

Item 1 - Cover Page

FINANCIAL WEALTH MANAGEMENT, LLC
FORM ADV – PART 2 INFORMATION
March 9, 2017

Financial Wealth Management, LLC
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Madison, Wisconsin 53711

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This Brochure provides information about the qualifications and business practices of Financial Wealth Management, LLC (“FWM”). If you have any questions about the contents of this Brochure, please contact us at 608-276-9691. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about FWM (CRD No. 140281), including a copy of its Form ADV Part 1, is available on the SEC's website at www.adviserinfo.sec.gov.

FWM is a registered investment adviser. Registration of an investment adviser does not imply any certain level of skill or training.

Item 2 - Material Changes To This Brochure Since Its Last Annual Update filed February 2015

Future material changes to this brochure will be noted in this section and provided to clients promptly.

Item 3

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Item 4 - Advisory Business

Financial Wealth Management, LLC (“FWM”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”) and notice filed in various states. FWM provides a number of advisory programs to clients. FWM offers Limited Discretionary Asset Management, Financial Planning, Retirement Planning, Specific Analysis, Third-Party Manager, and 401(k) Account Services to a wide variety of clients. FWM has been registered as an investment adviser since January 2006 and is wholly owned by Daniel P. Hyland. FWM does not control any other firm and is not under common control with any other firm. FWM offers Limited Discretionary Asset Management and Third-Party Manager Services on a wrap-fee basis which are described in a separate Form ADV Part 2A Appendix 1 “Wrap Fee” Brochure.

Each program involves different custodial, administrative service and fee arrangements. For each program offered, a client’s current financial status is first evaluated, then long- and short-term investment objectives, restrictions, needs, goals and tolerances to risk are established (both economical and psychological). This information allows FWM to determine the kinds and types of financial strategies to recommend and implement.

Clients are also informed about investment alternatives and risks to make them aware that attempting to attain a higher rate of return entails accepting higher levels of risk and the greater potential for loss. Once this initial evaluation is complete, FWM Representatives recommend one or more of the advisory services described below that they will provide in a manner aimed at achieving the client’s investment or other objectives. Clients are free to contact their FWM or third-party manager at any time.

As of December 31, 2016, FWM has assets of approximately \$160,000,000 under discretionary management and \$58,000,000 under non-discretionary management.

Financial Planning and Retirement Planning Services

In designing a financial or retirement plan, regardless of the complexity, Representatives will:

- Interview the client, analyze the client’s financial needs and assist the client in developing realistic goals and objectives based on information provided by the client. The Representative may also clarify planning problems and outline strategies designed to meet the client’s goals.
- Prepare an initial plan in the scope requested by a client based on the information gathered during the client interview and needs evaluation. This plan may include establishing a clear set of objectives, an outline of resources, a written investment policy statement, an asset allocation model, strategy recommendations, retirement, estate, education, or insurance planning, product recommendations, and steps to take for implementing advice provided.
- Help the client implement the plan, including purchasing and/or selling securities and/or insurance products.
- Review the plan periodically in the scope and frequency agreed upon with the client.

The Representative may also, as needed, recommend changes to the client’s investment portfolio or plan, either in writing or verbally. Changes in the client’s financial condition, personal circumstances, goals, or general economic conditions may trigger changes in the plan. To the extent material changes have

occurred to a client's circumstances or goals or to the extent a client requests a new project, the client will be asked to sign a new services agreement. The client may initiate contact with the client's FWM Representative as often as needed and the Representative will schedule conferences as needed, usually no less than annually. Client will be responsible for implementing the plan or not.

All planning is based on information provided by the client. It is the client's responsibility to be certain FWM has current and accurate information for the initial plan; and, it is the client's responsibility to inform the Representative of material changes affecting the investments and planning strategies implemented.

Specific Analysis Services ("Analysis")

As the name of the service implies, Analysis Services entail performing a specific analysis of individual assets such as stocks, bonds, mutual funds, annuities or life insurance policies. The service may also include assisting employers and/or employees in providing advice on the types of investment plans and the selection of various types of investments within a plan. Service may also be provided concerning a client's estate including review of estate assets, re-registration and general assistance with client's estate.

Company Sponsored Retirement Plan Review

FWM will review client's company sponsored retirement plan allocations, including current allocation and the alternative funds available. FWM will consider client's financial circumstances, investment objectives, risk tolerance and restrictions imposed by client. If FWM suggests allocation changes, implementation of these changes is the sole responsibility of client. FWM will not monitor client's company sponsored plans and will only make further review based on future client request. Client understands that FWM does not guarantee results and that losses can occur from client implementation of suggested allocations.

