

Item 1: Cover Page

Firm Brochure: Form ADV Part 2A

# Centerpiece Wealth Advisor

2275 Boadleaf Loop

Castle Rock CO 80109

7595 Technology Way #400

Denver CO 80237

720-409-3176

[www.centerpiecewealthadvisors.com](http://www.centerpiecewealthadvisors.com)

**November 2018**

**This brochure provides information about the qualifications and business practices of Centerpiece Wealth Advisor. If you have any questions about the contents of this brochure, please contact us at 720-409-3176. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an Investment Adviser does not imply a certain level of skill or training.**

**Additional information about Centerpiece Wealth Advisor also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), CRD #296956.**

## Item 2: Material Changes

This is the initial version of this Brochure. Subsequent material changes will be listed here:

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## Item 4: Services, Fees, and Compensation

### Description of Services

Co-owners Jason Baer and Beau Pollard founded Centerpiece Wealth Advisor in 2018 to help the families we serve to protect, preserve, grow, and pass on their wealth for generations to enjoy.

Centerpiece Wealth Advisor (“Centerpiece,” “We,” “Us,” “the Firm”) provides comprehensive financial planning services to assist clients in the management of life and wealth goals. After consulting with each client, we provide a written strategy based on the client’s individual needs, goals and objectives. This strategy can address:

- ✓ Investment Planning    ✓ Risk Management and Insurance Planning
- ✓ Banking and Credit Management    ✓ Retirement Planning    ✓ Tax Planning
- ✓ Executive Compensation    ✓ Planning for Incapacity    ✓ Charitable/Philanthropic giving
- ✓ Education and Family Support/Governance    ✓ Titling and Beneficiary Designations
- ✓ Executor and Trustee Selection    ✓ Distribution of Estate

We meet periodically with each client to discuss and update the strategy, and we implement the strategy through our asset management services.

Our tailored and customized strategies may include long-term and short-term strategies depending upon your liquidity needs, tax efficiency needs and suitability requirements. We can accommodate reasonable restrictions and preferences on the strategies recommended in your investment plan. If requested restrictions do not allow latitude to implement the strategies, we may not be able to provide asset management services. For some clients, a portion of their portfolio may be managed by one or more sub-advisors. Clients may not be able to impose restrictions on sub-advisors. Asset management services will follow a written Investment Policy Statement agreed to with each client.

All of our clients participate in our Wrap Fee Program, described in a separate Brochure, therefore there is no difference in how we manage client accounts – we have no non-Wrap Fee Program clients.

As of August 28, 2018, we manage \$22,000,000 in non-discretionary assets in our Wrap Fee Program. We do not manage assets on a discretionary basis, and we do not manage any assets outside our Wrap Fee Program.

## Item 5: Fees and Compensation

We provide our services for one fee including financial planning, asset management, transaction and trading costs (a “Wrap Fee”), as follows:

Total Assets Under Management	Annual Fee (% of Assets Managed)
\$1,000,000 to \$2,000,000	1%
\$2,000,001 to \$3,000,000	.9%
\$3,000,001 to \$5,000,000	.8%
Over \$5,000,000	.7%

Fees are calculated on average daily balance, accumulated, and deducted from client accounts in arrears at the end of each calendar quarter. Clients may pay fees by direct deduction from accounts, or by check. See Item 15: Custody, for more information about direct deduction of fees.

All fees are negotiable at the discretion of Centerpiece.

Neither Centerpiece nor any of our representatives provide tax or legal advice. We will partner with your tax and legal professionals.

### Program Cost

The Wrap Program may cost the client more than or less than paying for trading and transaction costs separately from an advisory fee.

### Additional Fees

Clients in the Wrap Fee Program will not have to pay separately for transaction or trading fees. However, you are still responsible for other account fees, such as annual IRA fees to the custodian, transition fees if the account is moved to another broker, or internal mutual fund fees such as management, distribution, and management fees, as applicable.

### Compensation to Firm and Representatives

Neither Centerpiece, nor any of its representatives receive any additional compensation beyond advisory fees for your participation in this program. We provide advisory services only through this Wrap Fee Program. Please refer to Item 10 for information about compensation that Beau Pollard may receive in connection with insurance products.

