

Lopez Wealth Management, LLC
AKA Dabareiner Wealth Management Group, LLC

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www.lopezwealth.com

February 24, 2015

**FORM ADV PART 2A
BROCHURE**

This Brochure provides information about the qualifications and business practices of Lopez Wealth Management, LLC ("LWM"). If you have any questions about the contents of this Brochure, please contact our office by phone at 276-628-5910 or 800-838-4370 or by email at dave@wadelopez.com. LWM does business as Dabareiner Wealth Management Group, LLC in Virginia, Tennessee, Delaware, Florida, Georgia, Maryland, North Carolina, New Jersey, Oklahoma, South Carolina, Texas, Wisconsin, West Virginia and the District of Columbia. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

LWM is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Lopez Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes. Currently, our Brochure may be requested by contacting David T. Jones, Chief Compliance Officer of LWM by phone at 276-628-5910 or 800-838-4370, or by email at dave@wadelopez.com. Our Brochure is also available on our web site www.lopezwealth.com. The Brochure will be provided to you free of charge.

Since our last annual updating amendment dated January 23, 2014, we have made the following material changes to our Brochure:

We have amended Item 15 regarding Custody to note that where we have agreed with you to directly debit our fees from your account for the payment of our advisory fees, your independent custodian will do so. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities.

Also, in light of the bill paying services we offer and the ability to have access to client funds and securities through the possession of client log-on information to investment accounts, we are deemed to have custody.

In addition, we have custody of client assets due to the fact that client assets from Third Parties are occasionally inadvertently delivered to our office. In such cases, we will promptly identify client assets that we inadvertently receive; identify the client (or former client) to whom such assets are attributable; promptly forward client assets to our client (or former client) or a qualified custodian, but in no event later than five business days following our receipt of such assets; promptly return to the appropriate Third Party any inadvertently received client assets that we do not forward to our client (or former client) or a qualified custodian but in no event later than five business days following our receipt of such assets; and maintain and preserve appropriate records of all client assets inadvertently received including a written explanation of whether (and if so, when) the client assets were forwarded to our client (or former client) or a qualified custodian, or returned to Third Parties.

We do not have physical custody of any of your funds and/or securities. Those client funds and securities will be held with a bank, broker-dealer or other independent, qualified custodian. We will provide you with notice of the qualified custodian's name, address and the manner in which the funds or securities are maintained. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. You should carefully review account statements for accuracy. The client funds and securities of which we have custody are verified by actual examination at least once during each calendar year, except as provided below, by an independent public accountant without prior notice or announcement. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, please contact us immediately at the telephone number on the cover page of this brochure.

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Item 4 Advisory Business

Lopez Wealth Management, LLC is owned by Lopez Wealth Management Group, LLC. Jonathan Wade Lopez is the sole owner and managing member of Lopez Wealth Management Group, LLC. Mr. Lopez was born in 1963 and received a B.S. in Business Administration from Concord College in 1986. Mr. Lopez began his career in 1987 and became a Certified Financial Planner® in 1994. He has sold securities and insurance products through American Express Financial Advisors (1987-2002), H. Beck, Inc. (2002-2008), DeWaay Financial Network (2008-2012) and Bank Fund Equities, Inc. (2012 - Present).

All individuals that give investment advice on behalf of LWM must have earned a college degree or have substantive investment related experience. In addition, all such individuals shall have attained all required investment related licenses.

We provide advisory services for comprehensive financial planning, targeted financial planning and portfolio management.

We believe that comprehensive financial planning is beneficial for clients that have goals they want to achieve in their life. Planning is specific to each individual client's situation and includes events that are within the client's control and some that are beyond their control. We work with clients to set their goal priorities and develop a plan to help meet those goals. We provide alternatives in the event that goals cannot be met with the parameters used. Comprehensive financial planning services include areas such as retirement, education, insurance, estate planning and taxes. You are under no obligation to follow any recommendations made to them. You may receive advice for one or more areas of financial planning if you choose not to do comprehensive planning.

Financial plans are based on your financial situation at the time we present the plan to you, and on the financial information you provide to us. You must promptly notify us if your financial situation, goals, objectives, or needs change.

Legal or tax advice is not provided, however we may recommend the services of other professionals. As stated above, you are never obligated to act upon any recommendations we make.

We also provide portfolio management services either alone or in conjunction with comprehensive financial planning. You have the option of authorizing us to act with discretion. Our investment advice is tailored to meet our clients' needs and investment objectives. If you retain our firm for portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use the information we gather to develop a strategy using Modern Portfolio Theory that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. We will review each client's investment portfolio at least annually and rebalance it as needed. We will also monitor investments on a regular basis and make or recommend changes if there is a reasonable basis to do so.

