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Item 1-Cover Page

This Item 1 Cover Page of the Form ADV Part 2A provides information about the qualifications and business practices of Atlas Wealth Management Group. If you have any questions about the content of this brochure, please contact us at: (888) 475-7535, or by email at jeffrey.cerny@atlaswmg.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state security authority.

We are a registered investment advisor with the Securities Exchange Commission. Our registration as an Investment Advisor does not imply any level of skill or training. The oral and written communications we provide to you, including this Brochure, is information you use to evaluate us (and other advisors) which are factors in your decision to hire us.

Additional information about Atlas Investment, Inc. is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number known as a CRD number. The CRD number for Atlas Wealth Management Group is 173161.

Item 2-Material Changes

Material Changes since the Last Update

We have not filed our first annual amendment, however, the following material changes have been made. Our name changed to Atlas Wealth Management Group. Jeffrey Cerny serves as Chief Compliance Officer. We have disclosed our affiliates Census Asset Management Group and Primoris Asset Management Group, LLC, private real estate funds. Please see Item 6 for more information in this regard. We also added Mr. Cerny's affiliation with William Jordan Investments.

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Item 4 Advisory Business

Firm Description

Atlas Wealth Management Group (referred to as “Atlas” throughout this document) is registered with the Securities Exchange Commission as a Registered Investment Adviser (the term registered does not imply a certain level of skill or training). Atlas is a newly formed corporation formed under the laws of the state of California. The Corporation was formed in January 6, 2014. Atlas has been a registered investment adviser since May 11, 2015

Atlas offers a combination of the following advisory services to individuals, pensions, and profit sharing plans.

- Investment management services
- Financial Planning

Before engaging the services of Atlas Wealth Management Group, Atlas will identify a client's financial background, prior investment experience, investment objectives, goals and restrictions, and risk tolerances, among other things. This information is used in determining which planning recommendations are appropriate for the client and/or which investment recommendations are suitable for the client. Atlas will update this information on a periodic basis. We also advise all clients to notify us immediately if there is any change to their financial situation or investment objectives.

Principal Owners

Jeffrey A. Cerny serves as the President and Chief Executive Officer.

Jeffrey A. Cerny serves as the Vice President and Chief Compliance Officer.

Types of Advisory Services

The primary types of services offered by Atlas Wealth Management are investment management and financial planning.

One Time Financial Planning/Consulting

This service is one time only with no ongoing assistance or planning reviews. A comprehensive picture of where you are. This service may include a one-time review of the client's investment assets, financial planning, estate planning, and assistance with the initial implementation of recommendations as accepted by the client. Financial planning may include identification of financial problems, cash flow and budget analysis, tax planning, risk exposure review, education funding, retirement planning, charitable goals, special needs planning, life insurance and disability insurance planning. Financial planning may also include other areas that are specific to the client. We provide online access so the client can view their financial picture.

Investment Management

This service involves ongoing supervision of a client's designated accounts. Each portfolio is designed to meet a particular investment goal. This means Atlas will make trading decisions in the client's designated account in accordance with the client's Investment policy statement.

Investment Policy Statement (IPS)

We will meet with the client (either in person or over the phone) to determine the investment goals, objectives, policies, constraints and risk tolerance. We will then prepare a written IPS stating those goals and objectives. The IPS will provide guidance for the selection of investment options and the procedures and timing interval for the monitoring of investment performance. The client is responsible for review and final approval of the IPS. No assurance can be given that the client will achieve the investment objectives in the IPS.

Types of Investments:

Equity securities:

- Common stock;
- Preferred stock;
- Managed Separate Accounts;
- Exchanged Traded Funds;
- Mutual Funds;
- Others.

Fixed income securities (taxable and non-taxable):

- Government Agency & Treasury Securities;
- Corporate Bonds;
- CD's;
- Managed Separate Accounts;
- Trust Deeds;
- Inflation Protection;
- Convertible Securities;
- Exchanged Traded Funds;
- Mutual Funds;
- Consumer Debt;
- Fixed Annuities;
- Others.

Strategic Return Securities:

- Stock Option Strategies;
- Hedge funds;
- Commodities;
- Equipment Leasing programs;
- Managed Futures;
- Real Estate opportunities;
- Operating Company Investments;
- Private Equity;
- Promissory Notes;
- Others.

Cash (or cash equivalents).