For clients with all or part of their portfolio managed by a sub-advisor, we pay that manager’s fee out of the advisory fee that we receive from the client. This creates a conflict of interest in that we do not keep all of the advisory fee in-house, so we may have a financial incentive to recommend our own management versus that of sub-advisor. We mitigate this conflict of interest by the following:

- First, foremost, and always, we act in accordance to our fiduciary duty to serve in our client’s best interest.
- We analyze pricing, complexity, and the client’s tax situation to determine which approach (our own management with low-cost funds and ETFs, or through a sub-advisor) will more efficiently

meet client fixed-income needs. We will recommend the more efficient approach regardless of our own compensation or financial interest.

## Item 6: Performance-Based Fees and Side-by-Side Management

Centerpiece does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client, and therefore does not engage in side-by-side management.

## Item 7: Types of Clients

We provide services to wealthy families, business owners and affluent professionals.

There is a \$1,000,000 minimum to open an account with Centerpiece. This minimum may be waived at the sole discretion of Centerpiece.

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

### Methods of Analysis and Investment Strategies

Our investment process is based on the financial plan, written strategy, and Investment Policy Statement that we develop for each client. We select investments for client portfolios using fundamental analysis. Fundamental analysis is a method of evaluating an investment to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors.

Fundamental analysis studies anything that can affect the investment's value, including macroeconomic and microeconomic factors. Macroeconomic factors include the overall domestic/global economic output, unemployment, inflation, industry conditions to geopolitical tension. Microeconomic factors include the study of the company management, the competitive edge comparative to peers, and the company's overall financial condition. The end goal of a fundamental analysis is to produce a quantitative value to compare with a security's current price, thus indicating whether the security is undervalued or overvalued.

### Financial Planning Risks

The financial planning process employs assumptions for future growth based on past historical trends in volatility and returns, as well as current valuations and expected returns. Results may vary, and future investment returns are subject to factors such as inflation rates, bond yields, economic factors, and market fluctuation.

Growth assumptions may not be met, and market or economic factors may cause investments made based on our recommendations to underperform or lose value, and you could lose money.

### Investment Strategy Risks

Although we manage your portfolio in a manner consistent with your risk tolerances and other factors identified in your Investment Policy Statement, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy seeks to purchase investments that are undervalued or priced below their perceived value, either on a value or growth expectation. However, the overall market or specific investment may fail to reach expectations or perceived value.

### Risks of Specific Investments

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have internal costs that lower investment returns. Mutual funds can be fixed income (bonds), equity (stock), or a blend. Mutual funds may not attain the investment objectives stated in their prospectuses, may drift from the “style” for which they were originally purchased, and fund management may change without notice.

Equities (Stocks): Stocks are purchased in expectation of a future dividends and/or capital gains if the price of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed Income (Bonds): Bonds are purchased in expectation of interest and principal payments a fixed schedule. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities. The fixed income market can fluctuate. Fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Risks include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Commodity ETFs (e.g., gold, petroleum, currency, etc.) carry the same risks as the underlying commodity markets. ETFs may trade at a premium or discount that may not be realized at the time of sale.

Non-U.S. Securities: International investments carry risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and less-accurate public information available in some countries.

*Diversification and asset allocation do not ensure a profit or protect against a loss. Investing in securities involves risk of loss that you should be prepared to bear. There can be no guarantee that any approach to investing will result in a desired outcome.*

## Item 9: Disciplinary Information

Centerpiece does not have any legal or disciplinary events to disclose.

## Item 10: Other Financial Industry Activities and Affiliations

Beau Pollard is a licensed insurance agent, and from time to time, may advise clients regarding or recommend insurance products. These products pay a commission, which creates a conflict of interest, as there is a financial incentive to recommend insurance products based on compensation rather than client best interest. Centerpiece will always act in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether to implement an insurance recommendation, and always have the right to choose other advisors, brokers, or agents that are not affiliated with Centerpiece to implement any such recommendation.

## Item 11: Code of Ethics, Participation in Client Transactions, and Personal Trading

We have adopted a code of ethics that sets forth standards of conduct and required compliance with securities laws. A copy of our code of ethics is available to any client or prospective client upon request.

Associates of Centerpiece will not trade the same securities recommended to our clients 2 business days prior and after to mitigate any conflicts of interests.

Front running (trading shortly ahead of clients) is prohibited. We have a duty to clients to exercise our authority and responsibility for the benefit of our clients, and to place client interests first.

We periodically review personal securities transactions to ensure that our policies are followed, and that client interests are placed first.