If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the advisory agreement you sign with our firm and the appropriate trading authorization forms. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for

your account) by providing our firm with your restrictions and guidelines in writing. If you enter into non-discretionary arrangements with our firm, we must obtain your approval prior to executing any transactions on behalf of your account.

As part of our investment advisory services, we may recommend that you use the services of Dunham & Associates ("Dunham") as an advisory firm in instances where we have a mutual agreement with you that this is a better option for you. We will make this recommendation after gathering information about your financial situation and objectives. In such cases we will recommend that Dunham manage all, or a portion of, your investment portfolio. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: Dunham's performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We will periodically monitor Dunham's performance to ensure its management and investment style remains aligned with your investment goals and objectives.

We do not participate in any *Wrap Fee Programs*.

As of February 17, 2015, we provide continuous management services for \$134,100,000 in client assets on a discretionary basis, and \$23,600,000 in client assets on a non-discretionary basis

Item 5 Fees and Compensation

Fees are subject to negotiation.

Depending on the arrangements made at the inception of the advisory relationship, we may charge either a fixed or an hourly fee for financial planning services. Financial planning fees generally range from \$500 to \$5,000. Hourly fees range from \$150 to \$300 per hour. The fee charged is dependent upon the complexity of the services required and the persons providing the services. Fees may be paid by check or by credit card either before or after services have been delivered to the client depending on the mutual agreement between us and the client. If fees are paid prior to the delivery of services, services must be delivered within a reasonable time frame. The time frame will be agreed to by both parties at the time of engagement. We will not require prepayment of a fee in excess of \$1,200 for services that would not be provided within six months.

Refunds will be paid promptly if the services are unsatisfactory or if the agreement is terminated. You will incur a pro rata charge for services rendered prior to the termination of the agreement. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees. Portfolio management fees range from 0.80% to 1.5% depending on the total assets under management.

We define the specific fees charged in the *Financial Planning and Consulting Agreement* or the *Portfolio Management Agreement*, depending on the type of service provided to the client. You will enter into a written agreement with us prior to receiving services. In our sole discretion, we may charge a lower advisory fee than shown above to some clients. This would be based on various criteria such as for a pre-existing financial planning client, anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with client, etc.

We will deduct our portfolio management fees from client assets, or the client can choose to be billed directly. Our annual portfolio management fee is prorated and paid quarterly. Fees are paid in advance, based on the market value of client assets on the last trading day of the previous quarter. We will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when the following requirements are met:

- You provide our firm with written authorization permitting the fees to be paid directly from your account held by the qualified custodian.
- The qualified custodian agrees to send you a statement, at least quarterly, indicating all amounts dispersed from your account including the amount of the advisory fee paid directly to our firm.

For investments that do not have a readily available market value, we will make every effort to get an accurate, up to date value from the product sponsor or other reliable source. We may calculate our portfolio management fee based on the initial cost of the investment. Clients that terminate the *Portfolio Management Agreement* during a calendar quarter will be charged a prorated fee. They will receive a prompt refund for any prepaid, unearned fees.

You may terminate the portfolio management agreement or the financial planning agreement upon 30 days' written notice to our firm. You will incur a pro rata charge for services rendered prior to the termination of the agreement, which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client.

In addition to our portfolio management fee, clients also incur charges imposed at the mutual fund level such as management fees and other fund expenses. Custodians of client assets may impose additional fees including custodian fees, inactivity fees, transaction fees and fees for providing paper statements. There could be additional fees not listed above.

Persons providing investment advice on behalf of our firm are registered representatives with Bank Fund Equities, Inc. ("BFE"), a securities broker-dealer, and a member of the Financial Industry Regulatory Authority. In their capacity as registered representatives, these persons will receive commission-based compensation in connection with the purchase and sale of securities, including 12(b)-1 fees for the sale of investment company products. Compensation earned by these persons in their capacities as registered representatives is separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. When appropriate, we may recommend the purchase of "no-load" funds. You are under no obligation, contractually or otherwise, to purchase securities products through any person affiliated with our firm.

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Questions that you may have regarding investment recommendations made to you are encouraged. You always have the right to reject our recommendations. You also have the option to purchase recommended investment products through other brokers or agents not affiliated with Lopez Wealth Management, LLC.

Advisory fees paid by the client are not reduced in the event that we receive commissions from a client transaction involving the purchase of an investment.

