

UniWealth Advisors, Inc.

7991 S.W. 186 Street

Cutler Bay FL 33157

(305)253-9333

August 2015

This Brochure provides information about the qualifications and business practices of **Uniwealth Advisors, Inc.** If you have any questions about the contents of this Brochure, please contact us at (305)253-9333 or e-mail us at [s.fanfani@uniwealth.com](mailto:s.fanfani@uniwealth.com).

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.

**Uniwealth Advisors, Inc.** 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 **Uniwealth Advisors, Inc.** also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

On July 28, 2010, the United State Securities and Exchange Commission published “Amendments to Form ADV” which amends the disclosure document that we provide to clients as required by SEC Rules. This Brochure dated March 2015 is a new document prepared according to the SEC new requirements and rules. As such, this Document is materially different in structure and requires certain new information that our previous brochure did not require.

In the past we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting Mr. Stefano Fanfani, President at (305)253-9333 or [s.fanfani@uniwealth.com](mailto:s.fanfani@uniwealth.com).

Additional information about “Uniwealth Advisors, Inc.” is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site also provides information about any persons affiliated with Uniwealth Advisors, Inc. who are registered, or are required to be registered, as investment adviser representatives of Uniwealth Advisors, Inc.

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#### **Item 4 – Advisory Business**

*Uniwealth Advisors, Inc. will provide investment advisory and asset allocation services. This advice is not to be considered legal or tax advice and the client is instructed to consult an attorney, an accountant or CPA to inform themselves as to the impact of the investment advice provided. The basic financial planning provided is free of charge as part of the investment advisory process and will provide the investment objectives and risk parameters of the client.*

*Uniwealth Advisors, Inc has been in business since May 2003 and has been registered with the SEC since March 2006*

*Mr. Stefano Fanfani, President and Owner of Uniwealth Advisors, Inc. has been involved in the securities business since 1986.*

*Uniwealth Advisors, Inc. manages clients portfolios with a mix of publicly traded stocks, Exchange Traded Funds, closed-end mutual funds, and bonds. We do not use open-end mutual funds. Uniwealth Advisors, Inc. is able to tailor its services to the individual needs of clients, and will accept restrictions imposed by clients on certain types of securities.*

*Uniwealth Advisors, Inc. manages assets both in a non-discretionary and discretionary basis. As of January 2015, Uniwealth Advisors, Inc manages:*

*\$ 154,807,171 in non-discretionary assets*

*\$ 3,841,730 in discretionary assets*

#### **Item 5 – Fees and Compensation**

*Uniwealth Advisors, Inc. will charge for the management of the investment portfolios fees based on a percentage of the value of the assets under management.*

*The maximum fee will be 2% (Two percent).*

*All fees are subject to negotiation.*

The specific manner in which fees are charged by [Uniwealth Advisors, Inc.](#) is established in a client's written agreement with [Uniwealth Advisors, Inc.](#) [Uniwealth Advisors, Inc.](#) will generally bill its fees on a quarterly basis. Clients will be billed in arrears each calendar quarter. Clients may elect to be billed directly for fees or to authorize [Uniwealth Advisors, Inc.](#) to directly debit fees from client accounts. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

[Uniwealth Advisors, Inc.](#)'s fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to [Uniwealth Advisors, Inc.](#)'s fee, and [Uniwealth Advisors, Inc.](#) shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that [Uniwealth Advisors, Inc.](#) considers in selecting or recommending broker-dealers for *client* transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

## **Item 6 – Performance-Based Fees and Side-By-Side Management**

[Uniwealth Advisors, Inc.](#) does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

## Item 7 – Types of Clients

Uniwealth Advisors, Inc. provides portfolio management services to individuals, high net worth individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, municipalities, trust programs, and other U.S. and international institutions.

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

Uniwealth Advisors, Inc. provides portfolio management using fundamental analysis to comb through the investment opportunities and technical analysis to provide the entry and exit points for the securities that are chosen. We believe in the power of dividend investing, and thus we craft portfolios that will pay a reliable stream of income. We search for businesses that are fundamentally sound and that will be able to generate cash flow even during uncertain times. Uniwealth Advisors, Inc. will from time to time include in portfolios non dividend paying securities in the portfolios we manage. These securities will have exhibited superior growth characteristics and generally have a leading position in its sector.

