

**Item 1 – Cover Page**

# **Form ADV Part 2A Brochure**

**Wheaton Wealth Partners, LLC**

**316 W. Roosevelt Road, Suite 100**

**Wheaton, Illinois 60187**

**(630) 221-9222**

**www.WheatonWealth.com**

**March 13, 2015**

This brochure provides information about the qualifications and business practices of Wheaton Wealth Partners, LLC (hereinafter “WWP”). If you have any questions about the contents of this brochure, please contact John R. Dragstrem at (630) 221-9222. 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. Additional information about Wheaton Wealth Partners, LLC is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Wheaton Wealth Partners, LLC is a registered investment adviser. Registration as an investment adviser does not imply any level of skill or training.

## **Item 2 - Material Changes**

This Brochure, dated March 13, 2015, is an update to WWP's previously published annual update Brochure.

Since the filing of the firm's last annual update Brochure dated March 07, 2014, , we have made various minor updates and other changes to the Brochure.

In several sections, we made updates related to our move from SEC to Illinois regulatory jurisdiction.

No other material changes have been made.

Pursuant to regulatory requirements, we will deliver to you a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (630) 221-9222.

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## **Item 4 - Advisory Business**

Wheaton Wealth Partners, LLC (CRD # 153638) (WWP) is registered as an investment adviser with the state of Illinois. WWP is based in Illinois and is organized as a limited liability company under the laws of the State of Illinois. The firm has been in business since 2010 and currently has 5 employees.

WWP's principal office and place of business is located at 316 W. Roosevelt, Suite 100, Wheaton, Illinois 60187. Regular business hours are from 8:00am to 4:00pm Monday through Friday. The firm can be contacted by phone at (630) 221-9222 and by fax at (888) 580-1687.

John R. Dragstrem, Heather M. Coulter, Robert K. O'Dell, and John G. Finley are principal owners of WWP.

This Disclosure Brochure describes the business of WWP. Certain sections may also include information about certain Supervised Persons and their activities. Supervised Persons are any of WWP's officers, partners, directors (or other persons occupying a similar status or performing similar functions), employees, or any other person, who provides investment advice on WWP's behalf and is subject to WWP's supervision or control.

WWP provides financial planning and wealth management services generally as a comprehensive, integrated package, but is also able to provide either service on a stand-alone basis.

### **Financial Planning Services**

WWP is able to provide its clients with a broad range of investment and non-investment financial planning services, either on an ongoing or project basis.

Financial planning service may address areas such as cash flow, tax planning, insurance analysis, estate planning, stock options, education funding, special needs planning, charitable planning, business succession, and goal planning.

In performing its services, WWP will rely on information provided by the client or the client's other professionals (e.g., attorney, accountant, etc.). WWP may recommend the services of the firm, its Supervised Persons, and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if WWP recommends its own services. However, the client is under no obligation to act upon any of the recommendations made by WWP under a financial planning engagement or to engage the services of any such recommended professional, including WWP itself. Clients are advised that it remains their responsibility to promptly notify WWP if there is ever any change in their financial situation or

investment objectives for the purpose of reviewing, evaluating, or revising WWP's previous recommendations and/or services.

### **Wealth Management Services**

Clients can engage WWP to manage all or a portion of their assets on a discretionary or non-discretionary basis.

WWP primarily allocates clients' wealth management assets among mutual funds, exchange traded funds ("ETFs"), and Independent Managers (as defined below). WWP may also include individual debt and equity securities and/or options in accordance with the investment objectives of the client, and may occasionally provide advice about other types of investments held in clients' portfolios.

Additionally, WWP may render non-discretionary investment management or advisory services to clients relative to variable life/annuity products that they may own, their individual employer-sponsored retirement plans, and/or 529 plans or other products that may not be held by the client's primary custodian. In so doing, WWP either directs or recommends the allocation of client assets among the various investment options that are available within the applicable product, plan, participant account, etc. Client assets are maintained at the specific insurance company or custodian designated by the product.