## Item 12: Brokerage Practices

We directly manage all investment portfolios for our clients, except for complex fixed-income needs (e.g. bond ladders, or customized fixed income portfolios). In some cases, we may recommend separate account management through a sub-advisor. We use sub-advisors who have extensive bond inventories and can create complex fixed-income portfolios. We will recommend our own management or that of a sub-advisor based on which will more efficiently meet each client's need.

All client assets, whether directly managed by us, or by sub-advisors, are at Fidelity. Below, we discuss our brokerage practices.

### Selection of Custodian

We require the custodial and brokerage services of Fidelity. This requirement is based on research and comparisons with other custodial firms. Factors that were considered include, minimizing commissions, quality of executions for clients, the platform of services offered to Centerpiece, services offered to clients such as online access, banking features, reporting, and account insurance.

In seeking best execution through Fidelity Investments, the determinative factor is not only the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into



consideration, the full range of custodian services, including historical relationship, reputation, financial strength, the value of research provided, execution capability, commission rates, and responsiveness.

It should be noted that clients do not bear the costs of trade execution through Fidelity. These costs are borne by Centerpiece and are covered by the overall Wrap Fee for all clients.

Centerpiece receives a trading and portfolio management interface and research from Fidelity that is not available to retail investors. This presents an incentive for Centerpiece to recommend Fidelity and is a conflict of interest. This conflict is primarily mitigated by our fiduciary duty to act in our clients' best interest, and by the fact that our clients do not directly bear the cost of Fidelity's custodial services. We selected this custodian on the basis that we believe, on the whole, Fidelity's services are in our clients' best interest.

### Brokerage for Client Referrals

We do not receive client referrals from our custodian(s) with which we have an institutional advisory arrangement.

### Directed Brokerage

We do not allow clients to direct the execution of trades to a particular brokerage, nor do we execute trades at another firm from the custodian.

### Trade Aggregation

We manage client assets on a non-discretionary basis, and we contact each client before executing trades on their behalf. Consequently, we are unable to aggregate trades for multiple clients into one trade execution.

## Item 13: Review of Accounts

Centerpiece will perform an initial review of all accounts under its management and will perform periodic reviews thereafter. The initial review will assess the client's overall financial situation, attempt to determine the client's risk profile and risk tolerance, determine the client's long-term financial goals, explain our investment approach, and review the current balances and investments in your account.

Centerpiece will conduct periodical reviews at least monthly. We will provide quarterly (or at a frequency agreed upon by our client) portfolio review reports that will be uploaded to the client portal and we will provide in-person or conference call reviews quarterly to review the portfolios directly with our clients. The custodian of the clients' accounts will send statements at least quarterly. Additionally, Centerpiece will review client accounts prior to and following any trades in individual securities or any large withdrawal or additions to the client's account to ensure the account still meets the client's investment objectives. Reviews may also be triggered by market factors, events likely to materially influence markets, or upon request.

## Item 14: Client Referrals and Other Compensation

We do not pay anyone for referring clients to us, nor are we paid by anyone for referring clients to them.

## Item 15: Custody

We do not maintain physical custody of any client funds or securities. Client assets are maintained at Fidelity, who will send statements directly to clients no less than quarterly. Clients are urged to carefully review Fidelity statements.

For clients who pay fees by direct deduction from their account(s), we are deemed to have “constructive custody.” In order for us to collect fees by direct deduction, we must: 1) have the client’s written authorization to do so, 2) send the client an itemized notice or invoice showing fee amount, the time period, amount of assets, and calculation for the fee, and 3) the custodian statement must show the fee deduction for comparison.

## Item 16: Investment Discretion

We do not accept discretionary authority to manage client assets.

## Item 17: Voting Client Securities

Centerpiece will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. We will offer proxy guidance upon client request. Clients may also direct proxy questions to the issuer of the security.

## Item 18: Financial Information

Centerpiece does not require or solicit the payment of more than \$500 in fees per client, six months or more in advance.

Centerpiece does not have any financial conditions that may impair our ability to meet our contractual obligations to our clients.

## Item 19: Requirements for State-Registered Advisers

### Executive Officers

Jason Baer and Beau Pollard are the principal executive officers of Centerpiece. Please refer to the attached ADV Parts 2B for descriptions of their education, business background, and other information.

### Other Business Activities

The firm is not engaged in any business activities outside of providing investment advice. Please refer to Item 10 for information about Beau Pollard’s activities as an insurance agent.

### Performance-Based Fees

Centerpiece does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

### Disciplinary Information

Neither Centerpiece nor any management person has been involved in any disciplinary events.