Lopez Wealth Management, LLC also receives fees from client's accounts that are held at Dunham & Associates (Dunham). Advisory fees are specified in Dunham's *Asset Allocation Program Application*. Our portion of the advisor fee ranges from 1% to 1.25% with an additional 0.25% paid to Dunham. Dunham's fee is payable in accordance with the brochure provided by Dunham and may or may not be negotiable. You should review Dunham's brochure and take into consideration its fees, along with ours, to determine the total amount of fees associated with this program.

Item 6 Performance-Based Fees and Side-By-Side Management

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) at this time.

Item 7 Types of Clients

We provide investment advisory services to individuals, high net worth individuals, corporations, trusts, estates and charitable organizations.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. With that understanding, we place the utmost importance on understanding a client's current situation and future financial goals before providing any recommendations. We will gather important information to understand the clients' financial situation and goals prior to providing any recommendations.

Modern Portfolio Theory is the primary strategy we use for portfolio management. It is a long-term strategy based on an investment time horizon of at least five years. The data input determines an asset mix designed to meet long-term investment goals. The objectives of this strategy are:

- To take a reasonable amount of investment risk and to maximize return at that risk level.
- To maintain a sensible diversification of investment assets.
- To have the ability to meet financial goals in the appropriate time frame.
- To minimize potential tax liabilities.
- To maintain a level of cash reserves in order to meet short-term emergency expenditures.
- To periodically monitor and revise the portfolio as required.

There are no guarantees that a client will meet their goals by relying on Modern Portfolio Theory. Material risks that could negatively impact this strategy include;

- Long-term inflation is greater than assumed.
- Actual portfolio performance is less than expected.
- Other assumptions made will affect the performance of the portfolio.
- Goals and/or your financial situation significantly change - this will result in a modification of the original investment plan, but could negatively affect the ability of reaching initial goals.

We use mutual funds as the primary investment choice for client's investment portfolios. You may lose money by investing in a mutual fund. The likelihood of loss may be greater if the investment is held for a shorter period of time. Risks include the loss of principal which may be due to a number of reasons, depending on the type of fund. Other risks include market risk, non-diversification risk, foreign currency risk and credit risk. This is not an inclusive list of risks. We will provide additional information to you before any investments are made.

Alternative investment choices include Real Estate Investment Trusts (REITs), equipment leasing, notes and limited partnerships. The risks that these investments have in common include lack of liquidity, changes in interest rates, changes in tax laws and regulations, potential conflicts of interest, unfavorable market conditions and many others. Due diligence is performed on each investment and recommendations are made to clients based on their individual situation.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. We do not have any required disclosures under this item.

Item 10 Other Financial Industry Activities and Affiliations

Our parent company, Lopez Wealth Management Group, LLC is the 100% owner of Bank Fund Equities, Inc., Lopez Wealth Direct Brokerage, LLC and Lopez Wealth Insurance Services, LLC.

Bank Fund Equities, Inc. is a registered Broker-Dealer and a member of FINRA/SIPC.

Lopez Wealth Insurance Services, LLC is a licensed insurance agency.

Lopez Wealth Direct Brokerage, LLC is a 70% owner of Hodges Bend Advisor, LLC which is an advisor to a pooled investment vehicle, Vista at Hodges Bend, LLC, a company formed to acquire 91 existing single-family residential lots in Sevier County, Tennessee. Clients of Lopez Wealth Management, LLC that represent in writing that they meet the investment requirements as spelled out in the Private Placement Memorandum may be referred or recommended to invest in Vista at Hodges Bend, LLC. This could create a conflict of interest since Hodges Bend Advisor, LLC will receive a share of the profits after the clients receive their initial capital investment and an 8% preferred return.

In light of the above, Lopez Wealth Management, LLC is under common control with Bank Fund Equities, Inc., Lopez Wealth Direct Brokerage, LLC and Lopez Wealth Insurance Services, LLC.

J. Wade Lopez is a registered representative with Bank Fund Equities, Inc. In this capacity, Mr. Lopez may recommend products offered by BFE as part of your investment portfolio. If clients purchase these products through Mr. Lopez, he will receive the customary commissions in his separate capacity as a registered representative of BFE. Additionally, Mr. Lopez could be eligible to receive incentive awards such as BFE may offer. The receipt of additional compensation may give Mr. Lopez an incentive to recommend investment products based on the compensation received rather than your investment needs. You are under no obligation, contractually or otherwise, to purchase products through any person affiliated with our firm.

J. Wade Lopez has an ownership interest in Lopez Wealth Insurance Services, LLC, a licensed insurance agency. Mr. Lopez is also separately as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Lopez Wealth Insurance Services, LLC and Mr. Lopez for insurance related activities. This presents a conflict of interest because Mr. Lopez may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

J. Wade Lopez currently serves on Dunham's Advisory Board. No compensation is received for their service although expenses incurred related to lodging, meals and travel to attend Advisory Board meetings are paid by Dunham & Associates.