Clients are advised to promptly notify WWP if there are changes in their financial situation or investment objectives or if they wish to impose any reasonable restrictions upon WWP's management services.

### **Use of Independent Managers**

As mentioned above, WWP may recommend that certain clients authorize the active discretionary management of a portion of their assets by certain independent investment manager(s) ("Independent Manager(s)"), consistent with the stated investment objectives of the client. The terms and conditions under which the client engages an Independent Manager are set forth in written agreements between the applicable parties. WWP provides advice relative to the discretionary and/or non-discretionary selection of Independent Managers, and also monitors and reviews account performance and consistency with a client's investment objectives. WWP may retain the discretion to hire or terminate certain Independent Managers on behalf of clients, but does not contract directly with Independent Managers on a sub-advisory basis. All Independent Managers contract directly with the client.

When recommending or selecting an Independent Manager for a client, WWP reviews information about the Independent Manager (such as its disclosure brochure and/or material supplied by the Independent Manager or independent third parties) in order to assess the Independent Manager's investment strategies, past performance and risk results to the extent

available. Factors that WWP considers in recommending or selecting an Independent Manager include compatibility with the client's stated investment objectives, management style, performance, reputation, financial strength, reporting, pricing, and research.

In addition to WWP's disclosure brochure, a client will also receive the disclosure brochure of any applicable Independent Manager either directly from the Independent Manager or from WWP.

As of February 28, 2015, WWP managed approximately \$77,700,000 in assets, all of which was managed on a discretionary basis.

## **Item 5 - Fees and Compensation**

WWP offers its services on a non-commission, fee only basis, which may include hourly and/or fixed fees as well as fees based upon assets under management. Services may be purchased as a comprehensive package or on a "stand alone" basis.

### **Comprehensive Financial Planning/Investment Management Packaged Fees**

For those clients receiving comprehensive financial planning and wealth management services, WWP generally charges a one-time initial assessment fee followed by an ongoing fee.

#### ***Initial Assessment Fee***

Clients are charged a one-time fixed fee for an initial assessment that includes a current cash flow analysis, a current net worth analysis, and a DOS analysis (Dangers, Opportunities and Strengths). The fixed fee is based on the client's total net worth according to the schedule below.

<u>Net Worth</u>	<u>Initial Assessment Fee</u>
Under \$5M	\$3,000
\$5M - \$10M	\$4,500
Over \$10M	Negotiable

Prior to engaging WWP to provide an initial assessment, a client is required to enter into a written letter of agreement with WWP setting forth the terms and conditions of the initial

engagement. Generally, WWP requires payment of the initial assessment fee upon entering the written agreement.

### ***Ongoing Fee***

Upon completion of the initial assessment, clients may engage WWP to provide ongoing comprehensive financial planning and investment management services according to one of two available fee options.

#### **Option 1 – Net Worth Retainer**

Under this fee option, clients are charged a comprehensive retainer fee for ongoing financial planning and investment management services.

The retainer fee is based on the client's total net worth and net income according to the schedule below, with a minimum annual fee of \$8,000. Fees are initially determined based on net worth and net income at the time of the "Initial Assessment", and then reset every two years thereafter.

#### **Retainer Fee**

1% of Federal Adjusted Gross Income, plus

0.50% of the first \$2M of net worth, plus

0.30% of the next \$3M of net worth, plus

0.10% of net worth over \$5M

#### **Option 2 – Hourly/AUM**

Under this fee option, clients are charged both an hourly fee for financial planning services and an asset based fee for investment management services.

The hourly financial planning fee is based on the number of hours needed according to the hourly rated below, and is charged monthly in arrears.

- \$350 for Lead Financial Planner and Senior Financial Analyst
- \$250 for Senior Financial Planner and Financial Analyst
- \$150 for Assistant Financial Planner
- \$100 for Administrative Personnel
- Senior Financial Analyst and Financial Analyst compensation is waived for portfolios we manage.