Item 5 - Fees and Compensation

Fees paid to FWM are for FWM advisory services only. The fees do not include, for example, the fees charged by third parties such as third-party managers, or accountants and attorneys assisting with providing the client with accounting and legal advice. Commissions on transactions and other account fees will also be charged by brokerage firms in accordance with the account's brokerage firm's normal commission schedule -- see Item 12, Brokerage Practices. Customary commissions on insurance are also not included.

Prospective clients should be aware that in addition to FWM's advisory fees, each mutual fund in which a client's assets are invested also pays its own advisory fees and other internal expenses which already have been deducted from the fund's reported performance. Depending on the fund, a client may be able to invest directly in the shares issued by the fund with or without incurring any sales or third-party management fees. Account maintenance fees are also deducted by the custodian.

In addition, there are tax effects pertaining to fund share redemptions, and other sales, made by FWM on behalf of clients. Redemptions and sales may be taxable events which may accelerate the recognition of capital gains, and losses, and frequent redemptions and sales may result in short-term, rather than long-term, capital gains and losses.

Retirement Planning and Financial Planning Service Fees

The fee for a Plan is negotiable and will be based on the anticipated complexity and anticipated amount of work which will be involved to complete the Plan. Hourly rates, which will be quoted in writing in advance, vary between \$160 to \$250 per hour depending on the scope and nature of services requested. Generally, a deposit of one-half (½) of the anticipated fee is obtained upon execution of the agreement, with the balance invoiced and payable upon delivery of the written Plan.

In the event a client terminates the Plan agreement (which can be done by notice in writing), FWM will determine the number of hours spent developing the Plan to the date of termination. Those hours will be billed at the rate of \$160 per hour with a minimum amount billed of three hours. This amount will then be subtracted from the initial deposit and the remainder, if any, will be refunded to the client within thirty (30) days of receipt of the termination notice. Clients are obligated to pay any amount earned by FWM but not paid to date of termination.

Fees do not include product transaction commissions, or the fees for third-party professional services (i.e., attorneys, accountants, or other third parties).

Specific Analysis Service Fees

Analysis service fees are \$160 to \$250 per hour depending on the anticipated complexity of the analysis and the anticipated amount of work which will be involved to complete the Analysis. The hourly rate is established with the clients prior to rendering the service and are payable after services are provided.

Analysis services may be terminated by written notice to FWM. FWM will determine the number of hours spent performing the Analysis prior to the date of termination. Those hours will be billed at the predetermined hourly rate of \$160 with a minimum amount of three hours billed.

401(k) Account Servicing Fees

FWM does not charge a separate fee associated with client's company sponsored retirement plan review.

Other Compensation

FWM Representatives are also licensed to offer securities and insurance products and will receive customary commissions for the sale of such products should a client decide to make purchases through the Representative. Clients are free to purchase such products other than through the Representative. This compensation creates a conflict of interest. All prospective and existing clients are hereby advised that this conflict exists. A FWM Representative may recommend either no-load or load mutual funds for a client's account. In all cases, the investments must be suitable. Advisory fees are not reduced by the amount of certain compensation a Representative receives.

Item 6 – Performance-Based Fees and Side-by-Side Management

FWM does not charge any performance-based fees. All fees are disclosed above.

Item 7 - Types of Clients/Minimum Account Size

FWM makes its advisory services available to a wide variety of clients including, but not limited to, individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

Although FWM does not generally impose any conditions for providing its services, there is a minimum account size of \$200,000 to open and maintain an account through the Limited Discretionary Asset Management Service or Third-Party Manager Services program. The account minimum may be waived for certain client accounts at the discretion of FWM.

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

FWM's security analysis method includes, but is not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance). Main sources of information include, but are not limited to, financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses and public filings.

Neither FWM, nor the third-party managers it may secure, guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those recommended or applied by FWM.

FWM may recommend exchange-traded funds ("ETFs"). ETF shares are bought and sold at market price unlike mutual funds. ETFs are subject to risks similar to those of stocks.

FWM may recommend real estate investment trusts (REITs), both traded and non-traded. Non-traded REITs will have limited liquidity without certainty of when future liquidity will occur.

Item 9 - Disciplinary Information

FWM does not have any disciplinary information to report regarding itself or any of its counselors or other related persons.