Portfolios are customized for clients and may be all equity, all fixed income, concentrated (if deemed suitable) or blended to a balanced allocation across equity, fixed income, strategic return, and cash.

Tailored Relationships

Our advisory services and/or recommendations are tailored to the individual needs of clients. Client goals and objectives are discussed in meetings or through correspondence, and are used to determine the recommendation to the client. The goals and objectives for each client are maintained electronically or in hard copy format.

Participation in Wrap Fee Programs

We do not participate in a wrap fee program.

Assets under Management

Our firm manages \$13.2 million of assets under management on a non-discretionary basis and no assets are managed on a discretionary basis. Through all of Mr. Cerny's advisory roles he advises on \$31.8 million.

Item 5 Fees and Compensation

Description

Atlas bases its fees on a percentage of assets under management or flat fees.

Fee Schedule

One time financial planning/consulting

The standard fee for one time financial planning is charged as a flat fee. The minimum fee may be waived under certain circumstances. The client's exact fee schedule is shown on the client's signed contract

Assets	Income	One Time Fee
\$300k to \$600k	\$50k to \$100k	\$1,500
\$601k to \$1,000,000	\$101k to \$200k	\$3,000
\$1,000,001 to \$3 million	\$201k to \$300k	\$4,000
\$3,000,001 plus	\$301k plus	\$5,000

Investment Management Services

The standard fee for investment management is charged as a percentage of assets under management. The fee may range up to 3.0% based on the market value and the complexity of the client's relationship. There is a minimum annual fee of \$1,500 per household. The minimum fee may be waived under certain circumstances. A client can be charged a flat percentage fee based on the type of assets in the account. An increase or decrease can be applied to the fee schedule based on the individual client situation. The client's exact fee schedule is shown on the client's signed contract.

- Fees are charged in advance at the beginning of each quarter.
- Fees are based on the market value of the account on the last trading day of the previous quarter unless otherwise stated on the contract.
- No fee adjustment will be made for account depreciation that may occur between regular billing cycles

- Fees are prorated based on the number of days in which the account was under management for the month.
- Additions to client accounts over \$50,000 may be made at any time and could result in a prorated fee adjustment.
- Fee adjustments will not be made for separate withdrawals during a quarter.
- Account Balances are totaled together for clients in the same household to determine the blended fee (see the sample fee calculation below).

Compensation for our services is calculated in accordance with “Schedule A” of the Engagement Agreement entered into with each Client when we begin our professional relationship. The Engagement Agreement may be amended from time to time by us upon 30-days written notice to Client.

Schedule A:

A typical quarterly fee for a client with two investment management accounts and the below fee schedule on their contract would be calculated as follows:

Beg Acct Value	Ending Acct Value	Annual Fee
\$0	\$150,000	2.00%
\$150,001	\$1,000,000	1.50%
\$1,000,001	\$3,000,000	1.00%
\$3,000,001	\$10,000,000	0.75%

Acct # 1 Balance as of 09.30.2013 \$350,000

Acct # 2 Balance as of 09.30.2013 \$ 75,000

Total Assets under Management \$425,000

Blended Fee Rate 1.59% per year

Quarterly fee \$1,687.5

Fee Billing

Private clients may choose to have fees deducted from a designated brokerage account at their qualified custodian. The client must approve in writing the direct debiting of their investment account. Private clients may also choose to pay through ACH or credit card. The ACH or credit card payments need to be authorized each time. All fees are charged in advance.

If the advisory contract is terminated the client will receive a pro-rated refund for the fee paid during the quarter the contract was terminated. Clients should terminate their contract in writing. We will take the last fee charged to the client and pro-rate it based on the number of days the client was in the program for that particular quarter. The refund will be received as a credit to the client’s account or the client could receive a reimbursement check.

Other Fees & Conflicts of Interest

Investment advisory services are separate and distinct from fees and expenses charged by mutual funds and/or ETFs to their shareholders. The fees of each fund can be found in each of the Fund’s prospectuses. Fees will generally include management fees, other fund expenses and may include distribution fees. We encourage our clients to review a fund’s prospectus carefully. Clients can invest in certain funds directly, without the service of Atlas.

Custodians may charge transaction fees on purchases or sales of certain mutual funds, stocks, bonds, and exchange traded funds. In some cases, custodians also charge an annual custody fee. Fees for custody are disclosed to the clients prior to the client opening an account with a custodian. Please see the section entitled, “Brokerage Practices” for more information.

