others. However, Mr. Sandler may only recommend a program or service that he believes is suitable for you.
- (3) Mr. Sandler may act as a referral agent to third party investment advisor firms and he may receive referral compensation from such investment advisor firms. In such case, you will be provided disclosure about the arrangement and the compensation to be received at the time of the referral.

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Tony E. DuBose supervises Mr. Sandler's activities. He may be reached at (954) 474-7100.