The risks associated with dividend investing are:

- a) Reduction of the dividend rate
- b) Elimination of the dividend
- c) Sustainability of the dividend
- d) Changes in interest rate environment
- e) General market risks

“Investing in securities involves risk of loss that clients should be prepared to bear.”

## Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of [Uniwealth Advisors, Inc.](#) or the integrity of [Uniwealth Advisors, Inc.](#)'s management.

a) [Uniwealth Advisors, Inc.](#) is subject to a lawsuit received on March 7, 2014 by a non customer corporation alleging fraud and breach of fiduciary duties. A settlement was reached on July 31, 2015 resulting in a voluntary dismissal of the lawsuit.

b) Mr. Stefano Fanfani was subject to a customer complaint dated 6/28/2002 which has been resolved with no actions taken.

Mr. Stefano Fanfani is subject to a lawsuit received on March 7, 2014 by a non customer corporation alleging fraud and breach of fiduciary duties. A settlement was reached on July 31, 2015 resulting in a voluntary dismissal of the lawsuit. Mr. Fanfani agreed to a payment in the amount of \$120,000.00 to settle the lawsuit without admitting or denying the allegations.

## Item 10 – Other Financial Industry Activities and Affiliations

Related persons of [Uniwealth Advisors, Inc.](#) may have securities licenses which may be registered with broker-dealers which are members of FINRA and SIPC. Presently, Mr. Stefano Fanfani is a registered representative with Portfolio Resources Group, Inc. a registered broker-dealer.

No related person of [Uniwealth Advisors, Inc.](#) has any other type of interest directly or indirectly with these broker-dealers. These licenses are held to provide the necessary services that clients might need, which would require a securities license. The clients are under no obligation to purchase or sell securities through these related persons.

[Uniwealth Advisors, Inc.](#) will let the client choose the broker-dealer where to open the investment advisory accounts.

[Uniwealth Advisors, Inc.](#) may recommend broker-dealers where they have made arrangements for fee based accounts. [Uniwealth Advisors, Inc.](#) has made arrangements with Portfolio Resources Group, Inc to provide brokerage and

custodial services with their clearing services. [Uniwealth Advisors, Inc](#) or any related person will not receive any compensation directly or indirectly from these transactions or from any other cost or fees charged by the broker-dealer to the clients such as maintenance fees or custodial fees.

## **Item 11 – Code of Ethics**

[Uniwealth Advisors, Inc.](#) has 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 significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at [Uniwealth Advisors, Inc.](#) must acknowledge the terms of the Code of Ethics annually, or as amended.

[Uniwealth Advisors, Inc.](#) anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which [Uniwealth Advisors, Inc.](#) has management authority to effect, and will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which [Uniwealth Advisors, Inc.](#) its affiliates and/or clients, directly or indirectly, have a position of interest. [Uniwealth Advisors, Inc.](#)'s employees and persons associated with [Uniwealth Advisors, Inc.](#) are required to follow [Uniwealth Advisors, Inc.](#)'s Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of [Uniwealth Advisors, Inc.](#) and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for [Uniwealth Advisors, Inc.](#)'s clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of [Uniwealth Advisors, Inc.](#) will not interfere with (i) making decisions in the best interest of advisory 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 [Uniwealth Advisors, Inc.](#)'s 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 under the Code of Ethics, and to reasonably prevent conflicts of interest between [Uniwealth Advisors, Inc.](#) and its clients.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with [Uniwealth Advisors, Inc.](#)'s obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. [Uniwealth Advisors, Inc.](#) will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

[Uniwealth Advisors, Inc.](#)'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Mr. Stefano Fanfani.

It is [Uniwealth Advisors, Inc.](#)'s policy that the firm will not affect any principal or agency cross securities transactions for client accounts. [Uniwealth Advisors, Inc.](#) will not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

## **Item 12 – Brokerage Practices**

[Uniwealth Advisors, Inc.](#) does not receive soft dollar benefits from any broker-dealer or other entity.