We receive compensation for referring you to Dunham pursuant to a written agreement between us and Dunham. The written agreement describes the activities that we perform and the compensation we will receive and contains an undertaking on our part to perform in accordance with Dunham's instructions. The written agreement requires our investment adviser representatives to provide you with our written disclosure documents as well as Dunham's. The disclosure documents contain the following information:

- The nature of our relationship, including any affiliation between us and Dunham
- A statement that our representatives will be compensated for their services
- The terms of the compensation agreement, including a description of the compensation paid to our investment advisor representative
- Compensation differentials charged to the client above the normal fee charged by Dunham as a result of the cost of obtaining clients by compensating us.

This compensation arrangement presents a conflict of interest because we have a financial incentive to recommend the services of Dunham. You are not obligated, contractually or otherwise, to use the services of any third party money manager we recommend.

Please see Items 4 & 5 above for additional information.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

We have adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended.

Our clients or prospective clients may receive without charge a copy of the firm's Code of Ethics at any time by contacting David T. Jones, Chief Compliance Officer.

We anticipate that, in appropriate circumstances, consistent with clients' investment objectives, we will cause accounts over which we have management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which we, our affiliates and/or clients, directly or indirectly, have a position of interest. Our employees and persons associated with us are required to follow our Code of Ethics. Subject to satisfying this policy and applicable laws, our officers, directors and employees and our affiliates may trade for their own accounts in securities which are recommended to and/or purchased for our clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code, certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of our clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit

employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored to reasonably prevent conflicts of interest between us and our clients.

It is our policy that the firm will not act as a principal for our own account or the account of an affiliated broker-dealer to buy from or sell any security to any client.

Lopez Wealth Direct Brokerage, LLC is a 70% owner of Hodges Bend Advisor, LLC. Hodges Bend Advisor, LLC is the advisor to Vista at Hodges Bend, LLC. Clients of Lopez Wealth Management, LLC that represent in writing that they meet the investment requirements as spelled out in the Private Placement Memorandum may be referred or recommended to invest in Vista at Hodges Bend, LLC.

In addition to ensuring that this investment is suitable for clients, each client will be required to sign an acknowledgment that they understand the conflict of interest involved.

Item 12 Brokerage Practices

Persons providing investment advice on behalf of our firm who are registered representatives of Bank Fund Equities, Inc. are subject to applicable rules that generally restrict them from conducting securities transactions away from Bank Fund Equities, Inc. unless BFE provides the representative with written authorization to do so. Although these individuals are generally limited to conducting securities transactions through BFE, we normally use the brokerage and custodial services of TD Ameritrade and Pershing Advisor Solutions LLC for our advisory clients. BFE is aware of this and has approved this practice. Nevertheless, if transactions are executed through BFE, these individuals (in their separate capacities as registered representatives of BFE) may earn commission-based compensation as result of placing the recommended securities transactions through BFE. This practice presents a conflict of interest because these registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. You may utilize the broker-dealer of your choice and have no obligation to purchase or sell securities through such broker as we recommend. Please see the *Fees and Compensation* section in this brochure for more information on the compensation received by registered representatives who are affiliated with our firm.

We recommend the brokerage services of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC/NFA and Pershing LLC member FINRA/NYSE/SIPC. We believe that these firms provide quality execution services for you at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by TD Ameritrade and Pershing LLC including the value of the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm. In recognition of the value of the services TD Ameritrade and Pershing LLC provide, you may pay higher commissions and/or trading costs than those that may be available elsewhere.

We utilize the services of Pershing Advisor Solutions LLC ("PAS") member FINRA/SIPC which is an affiliate of Pershing LLC. PAS has retained Pershing LLC to provide certain record keeping and operational services for client account(s), which may include execution and settlement of securities transactions, custody of securities and cash balances, and extension of credit on margin transactions, where applicable. PAS has the general responsibility for servicing the transactional activities which occur in client's securities accounts through its own personnel.