Item 10 - Other Financial Industry Activities and Affiliations

FWM Representatives are Registered Representatives of SII Investments, Inc., ("SII") a registered broker-dealer, Member FINRA/SIPC, and are also licensed as insurance agents for various companies. Clients are under no obligation to purchase or sell securities or insurance through these related persons; however, if they choose to implement the plan, commissions may be earned in addition to and separate from any fees paid for advisory services. The commissions may be higher or lower than those obtainable from other firms. Commissions will not be earned on advisory assets on which a fee is charged.

FWM's Representatives may also be registered as Investment Adviser Representatives with SII and offer that firm's advisory services as well.

FWM has arrangements with TD Ameritrade and Pershing with respect to providing comprehensive data, custodial or trustee services for client accounts and tracking support for client transactions. FWM encourages clients to enter into a TD Ameritrade Agreement or Pershing Agreement. TD Ameritrade and Pershing provide FWM with software programs to interface with client accounts.

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

As noted above, FWM Representatives may also be Registered Representatives and Investment Adviser Representatives for SII and may be licensed as insurance agents for one or more insurance companies. FWM Representatives will recommend to clients that they use the services of SII and purchase various insurance products from such insurance companies. Clients are free to use the services of SII and purchase insurance products through these insurance companies, or to use the services of other broker/dealers and purchase the products of other insurance companies.

FWM and its Representatives may purchase or sell the same securities recommended to clients. If they do so, purchase and sell transactions for client accounts are given priority. FWM has established a Code of Ethics applicable to all persons at the firm who have access to confidential client records or to recommendations being made for client accounts. Designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires such "access persons" to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for client accounts. The Code also establishes certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

Item 12 - Brokerage Practices

Although it generally does not exercise discretion to select brokerage firms, FWM Representatives typically recommend the custodial services of TD Ameritrade and Pershing (collectively known as "Service Providers").

Clients should be aware that there is no direct link its Service Providers, TD Ameritrade and Pershing, and FWM in connection with the advice FWM gives to clients. FWM receives economic benefits through the custody and operating relationships it has with Service Providers that are not typically available to retail investors. These benefits include the following products and services, provided to FWM without cost or at a discount: duplicate client statements and confirmations, research related products and tools, consulting services, access to a trading desk serving Representatives, access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares directly to or from 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 discounts or no fees on compliance, marketing, research, technology, and practice management products and services provided by third-party vendors. Service Providers may also pay for business consulting, professional services, and research received by FWM affiliated persons and may also pay or reimburse expenses (travel, lodging, meals, and entertainment expenses) for FWM personnel to attend conferences or meetings relating to their service platforms or to their advisor custody and brokerage services generally. Some of these products and services made available by the Service Providers may benefit FWM, but may not benefit its clients. Such other services made available by Service Providers are intended to help FWM manage and further develop its business enterprise, and such services may or may not depend on the amount of brokerage transactions directed to them.

Clients should be aware the receipt of economic benefits by FWM from Service Providers described above, in and of itself, creates a potential conflict of interest and may directly or indirectly influence FWM's recommendation of those service providers for custody and brokerage services.

Thus, the receipt of these services creates an incentive and conflict of interest for FWM when it recommends Service Provider services.

Other than the services described above, FWM and its Representatives do not direct transactions and the commissions they generate (soft dollars) to brokerage firms or other parties to receive research or other benefits.

Clients should be aware of the fact that not all advisers require clients to use a particular brokerage firm. Because clients having accounts managed by FWM are required to open accounts with, and use the transaction services of Service Providers, FWM may not be able to achieve the most favorable execution of client transactions. Thus, use of only Service Providers may cost clients more money.

FWM does not process transactions through Service Providers in return for Service Providers referring new clients to FWM.

FWM may combine similar client orders into one aggregate order for the purpose of obtaining an average price for all customers participating in the order.

Item 13 - Review of Accounts and Reports

For clients receiving Financial Planning and Retirement Planning Services, a written financial or retirement plan is prepared in the scope requested by the client during the initial interview and subsequent client meetings. Reviews of financial and retirement plans are performed from time to time by the Representative at the times requested by a client and as the Representative deems appropriate. With the client's permission, the client's legal and accounting professionals may be involved in the plan. When outside professionals become involved in the planning process, the cost of the outside professionals is the responsibility of the client.