The asset based investment management fee is based on the total assets under management according to the schedule below. WWP's investment management fee is exclusive of, and in

addition to brokerage commissions, transaction fees, and other related costs and expenses which may be charged to or incurred by the client from or by outside parties.

WWP's investment management fee is calculated and charged quarterly in arrears based on the average daily balance in the account for the quarter and is prorated for partial quarters.

The current annual fees for investment management services are as follows:

<u>Assets Under Management</u>	<u>Investment Management (% of assets under management)</u>
First \$1,000,000	0.90%
Next \$1,000,000	0.70%
Next \$3,000,000	0.50%
Next \$5,000,000	0.30%
Above \$10,000,000	Negotiated

#### **Financial Planning Fees (Without Investment Management)**

For clients who engage WWP for a one-time financial planning project, WWP may charge a fixed fee and/or hourly fee for financial planning. WWP's hourly fees are generally charged at the following rates, but fees may be negotiable in some instances.

- \$350 for Lead Financial Planner and Senior Financial Analyst
- \$250 for Senior Financial Planner and Financial Analyst
- \$150 for Assistant Financial Planner
- \$100 for Administrative Personnel
- Senior Financial Analyst and Financial Analyst compensation is waived for portfolios we manage.

If the client engages WWP for additional investment advisory services, WWP may at its discretion offset all or a portion of its fees for those additional services by the amount paid for the financial planning services.

Prior to engaging WWP to provide financial planning services, a client is required to enter into a written agreement with WWP setting forth the terms and conditions of the engagement. Generally, WWP requires one-half of the financial planning fee (estimated hourly or fixed) payable upon entering the written agreement. The balance is generally due upon delivery of the financial plan or upon completion of the agreed upon services.



### **Other Fee Related Information**

WWP, in its sole discretion, may agree to charge a lower fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, pre-existing client, pro bono activities, etc.). WWP may also provide certain pre-existing “legacy clients with services according to previously published fee arrangements.

Clients may incur certain charges, including custodial fees, charges imposed directly by a mutual fund or ETF in the account, 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. Such charges, fees and commissions are exclusive of and in addition to WWP’s fee.

WWP does not receive any form of direct or indirect compensation from the Independent Managers in which it recommends to clients, nor does the firm have a sub-advisory relationship with any such Independent Manager. The investment management fees charged by the designated Independent Managers, together with the fees charged by the corresponding designated broker-dealer/custodian of the client’s assets, are exclusive of, and in addition to, WWP’s investment advisory fee set forth above.

Clients may instruct their custodian in writing to debit fees and to directly remit to WWP or the Independent Managers. Financial Institutions will be expected to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees if any paid directly to WWP.

### ***Transferred Securities***

Additions to an account may be in cash or securities provided that WWP reserves the right to liquidate any transferred securities or decline to accept particular securities into a client’s account. Clients should consult with WWP in advance about the options and ramifications of transferring securities. Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

## **Item 6 - Performance-Based Fees and Side-by-Side Management**

Performance-based fees are fees which are based upon a share of capital gains on or capital appreciation of the assets of a client. WWP does not charge performance-based fees, and

consequently does not simultaneously manage performance based and non performance based accounts.

## **Item 7 - Types of Clients**

WWP provides services to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and business entities.

As a condition for starting and maintaining a relationship, WWP generally imposes a minimum portfolio size of \$250,000, but may accept smaller clients at its sole discretion. WWP may aggregate the portfolios of family members to meet the minimum portfolio size.

Additionally, certain Independent Managers may impose more restrictive account requirements and or different billing practices than WWP. In such instances, WWP may alter its corresponding account requirements and/or billing practices to be consistent with those of the Independent Managers.