We also participate in the TD Ameritrade Institutional program. TD Ameritrade Institutional is a division of TD Ameritrade, Inc. ("TD Ameritrade") member FINRA/SIPC/NFA. TD Ameritrade is an independent and unaffiliated SEC-registered broker-dealer. TD Ameritrade offers to independent investment

advisors services which include custody of securities, trade execution, clearance and settlement of transactions. We receive some benefits from TD Ameritrade through our participation in the program. There is no direct link between our participation in the program and the investment advice we give to our Clients, although we receive economic benefits through our participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving our participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by our related persons. Some of the products and services made available by TD Ameritrade through the program may benefit us but may not benefit our Client accounts. These products or services may assist us in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help us manage and further develop our business enterprise. The benefits received by us or our personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of our fiduciary duties to clients, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of economic benefits by us or our related persons in and of itself creates a potential conflict of interest and may indirectly influence the our choice of TD Ameritrade for custody and brokerage services.

We do not receive soft dollar benefits from any broker-dealer.

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

We routinely require that you direct our firm to execute transactions through TD Ameritrade. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all advisers require their clients to direct brokerage.

Client orders may be aggregated or bunched if there is intent to buy or sell the same equity for multiple clients (this practice is commonly referred to as "block trading"). This would be done to achieve the best execution price and possibly a lower commission rate. No client would be systematically advantaged or disadvantaged by aggregating the orders. In the event of partial execution, shares would be allocated proportionally between client accounts. Our principals will not participate in order aggregation. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion regarding factual and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13 Review of Accounts

David Jones, Chief Compliance Officer of Lopez Wealth Management, LLC will monitor your accounts on a periodic basis and will conduct formal account reviews at least annually, or upon your request. The reviews are designed to ensure the advisory services provided to you, and the portfolio mix, are consistent with your stated investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives.

We will provide you with additional or regular written reports in conjunction with account reviews. Reports we provide to you will contain relevant account and/or market-related information such as an inventory of account holdings and account performance. In addition, you will receive trade confirmations and monthly or quarterly statements from your account custodian(s). We offer to provide clients with updated values of accounts on a quarterly basis that correspond with their advisory billing. On-line access is provided to clients upon their request. We will provide reports to clients on a more frequent basis upon request. These reports will be in hard copy form unless the client requests that we send a report via email.

Your investment adviser representative will review financial plans as needed, depending on the arrangements made with you at the inception of your advisory relationship to ensure that the planning advice is consistent with your current investment needs and objectives. Generally, we will contact you quarterly to determine whether any updates may be needed based on changes in your circumstances. Changed circumstances may include, but are not limited to marriage, divorce, birth, death, inheritance, lawsuit, retirement, job loss, and/or disability, among others. Where warranted, we will provide you with updates to the financial plan in conjunction with the review. We recommend meeting with you at least annually to review and update your plan if needed. Additional reviews will be conducted upon your request. If you implement financial planning advice, you will receive trade confirmations and monthly or quarterly statements from relevant custodians.

Item 14 Client Referrals and Other Compensation

We do not compensate any person or firm for providing client referrals.

As disclosed under the *Fees and Compensation* section in this brochure, persons providing investment advice on behalf of our firm are licensed insurance agents. For information on the conflicts of interest this presents, and how we address these conflicts, please refer to the *Fees and Compensation* section.

Item 15 Custody

Where we have agreed with you to directly debit our fees from your account for the payment of our advisory fees, your independent custodian will do so. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited custody over your funds or securities.

Also, in light of the bill paying services we offer and the ability to have access to client funds and securities through the possession of client log-on information to investment accounts, we are deemed to have custody.

In addition, we have custody of client assets due to the fact that client assets from Third Parties are inadvertently delivered to our office. We will promptly identify client assets that we inadvertently receives; identify the client (or former client) to whom such assets are attributable; promptly forward client assets to our client (or former client) or a qualified custodian, but in no event later than five business days following our receipt of such assets; promptly return to the appropriate Third Party any inadvertently received client assets that we do not forward to our client (or former client) or a qualified custodian but in no event later than five business days following our receipt of such assets; and maintain and preserve appropriate records of all client assets inadvertently received including a written explanation of whether (and if so, when) the client assets were forwarded to our client (or former client) or a qualified custodian, or returned to Third Parties.

We do not have physical custody of any of your funds and/or securities. Those client funds and securities will be held with a bank, broker-dealer or other independent, qualified custodian. We will provide you with notice of the qualified custodian's name, address and the manner in which the funds or securities are maintained. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. You should carefully review account statements for accuracy. The client funds and securities of which we have custody are verified by actual examination at least once during each calendar year, except as provided below, by an independent public accountant without prior notice or announcement. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, please contact us immediately at the telephone number on the cover page of this brochure.

You should compare our statements with the statements from your account custodian(s) to reconcile the information reflected on each statement. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, please contact us immediately at the telephone number on the cover page of this brochure.

