

**Form ADV Part 2B Brochure Supplement  
February 2015**

Thomas Robert Chernesky



**Wealth Management**

110 S Wynstone Park Drive, Suite 103  
North Barrington, IL 60010  
847-991-1099  
CRD#165901  
[www.cafginc.com](http://www.cafginc.com)

Firm Contact:  
John Dorn  
Chief Compliance Officer

This brochure supplement provides information about Mr. Chernesky, and supplements the CAFG Wealth Management, Inc. brochure. You should have received a copy of that brochure. If you did not receive a CAFG Wealth Management, Inc. brochure, or have any questions about the contents of this brochure supplement, please contact us at 847-991-1099 or via e-mail at [john@cafginc.com](mailto:john@cafginc.com). Additional information about CAFG Wealth Management, Inc. and Mr. Chernesky is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Education Background & Business Experience

Thomas Robert Chernesky is the President of CAFG Wealth Management, Inc. ("CAFG"). He is also the sole officer, director and shareholder of CAFG. Mr. Chernesky was born in 1964.

### Education

1986: St. Norbert College; Bachelor Degree in Business Administration

### Business Experience

10/2005 – Present	CAFG Wealth Management, Inc; President & Investment Advisor
05/1997 – 01/2013	LPL Financial, LLC; Registered Representative & Investment Advisor
09/1988 – 05/1997	AMEX Financial Advisors; Registered Representative & Investment Advisor
03/1988 – 09/1988	Robert T. Chernesky & Associates; Sales & Marketing
08/1986 – 03/1988	John Nuveen Inc; Sales Support

### Professional Designations & Licenses

1990: Certified Financial Planner (CFP®)

CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam (administered in 10 hours over a 2 day period) and agreeing to be bound by the CFP board's standard of professional conduct. As a prerequisite the IAR must have a bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the standards of professional conduct.

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

Mr. Chernesky does not have any outside business activities to report.

## Item 5: Additional Compensation

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

## **Item 6: Supervision**

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

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John Patrick Dorn



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Firm Contact:  
Thomas Chernesky  
President

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## Item 2: Education Background & Business Experience

John Patrick Dorn is a Wealth Manager Specialist for CAFG Wealth Management, Inc. ("CAFG"). Mr. Dorn was born in 1969.

### Education

1995: Roosevelt University; Bachelor of Science; Accounting

### Business Experience

08/2013 – Present	Chief Compliance Officer & Financial Planning Analyst/Risk Management Specialist
09/2005 – 07/2013	Idex Corporation; Senior Manager of Accounting
12/2004 – 08/2005	Terlato Wine Group; Accounting Supervisor
07/2002 – 11/2004	Bio-Logic Systems Corp; Senior Corporate Accountant

### Exams and Professional Designations

Mr. Dorn is a Certified Public Accountant (CPA). CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, all American Institute of Certified Public Accountants (AICPA) members<sup>1</sup> are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

Mr. Dorn is a tax preparer operating seasonally for tax planning and preparation. This business is non-investment related and consumes 0% of Mr. Dorn's time during trading hours.

## Item 5: Additional Compensation

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

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<sup>1</sup> This description represents the requirements as of 1/1/2011. It is the responsibility of the adviser to disclose the qualifications in place when he or she attained the credential.

## **Item 6: Supervision**

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

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Stephen Todd MacTavish



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Firm Contact:  
John Dorn  
Chief Compliance Officer

This brochure supplement provides information about Mr. MacTavish, and supplements the CAFG Wealth Management, Inc. brochure. You should have received a copy of that brochure. If you did not receive a CAFG Wealth Management, Inc. brochure, or have any questions about the contents of this brochure supplement, please contact us at 847-991-1099 or via e-mail at [john@cafinc.com](mailto:john@cafinc.com). Additional information about CAFG Wealth Management, Inc. and Mr. MacTavish is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2: Education Background & Business Experience

Stephen Todd MacTavish is a Financial Planning Analyst/Risk Management Specialist for CAFG Wealth Management, Inc. ("CAFG"). Mr. MacTavish was born in 1964.

### Education

1983 - 1985: Illinois Wesleyan University

### Business Experience

01/2013 – Present	Purshe Kaplan Sterling Investments, Inc; Registered Representative
01/2006 – Present	CAFG Wealth Management, Inc.; Financial Planning Analyst/Risk Management Specialist
01/2002 – 01/2013	LPL Financial LLC; Registered Representative & Investment Advisor

## Item 3: Disciplinary Information

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

## Item 4: Other Business Activities

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

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

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

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



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

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

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

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

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

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#### **Item 6: Supervision**

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