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

### **Methods of Analysis and Investment Strategies**

WWP believes that in order to appropriately recommend an investment strategy to a client, it must first understand a client's risk profile, time horizon, tax situation and need for liquidity. After which, a strategy can be implemented and adjusted to meet these factors. The implementation of a strategy generally includes the following functions.

*Assessment of Risk:* WWP believes it is crucial to understand a client's willingness and ability to take risk, and measures this by conducting a two-phase method of risk profiling prior to beginning any asset allocation or making any investment recommendations. The first phase of this process is weighing risk tolerance, which is done using a psychometric survey. WWP then compares and contrasts the client's risk assessment against their current asset allocation. Once this comparison is completed, the second phase of the process assesses the client's capacity for risk through detailed cash flow analysis. WWP believes a client should not take unnecessary risk in order to meet their annual budget. In crafting a detailed cash flow, WWP uses what it considers to be conservative assumptions on rates of return, inflation and expenses. For example, WWP will not advise placing more assets in risky asset classes if a client is targeted to

be able to meet their current and future budgeted expenses with a conservative investment return assumption.

*Recommendation of Asset Allocation:* WWP reviews with the client the results of the risk tolerance analysis pointing out potential concerns. WWP then recommends what it feels is an appropriate asset allocation for all of the client's investable assets. WWP believes that overall asset allocation, rather than security selection, is the primary determinant of a client's long term investment success.

*Selection of Assets and Investment Managers:* Once a client and WWP finalize an asset allocation, WWP recommends specific investment strategies, which may involve active or passive management by WWP, and may include the use of one or more Independent Managers, based on the client's risk profile and financial objectives. Independent Managers selected may vary in strategies, and may include long quantitative equity managers, fixed income specialists, tactical managers, and/or specialty managers, such as covered called strategies. WWP then periodically monitors the investment manager's process, total return and investment discipline.

*Managing Taxes:* In conjunction with recommending asset allocation and selecting of the investments, WWP seeks to optimize tax efficiency by use of tax deferred and tax free accounts where applicable in order to help minimize tax liability.

### **Use of Mutual Funds and Exchange Traded Funds (ETFs)**

An investment in a mutual fund or ETF involves various risks, including market risk, interest rate risk, currency risk, and liquidity risk, among others. All of which may result in loss of principal.

### **Use of Options**

WWP may recommend the use of options for certain clients. Although some options allow WWP to hedge (limit) certain losses on positions clients hold, other options may involve leverage. Investing with options can involve substantial additional risk and may not be suitable for all clients.

### **Use of Independent Managers**

As discussed above, WWP may recommend the use of Independent Managers for certain clients. WWP performs ongoing due diligence of such managers, but WWP does not have the ability to supervise the Independent Managers, their investment practices, their security selection, etc., on a day-to-day basis.

### **General Risk of Loss**

The profitability of WWP's recommendations may depend to a great extent upon correctly assessing the future course of price movements of certain securities and future performance of

certain Independent Managers. Of course, there can be no assurance that WWP will be able to make such predictions accurately.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others. No investment strategy can assure a profit or avoid a loss.

## **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 the evaluation of the firm or the integrity of its management. WWP is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

## **Item 10 - Other Financial Industry Activities and Affiliations**

Certain of WWP's Supervised Persons maintain insurance licenses and although they are licensed to sell insurance, they are currently only providing clients with insurance related advice.

WWP does not have other financial industry affiliations, nor does any WWP Supervised Person.

## **Item 11 - Code of Ethics**

### **Code of Ethics**

WWP has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. WWP's Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. WWP will provide a complete copy of its Code of Ethics to any client upon request to the Chief Compliance Officer.

## **Trading Conflicts of Interest**

Individuals associated with WWP are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by WWP is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, WWP requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. WWP also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

## **Item 12 - Brokerage Practices**

WWP may recommend that clients arrange to hold funds and securities, and to execute securities transactions, through a non affiliated Financial Institution. As discussed above in Item 5, WWP generally recommends that clients utilize the brokerage and custody services of TD Ameritrade.

