

This brochure supplement provides information about Michael Watkins that supplements the Wealth Financial Advisory Services, LLC brochure (Form ADV 2A). You should have received a copy of that brochure. Please contact Mr. Watkins if you did not receive Wealth Financial Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Watkins is also available on the SEC's website at www.adviserinfo.sec.gov.



A Registered Investment Adviser

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Watkins

Personal CRD Number: 5893859

Investment Adviser Representative

Wealth Financial Advisory Services, LLC
3974 Tampa Road, Suite B
Oldsmar, FL 34677
(813) 854-4400
mwatkins@wfgnetwork.com

UPDATED: 06/16/2015

Item 2: Educational Background and Business Experience

Name: Michael Alexander Watkins

Born: 1955

Education Background and Professional Designations:

Education:

Michael Watkins has no formal education following high school.

Business Background:

01/2014 - Present	Investment Adviser Representative Wealth Financial Advisory Services, LLC
11/2010 - Present	Independent Insurance Agent
06/2006 – 01/2010	Independent Real Estate Investor

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Michael Watkins is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Wealth Financial Advisory Services, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Wealth Financial Advisory Services, LLC in such individual's capacity as an insurance agent.

Item 5: Additional Compensation

Other than investment advisory fees, Michael Watkins does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Wealth Financial Advisory Services, LLC.

Item 6: Supervision

As a representative of Wealth Financial Advisory Services, LLC, Michael Watkins works closely with the supervisor, Gabriel Lewit and COO/CCO, Steven Thomas who review all documents provided to clients prior to implementation. Gabriel Lewit can be contacted at (847) 499-3331 and Steven Thomas can be reached at (847) 499-3777. Gabriel Lewit, Steven Thomas, and Mr. Watkins adhere to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.