We may at times impose a minimum advisory fee in order to cover the costs of our investment advisory services. All such fee arrangements are disclosed to the client and subject to negotiation. Our current minimum advisory fee is \$1,500 per year.

We will aggregate accounts together to give the client a blended discounted fee. Our normal practice is to combine accounts for clients in the same household.

Related persons of Atlas may also be licensed insurance agents and may recommend that a client purchase an insurance or annuity product. Clients are under no obligation to purchase these products through Atlas employees. If a client does decide to purchase a fixed insurance / annuity product recommended by an Atlas employee the client should be aware that the employee may receive additional compensation. It is our goal at all times to put the interest of the client first; however clients should be aware that the receipt of additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

In order to address conflicts of interest we educate our employees on our fiduciary duties as a firm. Our responsibility is to always put the best interest of the client first. We acknowledge that even with a firm-wide concept of client first, conflicts still occur. We try to remove as many conflicts as possible, and we discuss these conflicts with our clients in advance.

Clients always have the option to purchase investment products that we recommend through other brokers or agents that are not affiliated with Atlas. Sometimes these products may be at a lower cost than they would be through Atlas.

Item 6 Performance Based Fees & Side-by-Side Management

Atlas Wealth Management group may recommend private placements. Jeffrey Cerny is the President and Vice President of Census Asset Management Group and Primoris Asset Management Group. Census Asset Management Group and Primoris Asset Management Group are the sole managing members of the below investments. These Private Placement Offerings have performance-based management fees built into them. Please note: none of these private placement offerings waive Census Asset Management Group’s and Primoris Asset Management Group’s fiduciary duty to clients or infringes upon any client’s right to remedy under state or federal laws. State and federal laws may impose liabilities on people acting in good faith under certain circumstances.

The Private Placement Offerings are described as follows and you may request to review any Private Placement Offering we have:

Primoris Income Fund, LLC:

The Manager intends to keep approximately 3% in reserves for direct costs, collections, and management of the Fund. If managed well, Primoris Income Fund could profit up to 3%.

Census Multi Family Fund LVN, LLC:

Investors receive a 10% Preferred Return. Manager receives up to 2% management fees Plus 50% of gain beyond 10%. Manager foregoes all fees unless Investor receives 10% Preferred annualized returns.

Item 7 Types of Clients & Account Requirements

Atlas generally provides investment advice to individuals and trusts. A minimum account size of \$150,000 is required to open an account. This minimum is negotiable based on individual circumstances.

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

Methods of Analysis

In evaluating equities we primarily use technical analysis. The main source of our information is Morningstar, internet research, and company websites. Equities are selected by screening funds that meet certain criteria. We look at price performance over 30, 60, 120, and 240 market days, nearness to 52-week high and other performance based measurements.

Our securities analysis methods rely on the assumption that publicly available information about these securities is accurate and unbiased. There is always a risk that our analysis may be compromised by inaccurate or misleading information.

Investment Strategies

Assets are divided into cash, fixed principal, and risk growth. Cash assets are typically taxable and highly liquid. Fixed principal offers moderate returns and the principal is protected or secured. Risk assets have higher returns over time though these can gain or lose in any given year.

Starting with Cash assets we will determine how much liquidity you need. Second we determine how much you want at risk in the market and what type of risk you want. For example a conservative investor may have zero money exposed to Risk Growth. If you feel too much is allocated to Fixed Principal and don't want any more risk then we will simply add more allocation to Cash.

As a rule of thumb, take 100 minus your age, equals the amount of money to consider in Risk Growth assets.

We have one model portfolio for Stock-type Risk Growth. At the start of each quarter, if equities (either domestic or international) are in an uptrend, then equities are assigned the maximum allocation for the quarter. If both domestic and international equities are in downtrends, then equities are assigned the minimum allocation for the quarter.

The equity portion of the portfolio consists of equal allocations to US Styleboxes, international, and hard asset classes from Morningstar's asset class rankings above average, average being the "Russell 3000 Index."

We have one model for Bond type Risk Growth. The portfolio is a broad based index fund like “VBMFX” or “AGG” or an agreed upon fixed equity. If the bond asset class is in a bear market state, the fixed portion is kept in cash/money market or an agreed upon fixed equity.