Factors which WWP considers in recommending TD Ameritrade or any other broker-dealer to clients include financial strength, reputation, execution, pricing, research and service. TD Ameritrade enables WWP to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by TD Ameritrade may be higher or lower than those charged by other Financial Institutions.

Clients may pay commissions that are higher than another qualified Financial Institution might charge to effect the same transaction where WWP determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not necessarily the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution's services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. WWP seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

WWP periodically and systematically reviews its brokerage arrangements and trading practices in light of its duty to obtain best execution.

Although a Financial Institution may be recommended by WWP, a client may direct WWP in writing to use another particular Financial Institution to execute some or all transactions for the client. In that case, the client will be responsible for negotiating terms and arrangements for the

account with that Financial Institution, and as a result, may pay higher transaction costs or receive less favorable net prices. WWP may elect to decline a client's request to direct brokerage if such directed brokerage arrangements would result in operational difficulties or would violate restrictions imposed by other broker-dealers.

Transactions for each client generally will be effected independently, unless WWP decides to purchase or sell the same securities for several clients at approximately the same time. WWP may (but is not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among WWP's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. In these cases, client accounts will be treated equitably and fairly, regardless of the client, the type of investment held, the timing of trading, or the type of trading used.

### **Software and Support Provided by Financial Institutions**

WWP may receive from TD Ameritrade, without cost to WWP, computer software and related systems support, which allow WWP to better monitor client accounts maintained at TD Ameritrade. WWP may receive the software and related support without cost because WWP renders investment management services to clients that maintain assets at TD Ameritrade. The software and related systems support may benefit WWP, but not its clients directly. In fulfilling its duties to its clients, WWP endeavors at all times to put the interests of its clients first. Clients should be aware, however, that WWP's receipt of economic benefits from a broker-dealer creates a conflict of interest since these benefits may influence WWP's choice of broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

There is no direct link between WWP's participation in the program and the investment advice it gives to its clients, although WWP receives economic benefits through its 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): duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving advisor 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 WWP by third party vendors.

TD Ameritrade may also pay for business consulting and professional services received by WWP's related persons, and may also pay or reimburse expenses (including travel, lodging, and meals expenses) for WWP's personnel to attend conferences or meetings relating to the program

or to TD Ameritrade's advisor custody and brokerage services generally. Some of the products and services made available by TD Ameritrade through the program may benefit WWP, but may not benefit all of its client accounts. These products or services may assist WWP in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help WWP manage and further develop its business enterprise. The benefits received by WWP (or its personnel) through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by WWP or its related persons in and of itself creates a potential conflict of interest and may indirectly influence WWP's recommendation of TD Ameritrade for custody and brokerage services.

## **Item 13 - Review of Accounts**

For those clients to whom WWP provides investment management services, WWP monitors those portfolios as part of an ongoing process while regular account reviews are conducted on at least a quarterly basis. For those clients to whom WWP provides financial planning services, reviews are conducted on an "as needed" basis. Such reviews are conducted by one of WWP's investment adviser representatives. All investment advisory clients are encouraged to discuss their needs, goals, and objectives with WWP and to keep WWP informed of any changes thereto. WWP will contact ongoing investment advisory clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives.

Additional account reviews may be triggered by a specific client request, by a change in client goals or objectives, by an imbalance in a portfolio asset allocation, or by market or economic conditions.

Clients are provided with transaction confirmation notices and regular summary account statements directly from their broker-dealer or custodian. We urge our clients to carefully review custodial statements and compare them to reports they receive from us.

Those clients to whom WWP provides financial planning services will receive written reports from WWP summarizing its analysis and conclusions as requested by the client or otherwise agreed to in writing by WWP.