Item 16 Investment Discretion

We receive discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold through the execution of the *Portfolio Management Agreement*. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

When selecting securities and determining amounts, we observe the investment policies, limitations and restrictions you may have imposed. For registered investment companies, our authority to trade securities may also be limited by certain federal securities and tax laws that require diversification of investments and favor the holding of investments once made.

Investment guidelines and restrictions must be provided to us in writing.

Item 17 Voting Client Securities

As a matter of firm policy and practice, we do not have any authority to, and do not, vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Wemay provide advice to you if requested regarding the voting of proxies.

Item 18 Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and have not been the subject of a bankruptcy proceeding.

Item 19 Requirements for State-Registered Advisers

We are registered with the United States Securities and Exchange Commission and, therefore, this section is not applicable.

David Jones, CFP®

Lopez Wealth Management, LLC

**955 West Main Street
Abingdon, VA 24210**

Telephone: 276-628-5910

February 24, 2015

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about David Jones that supplements the Lopez Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 276-628-5910 if you did not receive Lopez Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

David Jones

Year of Birth: 1957

Education:

- Tennessee Technological University, BS, Electrical Engineering, 1975-1979

Business Background:

- Lopez Wealth Management, LLC, Investment Adviser Representative & Chief Compliance Officer, 11/2006 - Present
- Lopez & Associates, Investment Adviser Representative & Chief Compliance Officer, 01/2002 - 11/2006
- Lopez Wealth Insurance Services, LLC, Agent, 03/2013 - Present
- Bank Fund Equities, Inc., Registered Representative, 02/2013 - Present
- DeWaay Financial Network, Registered Representative, 11/2008 - 08/2012
- H. Beck, Inc., Registered Representative, 01/2002 - 11/2008
- American Express Financial Advisors, Advisor, 01/1998 - 01/2002

Certifications:

CFP, 2011

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

Mr. David Jones does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Jones is a registered representative with Bank Fund Equities, Inc. ("BFE"). In this capacity, Mr. Jones may recommend products offered by BFE as part of your investment portfolio. If clients purchase these products through Mr. Jones, he will receive the customary commissions in his separate capacity as a registered representative of BFE. Additionally, Mr. Jones could be eligible to receive incentive awards such as BFE may offer (none offered at the present time). The receipt of additional compensation may give Mr. Jones an incentive to recommend investment products based on the compensation received rather than your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lopez Wealth Management, LLC's firm brochure for additional disclosures on this topic. Mr. Jones also serves as the Chief Compliance Officer for BFE and the time spent performing those duties are over and above his normal working hours for Lopez Wealth Management, LLC.

Mr. Jones is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Jones for insurance related activities. This presents a conflict of interest because Mr. Jones may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Mr. Jones does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Investment Adviser Representative & Chief Compliance Officer of Lopez Wealth Management, LLC.

Please refer to the *Other Business Activities* section above for disclosures on Mr. Jones's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lopez Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Both Jonathan Wade Lopez, Principal Director of Lopez Wealth Management, LLC, and David Thomas Jones form investment decisions and recommendations on a joint basis. All investment advisory accounts and financial plans are reviewed by these individuals. You may contact Mr. Jones, Chief Compliance Officer, at 276-623-1593.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lopez Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Jon Dabareiner, ChFC®

Lopez Wealth Management, LLC

**955 West Main Street
Abingdon, VA 24210**

Telephone: 276-628-5910

February 24, 2015

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jon Dabareiner that supplements the Lopez Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 276-628-5910 if you did not receive Lopez Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

Jon Dabareiner

Year of Birth: 1959

Education:

- Morningside College, BA in Business Administration, 1983

Business Background:

- Lopez Wealth Management, LLC, Investment Advisor Representative, 02/2013 - Present
- Ameriprise Financial Services, Inc., Franchise Owner, Private Wealth Advisor 02/1989 - 02/2013
- American Express Financial Advisors, 10/1988 - 10/2009
- IDS Life Insurance Company, 10/1988 - 07/2006

Certifications:

ChFC®, 1992

The CHARTERED FINANCIAL CONSULTANT® has taken eight or more college-level courses on all aspects of financial planning from The American College, a non-profit educator with the highest level of academic accreditation.

The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction.

- Continuing Education - Each ChFC® must also complete a minimum of 30 hours of continuing education every two years and must meet extensive requirements.
- Ethics - Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that ChFC® professionals provide financial planning services at a fiduciary standard of care. This means ChFC® professionals must provide financial planning services in the best interests of their clients.