Risk of Loss

All investment programs have certain risks. Atlas manages portfolios with a goal of getting a good rate of return for the amount of risk taken. The following risks may be associated with all of our investments and portfolios: loss of principal, interest rate risk, market risk, inflation risk, currency risk, reinvestment risk, liquidity risk, credit risk, counterparty risk, financial risk and emerging markets risks including, but not limited to, political risk, less developed and/or efficient trading markets, differing accounting and legal standards, etc.

Securities investments are not guaranteed and you may lose money on your investments.

Item 9 Disciplinary Information

Legal and Disciplinary

The firm and its employees have not been involved in any legal or disciplinary events related to past or present activities.

Item 10 Other Financial Industry Activities & Affiliations

Activities

Related persons of Atlas may also be insurance agents for insurance companies. In this capacity individuals may receive revenue from the sale of fixed insurance and annuity products that a client purchases. The receipt of compensation is not part of the advisory services we provide.

This additional activity may create a material conflict of interest in the providing of investment advice (and other services to you). We manage these conflicts of interests through various means, including but not limited to the following:

- 1) Disclosure (this Form ADV, Part 2 A) of the outside business activity.
- 2) Our investment selection process is centered on knowing our client and then prudently advising our clients as to which investments align with their individual needs, total return objectives, risk tolerance, complete financial picture, and personal and family obligations with no consideration to commissions or management fees.
- 3) Internal controls, including Policies and Procedures for all aspects of our various services.
- 4) The designation of a Chief Compliance Officer (CCO, as required by FINRA and SEC rules applicable to registered investment advisors).
- 5) Compliance monitoring and exception reporting to the CCO and all IARs.
- 6) A Code of Ethics which includes prohibitions on insider trading, reporting of all brokerage accounts and securities holdings, restrictions on gifts, entertainment and gratuities, among other provisions (and our monitoring of all personal trading and outside business activity for registered employees and non-registered employees).

- 7) An annual “review and assessment” of our investment advisor compliance program(s) assessing the adequacy of the programs and their implementation.

Affiliations

The maintenance of proficiency with a minimum of 40 hours per year of continuing education in the field of financial planning distinguished the RFC® from other professionals. The International Association of Registered Financial Consultants (IARFC) is convinced that extensive on-going professional education is essential for an advisor to serve the public effectively.

The American Association of Private Lenders (AAPL) is the national organization representing the private real estate and peer-to-peer lending industry. We believe our principles – excellence, ethics, and education – are the cornerstone for success in the industry.

Related persons of Atlas may also be Investment Advisors Representatives with other Registered Investment Advisors for discretionary and non-discretionary investment management.

We may at times recommend clients use certain legal or tax professionals based on the client’s needs, however we do not receive any separate compensation for these referrals.

Jeffrey Cerny is an investment adviser representative with William Jordan Investments, a registered investment adviser. This activity does not create a conflict in that Atlas clients are never referred to or serviced by William Jordan Investments.

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

Code of Ethics

Atlas has a Code of Ethics in place. This Code of Ethics is reviewed on an annual basis for any necessary revisions and signed and acknowledged by the employees on an annual basis. Our Code of Ethics outlines the established rules of conduct for all Atlas employees. It is designed to govern personal securities trading for employees, the acceptance and delivery of gifts and entertainment from or to clients, the protection of client information, and our fiduciary duty to our clients among other things. Clients may request a copy of our Code of Ethics emailing Ethics Officer at jeffrey.cerny@atlaswmg.com or by calling (888) 475-7535.

Participation or Interest in Client Transactions

Employees of Atlas may buy or sell securities that are also held by clients. As these situations represent a conflict of interest, the Advisor has established the following restrictions in order to ensure its fiduciary responsibilities:

- 1) A Director, officer or IAR shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her affiliation with the Advisor, unless the information is also available to the investing public on reasonable inquiry. No person shall prefer his or her own interest to that of the advisory Clients.
- 2) All Clients are fully informed that certain individuals may receive separate compensation when effecting transactions during the implementation process.

- 3) The Advisor emphasizes the unrestricted right of the Clients to decline to implement any advice rendered, except in situations where a Third Party Advisory Service is granted discretionary authority in the Client's account.
- 4) The Advisor requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
- 5) Any individual not in observance of the above may be subject to termination.