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

WWP is required to disclose any relationship or arrangement where it receives an economic benefit from a third party (non-client) for providing advisory services. In addition, WWP is required to disclose any direct or indirect compensation that it provides for client referrals.

If a client is introduced to WWP by either an unaffiliated or an affiliated solicitor, WWP may pay that solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Advisers Act and any corresponding state securities law requirements. Any such referral fee shall be paid solely from WWP's investment management fee, and will not result in any additional charge to the client. If the client is introduced to WWP by an unaffiliated solicitor, the solicitor will provide the client with a copy of WWP's Brochure and a copy of the solicitor's disclosure statement that contains the terms and conditions of the solicitation arrangement including compensation. Any affiliated solicitor of WWP shall disclose the nature of his/her relationship to prospective clients at the time of the solicitation and will provide all prospective clients with a copy of WWP's written disclosure statement at the time of the solicitation.

WWP receives economic benefits from our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodian's products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

## **Item 15 - Custody**

As noted above, WWP does not accept custody of client funds, but rather requires that assets be held by a qualified custodian or Financial Institution. We may however have limited control in some instances to trade on your behalf, to request disbursements to you, or to deduct our advisory fees from your account with your authorization.

You will receive account statements directly from your custodian at least quarterly, which will include detail regarding all transactions in the account including the amount of management fees paid to WWP. The statements will be sent to the email or postal mailing address you provide. We urge you to carefully review these custodial statements when you receive them and compare them to reports you receive from us.



## **Item 16 – Investment Discretion**

WWP will accept the authority to manage accounts and exercise discretion on behalf of clients. WWP is considered to exercise investment discretion over a client's account if it can effect transactions for the client without first having to seek the client's consent. WWP is given this authority through a power-of-attorney included in the agreement between WWP and the client and will not accept such authority until written authorization is given. Any authority accepted is subject to the client's risk profile and investment objectives, and clients may request in writing a limitation on this authority (such as certain securities not to be bought or sold). WWP may for example take discretion over the following activities:

- The securities to be purchased or sold;
- The amount of securities to be purchased or sold;
- When transactions are made;
- The Independent Managers to be hired or fired.

### **Additions and Withdrawals to Accounts**

Clients may make additions to and withdrawals from their account at any time, subject to WWP's right to terminate an account. Clients may withdraw account assets on notice to WWP, subject to customary securities settlement procedures. However, WWP generally designs portfolios to meet long-term investment objectives, and clients should be aware that the early withdrawal of assets may impair WWP's ability to achieve of a client's investment objectives.

## **Item 17 - Voting Client Securities**

WWP does not vote proxies on behalf of clients, but may upon request answer questions related to the proxy matters. Final voting authority however remains with the client.

## **Item 18 - Financial Information**

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about financial condition. For example, if the firm requires

prepayment of fees for six months or more in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make certain disclosures.

WWP has no financial or operating conditions which trigger such additional reporting requirements.

## **Item 19 –Requirements for State Registered Investment Advisers**

State registered firms are required to make additional disclosures if a) the firm is compensated for advisory services with performance based fees, b) the firm or any of its management persons has been involved in certain types of arbitration, civil, or administrative claims, or c) the firm or any of its management persons has a relationship or arrangement with any issuer of securities.

Neither WWP nor any of its management persons has any such arrangements, nor has been involved in any such actions, which require additional disclosures.

# **Form ADV Part 2B Brochure Supplement**

**Heather M. Coulter, CFP®**

**Wheaton Wealth Partners, LLC**

316 W. Roosevelt Road, Suite 100  
Wheaton, Illinois 60187

(630) 221-9222

March 13, 2015

This Brochure Supplement provides information about Heather M. Coulter that supplements the Wheaton Wealth Partners, LLC Brochure which you should have received. Please contact us at (630) 221-9222 if you did not receive the WWM Brochure or if you have any questions about it or the contents of this supplement.