Clients receiving Third-Party Manager Services receive reports at least quarterly or more frequently as determined between the client's Representative and or a third-party manager. Reviews of the account are performed as frequently as determined by the FWM Representative. Supervisory reviews are also performed by supervisors at FWM to ensure the strategies being deployed by the third-party managers are consistent with the investment objectives of the client. Recommendations to change, or a discretionary change to a manager is made by the Representative or an FWM supervisor at the times they deem appropriate.

Clients receiving Specific Analysis Services, receive reports in the scope and frequency determined between the client's Representative and the client at the time of engagement.

Clients receiving 401(k) services will be provided quarterly reports.

Item 14 - Client Referrals and Other Compensation

By current Company practice, FWM does not compensate third parties for referrals. However, FWM may from time to time compensate, under special circumstances, either directly or indirectly, third parties for client referrals. FWM is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940, as amended and state law. As such, all such solicitation arrangements are designed to comply with applicable federal and/or state laws.

Item 15 - Custody

FWM does not take custody of client funds or securities. These safekeeping services are typically provided only to managed accounts by the Service Providers or brokerage firm processing the securities transactions ordered by FWM.

To the extent a client receives any account or other investment ownership statement from FWM, FWM recommends the client carefully compare the information on the report to the information on the custodian's statements. The information contained in the report is obtained from sources believed to be reliable and is dependent on substantial manual input. Therefore, FWM does not guarantee the accuracy or completeness thereof.

Item 16 – Investment Discretion

In the programs described in Section 4, discretion is not exercised.

Item 17 - Voting Client Securities

FWM and its Representatives do not vote proxies on behalf of clients who will receive such notices from their account's custodian.

FWM also does not take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. However, FWM is available to answer questions regarding such notices.

Item 18 - Financial Information

FWM does not receive fees of more than \$1,200 six months or more in advance, thus no financial statement for FWM is attached. FWM does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.

Privacy Policy

FACTS	WHAT DOES FINANCIAL WEALTH MANAGEMENT, LLC ("FWM") DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Income, net worth and investment experience • Risk tolerance and retirement assets <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons FWM chooses to share, and whether you can limit this sharing.	
Reasons we can share your personal information	Does FWM share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes

For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		Yes	Yes
*If your representative terminates his or her relationship with us and moves to another investment advisory firm, we or your independent representative may disclose your personal information to the new firm, unless you instruct us not to by returning the completed Privacy Choices Notice form attached to this notice.			
Questions?	Call 608-276-9691		
Who we are			
Who is providing this notice?		Financial Wealth Management, LLC (FWM)	
What we do			
How does FWM protect my personal information?		To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to your personal information to those employees who need it to perform their job responsibilities.	
How does FWM collect my personal information?		We collect your personal information, for example, when you <ul style="list-style-type: none">• enter into an investment advisory contract• apply for insurance• seek financial advice We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?		Federal law gives you the right to limit only <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes—information about your creditworthiness• affiliates from using your information to market to you• sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> Non-affiliates we share with can include companies such as vendors, and other service providers.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include categories of companies such as insurance companies.</p>
Other important information	
Financial Wealth Management, LLC (FWM) is a registered investment advisor.	
If you want to limit our sharing	
Contact us	<p>If you prefer that we not share your non-public, personal information (except in those circumstances described previously that are permitted or required by law), please contact the Privacy Coordinator:</p> <p>By telephone: 608-276-9691</p> <p>By mail: Mark your choices below, fill in and send the form to:</p> <p>Financial Wealth Management, LLC Privacy Coordinator 440 Science Drive, Suite 302 Madison, Wisconsin 53711</p> <p>Unless we hear from you, we can begin sharing your information 30 days from the date of this letter; however, you can contact us at any time to limit our sharing.</p>

Check your choices

Your choices will apply to everyone on your account

Check any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me. *(I will receive a renewal notice for this use for marketing in 5 years.)*
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

Your name

Mail to:

Your address

Financial Wealth
Management, LLC

Privacy Coordinator
440 Science Dr.,
STE 302
Madison, WI 53711

Account number

Item 1 - Cover Page

SCHEDULE 2B - BROCHURE SUPPLEMENT

Daniel P. Hyland, CFP®

March 9, 2017

Financial Wealth Management, LLC
440 Science Drive, Suite 302
Madison, Wisconsin 53711

www.financialwealthmgmt.com

Phone: 608-276-9691 / Fax: 608- 276-1343

This Brochure Supplement provides information about Daniel P. Hyland that supplements the Financial Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact FWM if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel P. Hyland (CRD No. 1015074) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Dan graduated from the University of Wisconsin-Madison with a Bachelor of Business Administration in Finance in 1981. He received the designation of Certified Financial Planner from the College for Financial Planning in 1985.