Furthermore employees may not enter trades for a security in their own personal account before entering trades in client accounts.

Jeffrey Cerny reviews all trades with special attention being paid to employee or employee related trades. Jeffrey Cerny's personal trades are reviewed and documented to ensure compliance with our Code of Ethics. The sizes of the trades that are entered are not considered significant, and should not affect the securities market.

Clients with accounts at Equity Trust Company – ETC Trade Error Process

From time-to-time, Advisor or IARs may make an error on a requested transaction. If an investment gain results from the correction of the error, the gain remains in the Client account unless the same error involved other Client account(s) that should have participated in the gain. In such a case, either all Client Accounts keep the gain, or the gain is removed from all Accounts. Gains from trade errors will be documented and discussed with you (and other impacted clients) to determine if you want to forgo the gain (for example, due to tax implications). Atlas, does not, itself, maintain a trade error account at Equity Trust Company.

For those errors that the Advisor created, the Advisor will make sure to make the Client whole from any losses arising from the error based upon the following:

If the transaction was suitable for the Client, the gain remains with the Client;

If the transaction was not suitable (for any number of reasons) for the Client, the gain will be removed from the Client Account(s) (and the appropriate trade that should have been executed on behalf of the Client will be implemented on an "as-of" basis).

For trade errors that were created by the Client's custodian, or third party executing broker dealer, the responsible party is obligated to compensate the Client for the amount of the error (loss) as if the trade had not occurred. In the case of profits, trade errors that result in a gain which are caused by any party other than Atlas will be retained by the Client.

Item 12 Brokerage Practices

Selecting Brokers/Custodians

Atlas does not maintain custody of your assets that we manage although we may be deemed to have custody of your assets if you give us authority to withdraw our fee from your account (see Custody, below).

When selecting custodians to recommend to clients we consider a wide range of factors, including among others:

- Combination of transaction execution services and asset custody services

- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
- Availability of investment products (stocks, bonds, mutual funds, exchange traded funds, etc.)
- Quality of services
- Competitiveness of the prices of services and the willingness to negotiate the prices
- Reputation, financial strength, and stability
- Prior service to us and our customers

With this in consideration, our firm has an arrangement with Equity Trust Company (“ETC”). Equity Trust offers to independent investment advisors non-soft dollar services which include custody of securities, trade execution, clearance and settlement of transactions. These services do not incentivize us to recommend ETC. Our recommendation is based on our clients’ interests in receiving best execution and the level of competitive, professional services ETC provides.

Equity Trust Company

Equity Trust’s administration and commission rates applicable to our client accounts were negotiated based on our clients’ collective assets in accounts at Equity Trust.

Products and Services Available to Us from Equity Trust

Equity Trust Advisor Services is Equity Trust’s business serving independent investment advisory firms like Atlas. They provide us and our clients with access to institutional brokerage-trading, custody, reporting, and related services-many of which are not typically available to Equity Trust retail customers. Equity Trust also makes available various support services at a cost. Some of these services help us manage or administer our clients’ accounts; while others help us manage and grow our business. They include software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from our clients’ accounts
- Assist with back-office functions, recordkeeping, and client reporting

Services That Benefit You

Equity Trust’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Equity Trust include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our firm does not receive client brokerage commissions (or markups or markdowns) to obtain research or other products or services.

Soft Dollars

We do not receive soft dollars, products or services acquired with client brokerage commissions.

Brokerage for Client Referrals

Atlas or any related person of Atlas does not receive referrals from third parties.

No Directed Brokerage

We do not allow client-directed brokerage, as trades in our clients' accounts are executed through Equity Trust, a qualified custodian and broker-dealer; neither do we direct client transactions to Equity Trust in return for soft-dollar benefits.

Clients have the option to determine if they would like their accounts custodied with Equity Trust. We will provide the client with information on the custodian however the client has the final decision on where to maintain their account. If a client would like to have their trades executed through another broker besides Equity Trust then we will not be able to directly manage the account (enter trades, make requests on your behalf).

Item 13 Review of Accounts

Our management personnel or financial advisors review accounts on at least an annual basis for our Asset Management clients. The nature of these reviews is to learn whether client accounts are in line with their investment objectives, and/or appropriately positioned based on market conditions, and investment policies, if applicable. Our firm does not provide written reports to clients, unless asked to do so. If possible, verbal reports to clients take place on at least an annual basis when clients are contacted.