Additional information about Heather M. Coulter is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

Heather M. Coulter, CFP®, born in 1970, joined Wheaton Wealth Partners, LLC in June of 2010 and serves as a Financial Planner and Principal of the firm. Prior to that, she was a financial planner for LVM Capital Management from 2004 through 2010.

Ms. Coulter earned a CFP certificate in 2006. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. (“CFP Board”). To attain the right to use the CFP mark, an individual must attain a bachelor’s degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board’s Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards.

## **Item 3 - Disciplinary Information**

Ms. Coulter is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

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

Ms. Coulter has no other financial industry affiliations and is engaged in no other business activities.

## **Item 5 - Additional Compensation**

Ms. Coulter does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

## **Item 6 - Supervision**

Ms. Coulter’s activities are supervised by John R. Dragstrem, the firm’s Managing Director and Chief Compliance Officer, who may be reached at (630) 221-9222.

WWP's investment committee also provides oversight of the general investment strategies used in client accounts.

**Item 7 – Requirements for State-Registered Advisors**

State registered investment adviser representatives are required to disclose all material facts regarding certain legal, disciplinary or financial events that would be material to the evaluation of the representative. Ms. Coulter is currently not subject to, nor has ever been subject to, any legal, disciplinary or financial events of this nature.

# **Form ADV Part 2B Brochure Supplement**

**John R. Dragstrem, CFP®**

**Wheaton Wealth Partners, LLC**

316 W. Roosevelt Road, Suite 100  
Wheaton, Illinois 60187

(630) 221-9222

March 13, 2015

This Brochure Supplement provides information about John G. Dragstrem that supplements the Wheaton Wealth Partners, LLC Brochure which you should have received. Please contact us at (630) 221-9222 if you did not receive the WWM Brochure or if you have any questions about it or the contents of this supplement.

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

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

John R. Dragstrem, CFP®, born in 1957, founded Wheaton Wealth Partners, LLC in 2010, and serves as the firm's Managing Director and Chief Compliance Officer. Prior to that, he was Managing Director of McDonnell Investment Management from 2007 through 2010. Before that, he served as President of Financial Outfitters, Inc., from 2004 through 2007.

Mr. Dragstrem earned a CFP certificate in 2007. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards.

Mr. Dragstrem received a Bachelor of Business in Quantitative Information Science from Western Illinois University in 1979.

## **Item 3 - Disciplinary Information**

Mr. Dragstrem is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

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

Mr. Dragstrem maintains an insurance license and although he is licensed to sell insurance, he is currently only providing clients with insurance related advice.

Mr. Dragstrem has no other financial industry affiliations and is engaged in no other business activities.

## **Item 5 - Additional Compensation**

Mr. Dragstrem does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

**Item 6 - Supervision**

Mr. Dragstrem is the Managing Director and Chief Compliance Officer of WWP, and consequently does not report to a supervisor. However, Robert O'Dell, a Principal of the firm, is responsible for oversight of Mr. Dragstrem's activities on behalf of WWP, and may be reached at (630) 221-9222.

WWP's investment committee also provides oversight of the general investment strategies used in client accounts.

**Item 7 – Requirements for State-Registered Advisors**

State registered investment adviser representatives are required to disclose all material facts regarding certain legal, disciplinary or financial events that would be material to the evaluation of the representative. Mr. Dragstrem is currently not subject to, nor has ever been subject to, any legal, disciplinary or financial events of this nature.



# **Form ADV Part 2B Brochure Supplement**

**JOHN G. FINLEY, CFA**

**Wheaton Wealth Partners, LLC**

316 W. Roosevelt Road, Suite 100  
Wheaton, Illinois 60187

(630) 221-9222

March 13, 2015

This Brochure Supplement provides information about John G. Finley that supplements the Wheaton Wealth Partners, LLC Brochure which you should have received. Please contact us at (630) 221-9222 if you did not receive the WWM Brochure or if you have any questions about it or the contents of this supplement.