He was President of Capital Financial Services, Inc. a registered broker-dealer, from 1981 to 1993 and a Supervisory Principal from 1993 to 1998. He has been a Registered Principal of SII Investments, Inc., also a registered broker-dealer, since 1998. He has been President of FWM since he formed the firm in January 2006. He has also been an Investment Adviser Representative for Financial Planning Services, Inc. a state licensed investment adviser, which is no longer registered. He is also licensed in Wisconsin to offer and sell insurance products.

He has passed the FINRA Series 6 Investment Company Products/Variable Contracts Representative exam, Series 7 General Securities Representative exam, Series 22 Direct Participation Programs Representative exam, Series 24 General Securities Principal exam, Series 27 Financial and Operations Principal exam, Series 51 Municipal Fund Securities Limited Principal exam, Series 63 Uniform Securities Agent State Law exam and Series 65 NASAA Investment Advisors Law exam.

The CFP® designation is granted by the College for Certified Financial Planning after successfully completing the program which requires the candidate have a bachelor's degree from an accredited U.S. college or university, master a list of nearly 100 topics on integrated financial planning, sit for a 10-hour CFP Board Certification Examination, then demonstrate to have expert and extensive experience in the financial planning field plus three years full-time experience in the financial planning field, be approved by the CFP Board, as well as adhere to the CFP Board of Ethics and Professional Responsibility and Financial Planning Practice Standards and complete regular continuing education requirements.

Item 3 - Disciplinary Information

He does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

He is a Registered Principal and Investment Adviser Representative of SII, Investments, Inc. a broker/dealer and registered investment adviser. He is also licensed to sell insurance products for various insurance companies. He spends about 10% of his time on these activities.

Item 5 - Additional Compensation

He may receive compensation for his involvement in the activities noted above, but he does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

Dan Hyland is the Chief Compliance Officer for FWM; therefore, he is responsible for his own supervision and that of all other investment adviser representatives of FWM. His contact information is available on the cover page of this Schedule 2B.

SCHEDULE 2B - BROCHURE SUPPLEMENT

Kyle D. Hyland, CFP®

March 9, 2017

Financial Wealth Management, LLC
440 Science Drive, Suite 302
Madison, Wisconsin 53711

www.financialwealthmgmt.com

Phone: 608-276-9691 / Fax: 608- 276-1343

This Brochure Supplement provides information about Kyle D. Hyland that supplements the Financial Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact FWM if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.

Additional information about Kyle D. Hyland (CRD No. 5537081) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Kyle was born in 1987. He graduated from the University of Wisconsin-Madison School of Business with a Bachelors degree in Finance in 2010 and received his Masters in Financial Planning from the College for Financial Planning in 2013.

He has been a Registered Representative with SII Investments, Inc. since 2008. He joined FWM in 2010 as a Research Associate and became a Financial Advisor in 2015. From 2005 until 2010 he also worked as Bag Staff at Hawks Landing Golf Course.

Kyle received the designation of Certified Financial Planner from the College for Financial Planning in February 2016.

The CFP® designation is granted by the College for Certified Financial Planning after successfully completing the program which requires the candidate have a bachelor's degree from an accredited U.S. college or university, master a list of nearly 100 topics on integrated financial planning, sit for a 10-hour CFP Board Certification Examination, then demonstrate to have expert and extensive experience in the financial planning field plus three years full-time experience in the financial planning field, be approved by the CFP Board, as well as adhere to the CFP Board of Ethics and Professional Responsibility and Financial Planning Practice Standards and complete regular continuing education requirements.

He has passed the FINRA Series 7 General Securities Representative exam, Series 24 General Securities Principal exam, Series 63 Uniform Securities Agent State Law exam and Series 66 Uniform Combined State Law exam.

Item 3 - Disciplinary Information

Kyle does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Item 4 - Other Business Activities

Kyle is also a Registered Principal and Investment Adviser Representative of SII, Investments, Inc. a broker/dealer and registered investment adviser. He is also licensed to sell insurance products. He spends about 10% of his time on these activities.

Item 5 - Additional Compensation

Kyle may receive compensation for his involvement in the activities noted above, but he does not receive any additional economic benefit from third parties for providing advisory services.

Item 6 - Supervision

Dan Hyland is the Chief Compliance Officer for FWM; he is responsible for Kyle's direct supervision and that of all other investment adviser representatives of FWM. Dan's contact information is available on the cover page of this Schedule 2B brochure.