### Relationships with Issuers of Securities

Neither Centerpiece nor any management person has any relationship or arrangement with any issuer of securities.

## Form ADV Part 2B

Brochure Supplement for Jason Baer

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**Additional information about Jason Baer is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Jason Baer's Central Registration Depository (CRD) number is #5392411.**

## Item 2: Educational Background and Business Experience

**Jason Baer CFP® CWS®**

**Year of Birth:** 1982

### **Formal Education**

- Bachelor of Science, Business, Metropolitan State University of Denver

### **Business Background**

- Founder, Centerpiece Wealth Advisor, 2018 to present
- Senior Portfolio Consultant, Charles Schwab 2014-2018
- Associate Portfolio Consultant, Schwab Private Client Investment Advisory Inc 2012-2014
- Associate Portfolio Consultant, Charles Schwab and Co. Inc, 2011-2011
- Brokerage Service Rep, Charles Schwab and Co. Inc, 2011-2011
- Customer Service Rep, Charles Schwab and Co. Inc, 2010-2010
- Senior Administrator, Charles Schwab and Co, Inc, 2007-2010

### **Professional Designations**

#### **About the Certified Financial Planner™ (CFP®) Designation**

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.
- 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
- 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.

### **About the Certified Wealth Strategist® (“CWS”) Designation**

The Certified Wealth Strategist® designation, issued by Cannon Financial Institute, is designed to create a holistic practice management for financial professionals.

The Certified Wealth Strategist® utilizes a blended learning approach that includes instructor-led training, 13 Wealth Management Issues study guides, online mastery exams, conversation skill builders and eLessons. The learning experience culminates with a Capstone Project: a written document demonstrating a sustainable framework which applies the new knowledge and skills to the practitioner’s business. The program provides the knowledge, the practice management formula, and the critical client interaction skills to create and build a dynamic Wealth Advisory practice that works effectively with complex client issues.

### **Item 3: Disciplinary Information**

Jason Baer has no disciplinary information to disclose.

### **Item 4: Other Business Activities**

Jason Baer has no outside business activities to disclose.

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

Jason Baer does not receive any economic benefit other than advisory fees for providing advisory services to clients of Centerpiece Wealth Advisor.

### **Item 6: Supervision**

Jason Baer is supervised by Beau Pollard, Chief Compliance Officer of Centerpiece Wealth Advisor. Mr. Pollard may be reached at 720-409-3176.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Baer has not been found liable in any arbitration, civil, SRO, or administrative proceeding.

Mr. Baer has not been the subject of a bankruptcy petition.

## Form ADV Part 2B

### Brochure Supplement for Beau Pollard

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**Additional information about Beau Pollard is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Beau Pollard's Central Registration Depository (CRD) number is #5935510.**

## Item 2: Educational Background and Business Experience

### **Beau Pollard CFP® CWS®**

**Year of Birth:** 1984

### **Formal Education**

- Bachelor of Science, Business Administration, University of Phoenix

### **Business Background**

- Founder, Centerpiece Wealth Advisor, 2018 to present
- Vice President and Financial Consultant, Charles Schwab 2016-2018
- Financial Representative, Fidelity Brokerage Services, 2011-2016

### **Professional Designations**

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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.

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- 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.



- 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
- 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.

### **About the Certified Wealth Strategist® (“CWS”) Designation**

The Certified Wealth Strategist® designation, issued by Cannon Financial Institute, is designed to create a holistic practice management for financial professionals.

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### **Item 3: Disciplinary Information**

Beau Pollard has no disciplinary information to disclose.

### **Item 4: Other Business Activities**

Beau Pollard is sergeant in the Army National Guard, serving as a wheeled vehicle mechanic during monthly weekend drills, and one two-week activation per year. Beau is also an insurance agent – please refer to Item 10 in the firm’s brochure above for more information.

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

Beau Pollard does not receive any economic benefit other than advisory fees for providing advisory services to clients of Centerpiece Wealth Advisor.

### **Item 6: Supervision**

Beau Pollard is Chief Compliance Officer of Centerpiece Wealth Advisor, and supervises the firm’s compliance with all applicable securities regulations, and will adhere to the firm’s policies and procedures in his own activities.

### **Item 7: Requirements for State-Registered Advisers**

Mr. Pollard has not been found liable in any arbitration, civil, SRO, or administrative proceeding.

Mr. Pollard has not been the subject of a bankruptcy petition.