Item 3 Disciplinary Information

Mr. Dabareiner is required to disclose the facts of any legal or disciplinary events that are material to a client's or prospective client's evaluation of him. On December 1, 2014, Mr. Dabareiner and the Financial Industry Regulatory Authority (FINRA) entered into a Letter of Acceptance Waiver and Consent for alleged violations of certain securities rules. Mr. Dabareiner was fined \$5,000 and suspended for one month from association with any FINRA member. The matter does not affect Mr. Dabareiner's registration as an investment adviser representative of Lopez Wealth Management, LLC. The details on this matter can be found on the IAPD. The IAPD link is www.adviserinfo.sec.gov.

Item 4 Other Business Activities

Mr. Dabareiner is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our advisory firm for advisory services are separate and distinct from the commissions earned by Mr. Dabareiner for insurance related activities. This presents a conflict of interest because Mr. Dabareiner may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Mr. Dabareiner is a member of the board of directors of The Smith Mountain Lake Chamber of Commerce. Mr. Dabareiner does not receive any compensation from such activity and devotes less than 10% of his professional time to this endeavor. Mr. Dabareiner's duties as a member of this advisory board do not create a conflict of interest to his provision of advisory services through Lopez Wealth Management, LLC.

Mr. Dabareiner is a member of the board of directors of The Smith Mountain Lake Boating Association. Mr. Dabareiner does not receive any compensation from such activity and devotes less than 10% of his professional time to this endeavor. Mr. Dabareiner's duties as a member of the board of directors of The Smith Mountain Lake Boating Association do not create a conflict of interest to his provision of advisory services through Lopez Wealth Management, LLC.

Mr. Dabareiner has rental property that provides compensation.

Item 5 Additional Compensation

Jon Dabareiner does not receive any additional compensation beyond that received as an investment adviser representative of Lopez Wealth Management, LLC.

Item 6 Supervision

David Thomas Jones, Chief Compliance Officer, is responsible for supervising the advisory activities of Mr. Dabareiner. David Thomas Jones can be reached at 276-628-5910.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lopez Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

J. Wade Lopez, CFP®

Lopez Wealth Management, LLC

**955 West Main Street
Abingdon, VA 24210**

Telephone: 276-628-5910

February 24, 2015

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about J. Wade Lopez that supplements the Lopez Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 276-628-5910 if you did not receive Lopez Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about J. Wade Lopez is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

J. Wade Lopez

Year of Birth: 1963

Education:

- Concord College, BS, Business Administration, 1983-1986

Business Background:

- Lopez Wealth Management, LLC, Principal Director & Investment Adviser Representative, 11/2006 - Present
- Lopez & Associates, Principal Director & Investment Adviser Representative, 01/2002 - 11/2006
- Lopez Wealth Insurance Services, LLC, Agent, 03/2013 - Present
- Bank Fund Equities, Inc., Registered Representative, 11/2012 - Present
- DeWaay Financial Network, Registered Representative, 11/2008 - 08/2012
- H. Beck, Inc., Registered Representative, 01/2002 - 11/2008
- American Express Financial Advisors, Platinum Advisor, 09/1987 - 01/2002

Certifications:

CFP, 1994

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.

LONG-TERM CARE PROFESSIONAL (LTCP): The LTCP designation is obtained by completing four courses and the examinations for each. Content includes the growing need for long-term care, options for paying for needed care, the underwriting process, planning strategies, the role of government programs, impact of HIPAA, features of long-term care policies and the claim process among many others.

Item 3 Disciplinary Information

Mr. J. Wade Lopez does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

J. Wade Lopez is the owner of Lopez Wealth Management Group, LLC which is the 100% owner of Bank Fund Equities, Inc., Lopez Wealth Direct Brokerage, LLC and Lopez Wealth Insurance Services, LLC. Mr. Lopez devotes less than 10% of his professional time to perform the duties required of him.

Bank Fund Equities, Inc. is a registered Broker-Dealer and a member of FINRA/SIPC.

Lopez Wealth Insurance Services, LLC is a licensed insurance agency.

Lopez Wealth Direct Brokerage, LLC is a 70% owner of Hodges Bend Advisor, LLC which is an advisor to a pooled investment vehicle, Vista at Hodges Bend, LLC, a company formed to acquire 91 existing single-family residential lots in Sevier County, Tennessee. Clients of Lopez Wealth Management, LLC that represent in writing that they meet the investment requirements as spelled out in the Private Placement Memorandum may be referred or recommended to invest in Vista at Hodges Bend, LLC. This could create a conflict of interest since Hodges Bend Advisor, LLC will receive a share of the profits after the clients receive their initial capital investment and an 8% preferred return.

In light of the above, Lopez Wealth Management, LLC is under common control with Bank Fund Equities, Inc., Lopez Wealth Direct Brokerage, LLC and Lopez Wealth Insurance Services, LLC.