Uniwealth Advisors, Inc. does not have the authority to determine, without the clients specific written consent, the broker-dealer to be used or the commission rate paid.

### **Item 13 – Review of Accounts**

The securities in the accounts and the general market conditions are monitored in a continuous basis by Mr. Stefano Fanfani for any factor that may affect the performance of the security or the portfolio. Mr. Stefano Fanfani reviews the individual securities in the portfolios and the market conditions to determine if any changes shall be made to the portfolios. All accounts undergo a review at least quarterly. In addition, all clients will have a review of their asset allocation, risk profile, financial conditions and goals. These reviews, will determine if any changes should be made to the asset allocation and the type of portfolio the client is invested in.

The custodial and/or broker-dealer will provide to the client a statement, usually monthly but not less than quarterly. In addition Uniwealth Advisors, Inc. will provide a quarterly review of the client's account(s) with the appropriate comparisons.

### **Item 14 – Client Referrals and Other Compensation**

Uniwealth Advisors, Inc. does not compensate any non related person for Client referrals.

### **Item 15 – Custody**

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. Uniwealth Advisors, Inc. urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

## Item 16 – Investment Discretion

Uniwealth Advisors, Inc. usually receives 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. 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, Uniwealth Advisors, Inc. observes the investment policies, limitations and restrictions of the clients for which it advises. For registered investment companies, Uniwealth Advisors, Inc.'s 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 Uniwealth Advisors, Inc. in writing.

## Item 17 – Voting *Client* Securities

As a matter of firm policy and practice, Uniwealth Advisors, Inc. does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Uniwealth Advisors, Inc. may provide advice to clients regarding the clients' 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 Uniwealth Advisors, Inc.'s financial condition. Uniwealth Advisors, Inc. has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of a bankruptcy proceeding.

**Item 1- Cover Page**

**STEFANO FANFANI**

**Uniwealth Advisors, Inc.**

**7991 SW 186 Street, Cutler Bay, FL, 33157**

**(305) 253-9333**

**October 1, 2012**

**This Brochure Supplement provides information about Mr. Stefano Fanfani that supplements the Uniwealth Advisors, Inc. Brochure. You should have received a copy of that Brochure. Please contact Mr. Stefano Fanfani if you did not receive Uniwealth Advisors, Inc.'s Brochure or if you have any questions about the contents of this supplement.**

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

## **Item 2- Educational Background and Business Experience**

Mr. Stefano Fanfani, age 59, received a BS in Civil Engineering from Northeastern University (Boston, Mass) in 1979.

Mr. Stefano Fanfani holds the following licenses:

Series 65, Investment Adviser  
Series 63, Uniform Securities State Law  
Series 7, General Securities Representative  
Series 55, Limited Equity Trader  
Series 4, Registered Option Principal  
Series 24, General Securities Principal

Mr. Stefano Fanfani has been employed by Uniwealth Advisors, Inc since 2003.  
Mr. Stefano Fanfani has been an Independent Consultant with Portfolio Resources Group, Inc. since 2002.

## **Item 3- Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

Mr. Stefano Fanfani was subject to a customer complaint dated 6/28/2002 which has been resolved with no action taken.

Mr. Stefano Fanfani is subject to a lawsuit received on March 7, 2014 by a non customer corporation alleging fraud and breach of fiduciary duties. A settlement was reached on July 31, 2015 resulting in a voluntary dismissal of the lawsuit. Mr. Fanfani agreed to a payment in the amount of \$120,000.00 to settle the lawsuit without admitting or denying the allegations.

## **Item 4- Other Business Activities**

Mr. Stefano Fanfani is an Independent Consultant with Portfolio Resources Group, Inc. where he engages in securities related business with customers that are not clients of Uniwealth Advisors, Inc. There are no material conflicts of interest with clients of either business.

## **Item 5- Additional Compensation**

Mr. Stefano Fanfani does not receive any additional compensation from any source.