Financial Planning and Consulting clients do not receive reviews of their written plans unless they take action to schedule a financial consultation with us. Our firm does not provide ongoing services to financial planning clients, but are willing to meet with such clients upon their request to discuss updates to their plans, changes in their circumstances, etc.

Our firm may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

Item 14 Client Referrals and Other Compensation

Incoming Referrals

Atlas accepts referrals from clients, attorneys, accountants, friends and other sources. Atlas has no arrangement whereby it directly or indirectly compensates any person for client referrals to Atlas.

Referrals to Other Professionals

Typically Atlas only refers financial professionals to third party investment advisors but in some cases Atlas may refer retail investors to a third party investment advisor.

When Atlas refers a retained investor to a third party investment advisor Atlas will provide proper disclosure of the arrangement to the retail investor. Disclosure will be made at the time of solicitation and will include a description of Atlas' arrangement with the third party investment advisor and a description of the compensation arrangement. Atlas will also provide to the retail investor a copy of the third party investment advisors ADV disclosure brochure.

Atlas is compensated for its solicitation activities to third party investment advisors. The exact compensation arrangement will vary depending on the arrangement with the investment advisor firm. However, Atlas is usually paid a referral fee based on a portion of the management fee charged by the investment advisor to clients that invest with the investment advisor. The portion of the management fee paid to Atlas may be as high as 50% of the overall fee received by the investment advisor. Fees paid to Atlas may be in the form of a sliding fee schedule that increases as the amount of assets originally referred by Atlas to the investment advisor increases.

Item 15 Custody

Account Statements

Client are not solicited to invest in private real estate funds disclosed in Item 6, thereby not triggering custody. All client assets are held with a qualified custodian that provides account statements directly to your address of record or email if you elect, at least quarterly. You should carefully review those statements promptly when you receive them and immediately raise any questions with us about the custody, safety or security of your assets.

Item 16 Investment Discretion

Atlas accepts discretionary authority to manage client accounts on behalf of clients. We use discretion in determining securities to be bought and sold, the quantity to be bought and sold, and the timing of transactions. Discretion means we can act on your behalf without your approval of each transaction. If discretionary authority has not been given to us by the client we will obtain clients approval prior to each transaction. Discretionary trading allow us to efficiently process trades in client accounts once the investment committee has approved a change in the portfolio.

Item 17 Voting Client Securities

Atlas does not have the authority to vote proxies on behalf of its clients. Clients will receive proxies or other solicitations directly from the custodian or transfer agent not from Atlas. If a client has a specific question and would like to discuss it with an Advisor they may do so by calling our office at (888) 475-7535.

Item 18 Financial Information

Financial Condition

Atlas does not have any financial condition that will preclude us from meeting our contractual commitments to our clients. No management person has been subject to bankruptcy proceeding.

Item 19 Requirements for State-Registered Advisers

Jeffrey Cerny, Owner

Mr. Jeffrey A. Cerny has been managing both wealth and assets for client and financial professionals in Orange County California since 2003. He began his wealth management career with Ameriprise Financial writing financial plans in 2003 and began running his own wealth management Company, Commonwealth Retirement Investment Services in 2005. For business continuity and front office support Jeffrey combined his wealth management business with William Jordan in 2010.

Jeffrey graduated from the University of Houston with BSEE. Prior to entering the financial services field Jeffrey worked as an Electrical Engineer.

See Item 6 of this Brochure for recommendations by our firm in performance-based investment opportunities. Clients are hereby advised that performance-based compensation creates an incentive for our firm to recommend an investment that may carry a higher degree of risk.

Please see Item 10 of this Firm Brochure for any other business in which our firm is actively engaged. Our firm does not have compensation arrangements connected with advisory services which are in addition to our advisory fees.

Our firm and management persons have not been involved in any arbitration awards, found liable in any civil, self-regulatory organization or administrative proceedings or have any relationships with issuers or securities apart from what is disclosed above.

As a fiduciary, our firm always puts our Clients' interest above our own. Information regarding participation of interest in client transactions can be found in our Code of Ethics as well as Item 11 of this Brochure. Clients may obtain a copy of our Code of Ethics by contacting Jeffrey Cerny, Chief Compliance Officer at (949) 748-7535.