

This brochure supplement provides information about Jacquelin Aline Moody that supplements the Park Avenue Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Jacquelin Aline Moody if you did not receive Park Avenue Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Jacquelin Aline Moody is also available on the SEC's website at www.adviserinfo.sec.gov.

Park Avenue Wealth Management, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Jacquelin Aline Moody

Personal CRD Number: 733918

Investment Adviser Representative

Park Avenue Wealth Management, LLC
39209 W Six Mile Rd Suite 201
Livonia, MI 48152
(734) 432-1966
jacquelin.moody@ceteraadvisors.com

UPDATED: 10/10/2018

Item 2: Educational Background and Business Experience

Name: Jacquelin Aline Moody

Born: 1942

Educational Background and Professional Designations:

Education:

Jacquelin Aline Moody has not received any higher education degrees after high school.

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.

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 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:

11/2017 - Present	Managing Member & CCO Park Avenue Wealth Management, LLC
11/2017 - Present	Investment Adviser Representative & Registered Representative Cetera Advisors
12/1999 - 10/2017	Registered Principal LPL Financial

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

Jacquelin Aline Moody is a registered representative of Cetera Advisors and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. PAWMLLC always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients are in no way required to implement the

plan through any representative of PAWMLLC in such individual's capacity as a registered representative.

Jacquelin Aline Moody is an investment adviser representative with another investment advisory firm, Cetera, 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. PAWMLLC always acts in the best interest of the client and clients are in no way required to use the services of any representative of PAWMLLC in connection with such individual's activities outside of PAWMLLC.

Jacquelin Aline Moody is an independent licensed insurance agent, and from time to time, will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. PAWMLLC 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 utilize the services of any representative of PAWMLLC in connection with such individual's activities outside of PAWMLLC.

Item 5: Additional Compensation

Jacquelin Aline Moody does not receive any economic benefit from any person, company, or organization, other than Park Avenue Wealth Management, LLC in exchange for providing clients advisory services through Park Avenue Wealth Management, LLC.

Item 6: Supervision

As the Chief Compliance Officer of Park Avenue Wealth Management, LLC, Jacquelin Aline Moody supervises all activities of the firm. Jacquelin Aline Moody's contact information is on the cover page of this disclosure document. Jacquelin Aline Moody adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Jacquelin Aline Moody has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Jacquelin Aline Moody has NOT been the subject of a bankruptcy.