

*This brochure supplement provides information about Terry Dean Wheeler that supplements the WE Alliance Wealth Advisors Inc. brochure. You should have received a copy of that brochure. Please contact Terry Dean Wheeler if you did not receive WE Alliance Wealth Advisors Inc.'s brochure or if you have any questions about the contents of this supplement.*

*Additional information about Terry Dean Wheeler is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **WE Alliance Wealth Advisors Inc.**

### **Form ADV Part 2B – Individual Disclosure Brochure**

*for*

### **Terry Dean Wheeler**

Personal CRD Number: 2163092

Investment Adviser Representative

WE Alliance Wealth Advisors Inc.  
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UPDATED: 07/06/2018

## Item 2: Educational Background and Business Experience

**Name:** Terry Dean Wheeler      **Born:** 1968

### **Educational Background and Professional Designations:**

#### **Education:**

J.D. Law, UOP McGeorge School of Law - 1996  
BS in Finance Financial Planning, San Diego State University - 1990

#### **Designations:**

##### **CFP® - Certified Financial Planner**

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- i. Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- ii. Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

### **Business Background:**

05/2015 - Present	CEO WE Alliance Wealth Advisors Inc.
10/1996 - Present	Attorney Strategic Wealth Legal Advisors
06/2011 – 06/2018	Registered Rep./IAR Arque Capital, Ltd.
10/2014 – 03/2018	CEO & Founder Wealth Education Alliance, Inc.
02/2011 - 02/2011	Registered Rep. DeWaay Financial Network
08/2009 – 02/2011	Registered Rep. QA3 Financial Corp.
10/2000 - 08/2009	Registered Rep. Intersecurities, Inc.

### **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**

Terry Dean Wheeler is a lawyer and from time to time, may offer clients advice or products from those activities via Strategic Wealth Legal Advisors, Inc. Clients should be aware that these services may involve a conflict of interest. WE Alliance Wealth Advisors Inc. always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of WE Alliance Wealth Advisors Inc. in connection with such individual's activities outside of WE Alliance Wealth Advisors Inc.

Terry Dean Wheeler acts as a real estate broker or dealer and from time to time, may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. WE Alliance Wealth Advisors Inc. always acts in the best interest of the client and clients are in no way required to utilize the services of any representative of WE Alliance Wealth Advisors Inc. in connection with such individual's activities outside of WE Alliance Wealth Advisors Inc.

#### **Item 5: Additional Compensation**

Terry Dean Wheeler does not receive any economic benefit from any person, company, or organization, other than WE Alliance Wealth Advisors Inc. in exchange for providing clients advisory services through WE Alliance Wealth Advisors, Inc.

#### **Item 6: Supervision**

As the only owner and representative of WE Alliance Wealth Advisors, Inc., Terry Dean Wheeler supervises all activities of the firm. Terry Dean Wheeler's response information is on the cover page of this disclosure document. Terry Dean Wheeler adheres 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.