J. Wade Lopez has an ownership interest in Lopez Wealth Insurance Services, LLC, a licensed insurance agency. Mr. Lopez is also separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Lopez Wealth Insurance Services, LLC and Mr. Lopez for insurance related activities. This presents a conflict of interest because Mr. Lopez may have an incentive to recommend

insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through Mr. Lopez or any other person affiliated with our firm.

Mr. Lopez is a registered representative with Bank Fund Equities, Inc. ("BFE"). In this capacity, Mr. Lopez may recommend products offered by BFE as part of your investment portfolio. If clients purchase these products through Mr. Lopez, he will receive the customary commissions in his separate capacity as a registered representative of BFE. Additionally, Mr. Lopez could be eligible to receive incentive awards such as BFE may offer (none offered at the present time). The receipt of additional compensation may give Mr. Lopez an incentive to recommend investment products based on the compensation received rather than your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lopez Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Mr. Lopez owns a majority interest in multiple commercial real estate companies, and devotes a limited amount of his time to such businesses each month. Clients of Lopez Wealth Management, LLC will not be solicited to invest in such companies.

Mr. Lopez is a member of the advisory board of Dunham & Associates. Mr. Lopez does not receive any compensation from such activity and devotes less than 10% of his professional time to this endeavor. Mr. Lopez's duties as a member of the advisory board of Dunham do not create a conflict of interest to his provision of advisory services through Lopez Wealth Management, LLC.

Item 5 Additional Compensation

Mr. Lopez does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Investment Adviser Representative of Lopez Wealth Management, LLC.

Please refer to the *Other Business Activities* section above for disclosures on Mr. Lopez's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lopez Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Mr. Lopez, Principal Director of Lopez Wealth Management, LLC, and David Thomas Jones, Chief Compliance Officer, form investment decisions and recommendations on a joint basis. All investment advisory accounts and financial plans are reviewed by these individuals. You may contact Mr. Jones, Chief Compliance Officer, at 276-623-1593.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lopez Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

Jon Weatherly

Lopez Wealth Management, LLC

**955 West Main Street
Abingdon, VA 24210**

Telephone: 276-628-5910

February 24, 2015

**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Jon Weatherly that supplements the Lopez Wealth Management, LLC brochure. You should have received a copy of that brochure. Contact us at 276-628-5910 if you did not receive Lopez Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

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

Item 2 Educational Background and Business Experience

Jon Weatherly

Year of Birth: 1981

Education:

- Tennessee Technological University, BS Business Administration, 2000 - 2004

Business Background:

- Lopez Wealth Management, LLC, Investment Adviser Representative, 11/2006 - Present
- Lopez & Associates, Investment Adviser Representative, 06/2004 - 11/2006
- Lopez Wealth Insurance Services, LLC, Agent, 03/2013 - Present
- Bank Fund Equities, Inc., Registered Representative, 02/2013 - Present
- DeWaay Financial Network, Registered Representative, 11/2008 - 08/2012
- H. Beck, Inc., Registered Representative, 06/2004 - 11/2008

Item 3 Disciplinary Information

Mr. Jon Weatherly does not have any reportable disciplinary disclosure.

Item 4 Other Business Activities

Mr. Weatherly is a registered representative with Bank Fund Equities, Inc. ("BFE"). In this capacity, Mr. Weatherly may recommend products offered by BFE as part of your investment portfolio. If clients purchase these products through Mr. Weatherly, he will receive the customary commissions in his separate capacity as a registered representative of BFE. Additionally, Mr. Weatherly could be eligible to receive incentive awards such as BFE may offer (none offered at the present time). The receipt of additional compensation may give Mr. Weatherly an incentive to recommend investment products based on the compensation received rather than your investment needs. Please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lopez Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Mr. Weatherly is separately licensed as an independent insurance agent. In this capacity, he can effect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Lopez for insurance related activities. This presents a conflict of interest because Mr. Lopez may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Mr. Weatherly does not receive any additional compensation for providing advisory services beyond that received as a result of his capacity as Investment Adviser Representative of Lopez Wealth Management, LLC.

Please refer to the *Other Business Activities* section above for disclosures on Mr. Weatherly's receipt of additional compensation as a result of his activities as a licensed insurance agent.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of Lopez Wealth Management, LLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

David Thomas Jones, Chief Compliance Officer, is responsible for supervising the advisory activities of Jonathan Robert Weatherly. David Thomas Jones can be reached at 276-628-5910.

In the supervision of our associated persons, advice provided is limited based on the restrictions set by Lopez Wealth Management, LLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.