

Wrap Fee Program Brochure

Form ADV 2A - Appendix 1

Item 1 - Cover Page

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This brochure provides information about the qualifications and business practices of Access Wealth Management, Inc. ("AWM"). If you have any questions about the contents of this brochure, please contact us at (502) 292-5500 or www.accesswm.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state authority.

AWM is an investment advisory firm registered with the appropriate regulatory authority. Registration does not imply a certain level of skill or training. Additional information about AWM also is available on the SEC's website at www.AdviserInfo.sec.gov.

Item 2 - Material Changes

This is the initial Wrap Brochure of AWM and is prepared according to the SEC's requirements and rules. In the future, this Item will discuss only specific material changes that are made to the Wrap Brochure and will provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure. We will further provide you with a new Wrap Brochure as necessary based on changes, new information, or at your request, at any time, without charge.

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Item 4 - Services, Fees and Compensation

General Information

Access Wealth Management, Inc. was formed in 2015, and provides financial planning, portfolio management, and general consulting services to its clients. Such services may be offered through the “AWM Wrap Fee Program” or the “Program”, which has been designed to simplify the payment of management fees and brokerage expenses.

Anthony (“Tony”) L. Christensen is the sole principal owner of AWM. Please see ***Brochure Supplement, Exhibit A***, provided separately, for more information on Mr. Christensen and other individuals who formulate investment advice and have direct contact with clients, or have discretionary authority over client accounts.

Portfolio Management Services

As described in the firm’s Brochure, Form ADV Part 2A, at the beginning of a client relationship, AWM meets with the client, gathers information, and performs research and analysis as necessary to develop the client’s Investment Plan. The Investment Plan will be updated from time to time when requested by the client, or when determined to be necessary or advisable by AWM based on updates to the client’s financial or other circumstances.

To implement the client’s Investment Plan, AWM will manage the client’s investment portfolio on a discretionary or a non-discretionary basis. As a discretionary investment adviser, AWM will have the authority to supervise and direct the portfolio without prior consultation with the client. Under a non-discretionary arrangement, clients must be contacted prior to the execution of any trade in the account(s) under management. This may result in a delay in executing recommended trades, which could adversely affect the performance of the portfolio. This delay also normally means the affected account(s) will not be able to participate in block trades, a practice designed to enhance the execution quality, timing and/or cost for all accounts included in the block. In a non-discretionary arrangement, the client retains the responsibility for the final decision on all actions taken with respect to the portfolio.

General Fee Information

Fees paid by clients to participate in the AWM Wrap Fee Program generally include brokerage expenses (i.e., commissions, ticket charges, etc.) as well as the management fee paid to AWM. Under the all-inclusive billing alternative, AWM will assess one client fee that captures the management, brokerage and administrative portions collectively. Fees are individually negotiated with each client, and range up to an annual rate of no more than 1.5% of assets under management.

Fees paid to AWM are exclusive of and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund’s prospectus or offering materials). Clients will pay certain fees in addition to the fees of the AWM Wrap Fee Program, such as margin interest, check fees, trade-away fees, odd lot differentials and other similar types of fees. Clients will pay certain fees in addition to the fees of the AWM Wrap Fee Program, as more fully described in the Brochure, Part 2A. AWM Wrap Fee Program fees which AWM does not pay to third parties in connection with transaction and execution expenses are retained by AWM. Because of this, AWM may have a disincentive to trade securities in the accounts of clients in the Program.

The client should review all fees charged by funds, AWM and others to fully understand the total amount of fees paid by the client for investment and financial-related services. Clients participating in the AWM Wrap Fee Program may pay higher or lower fees than clients purchasing such services separately, depending on the cost of services if provided separately and the level of trading in a particular client's account.

Wrap Program Fee Information

Fees are individually agreed upon, and range up to an annual rate of no more than 1.5% of assets under management.

Item 5 - Account Requirements and Types of Clients

AWM serves individuals, high net worth individuals, pension and profit-sharing plans, corporations, charitable organizations, trusts and estates. AWM may impose a minimum portfolio value and/or a minimum annual fee for conventional investment advisory services. Under certain circumstances and in its sole discretion, AWM may negotiate such minimums.

Item 6 - Portfolio Manager Selection and Evaluation

The AWM Wrap Fee Program was designed to simplify for clients the payment of management fees and brokerage expenses. The Program does not select advisers in addition to AWM, which is the only Portfolio Manager for the Program.

Item 7 - Client Information Provided to Portfolio Managers

AWM is the only portfolio manager under the AWM Wrap Fee Program. No information is shared with any other portfolio manager.

Item 8 - Client Contact with Portfolio Managers

AWM is the only portfolio manager under the AWM Wrap Fee Program. No restrictions are placed on client's ability to contact or consult with AWM.

Item 9 - Additional Information

Neither AWM nor its Management Person has any disciplinary disclosure required. Please see ADV Part 2A for more information in the following areas: ***Item 10 - Other Financial Industry Activities and Affiliations, Item 11 - Code of Ethics, Item 13 - Review of Accounts, Item 14 - Client Referrals and Other Compensation, and Item 18 - Financial Information.***