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

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

John G. Finley, CFA, born in 1953, joined Wheaton Wealth Partners, LLC, in 2011 and serves as an Investment Advisor Representative and Principal of the firm. Prior to that, Mr. Finley was a Senior Portfolio Manager with BNP Paribas Investment Partners (formerly Fortis Investments and ABN AMRO Asset Management) from 1998 through 2011.

Mr. Finley earned a CFA charter in 2001. The Chartered Financial Analyst (CFA) charter is a globally accepted, graduate-level investment credential established in 1962 and awarded by the CFA Institute, the largest global association of investment professionals. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as a member; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. The CFA Program curriculum covers a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

Mr. Finley earned a Bachelor of Science degree in Science from the University of Illinois at Urbana-Champaign in 1976, and later earned an MBA in Finance from the Kellogg Graduate School of Management at Northwestern University in 1982.

## **Item 3 - Disciplinary Information**

Mr. Finley is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

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

Mr. Finley has no other financial industry affiliations and is engaged in no other business activities.

## **Item 5 - Additional Compensation**

Mr. Finley does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

**Item 6 - Supervision**

Mr. Finley's activities are supervised by John R. Dragstrem, the firm's Managing Director and Chief Compliance Officer, who may be reached at (630) 221-9222.

WWP's investment committee also provides oversight of the general investment strategies used in client accounts.

**Item 7 – Requirements for State-Registered Advisors**

State registered investment adviser representatives are required to disclose all material facts regarding certain legal, disciplinary or financial events that would be material to the evaluation of the representative. Mr. Finley is currently not subject to, nor has ever been subject to, any legal, disciplinary or financial events of this nature.

# **Form ADV Part 2B Brochure Supplement**

**ROBERT K. O'DELL, CFP®**

**Wheaton Wealth Partners, LLC**

316 W. Roosevelt Road, Suite 100  
Wheaton, Illinois 60187

3033 Riviera Drive, Suite 202 Riviera, Florida 34103

(630) 221-9222

March 13, 2015

This Brochure Supplement provides information about Robert K. O'Dell that supplements the Wheaton Wealth Partners, LLC Brochure which you should have received. Please contact us at (630) 221-9222 if you did not receive the WWM Brochure or if you have any questions about it or the contents of this supplement.

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

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

Robert K. O'Dell, , CFP®, born in 1966, joined Wheaton Wealth Partners, LLC in June of 2010 and serves as an Investment Advisor Representative. Prior to that, he was a Member and Investment Advisor Representative for LVM Capital Management from 2001 through 2010.

Mr. O'Dell earned a CFP in 1994. The CFP (Certified Financial Planner) is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10 hour exam, complete at least three years of full time financial planning related experience, and agree to be bound by the CFP Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education hours every two years and continue to agree to be bound by the Standards.

Mr. O'Dell earned a Bachelor of Arts degree in Communications from Wheaton College in 1989.

## **Item 3 - Disciplinary Information**

Mr. O'Dell is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

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

Mr. O'Dell maintains an insurance license and although he is licensed to sell insurance, he is currently only providing clients with insurance related advice.

Mr. O'Dell has no other financial industry affiliations and is engaged in no other business activities.

## **Item 5 - Additional Compensation**

Mr. O'Dell does not receive any economic benefits, sales awards, or other compensation in connection with providing advisory services to clients.

**Item 6 - Supervision**

Mr. O'Dell's activities are supervised by John R. Dragstrem, the firm's Managing Director and Chief Compliance Officer, who may be reached at (630) 221-9222.

WWP's investment committee also provides oversight of the general investment strategies used in client accounts.

**Item 7 – Requirements for State-Registered Advisors**

State registered investment adviser representatives are required to disclose all material facts regarding certain legal, disciplinary or financial events that would be material to the evaluation of the representative. Mr. O'Dell is currently not subject to, nor has ever been subject to, any legal, disciplinary or financial events of this nature.