

ITEM 1 – Cover Page



PLATINUM WEALTH MANAGEMENT

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This brochure provides information about the qualifications and business practices of Platinum Wealth Management LLC ("Advisor"). If you have any questions about the contents of this brochure, please contact us at telephone number or email provided above. 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.

Platinum Wealth Management is a registered investment advisor in the Commonwealth of Pennsylvania. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an Advisor provides you with information you can use in deciding whether to hire or retain an Advisor.

Additional information about Platinum Wealth Management LLC is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 – Material Changes

We are required to deliver information about our qualifications and business practices to clients on account opening and at least annually thereafter. Pursuant to SEC regulations, we will ensure that you receive a summary of any material changes to this and subsequent brochures within 120 days of the close of our fiscal year, December 31st. We may further provide other ongoing disclosure information about material changes as necessary.

There have been no material changes during the previous year.

A print copy may be obtained by contacting Gregg Stein, Managing Member and Chief Compliance Officer, at 610-405-4522 or gregg.stein@hinklestein.com.

Additional information about Platinum Wealth Management is also available via the SEC's website www.adviserinfo.sec.gov. The SEC's website also provides information about any persons affiliated with Platinum Wealth Management who are registered, or are required to be registered, as investment advisor representatives.

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ITEM 4 – Advisory Business

Platinum Wealth Management (“PWM”) was founded in 2018 by Gregory Stein to provide clients with fee based financial planning services, as well as, investment advisory services under an asset based or fee-based program. The objectives are to provide clients with a financial plan tailored to their needs or desires and to seek maximum long-term, risk-adjusted, after-tax, net of fee returns on portfolios.

Each financial projection or investment account is designed to meet the individual needs of a client and be consistent with their individual risk tolerances.

Advisory accounts can be either (a) discretionary, which means the advisor has authority to make purchase and sale transactions in the clients’ account at will, provided such transactions are in the clients’ best interest, and conform to the clients’ investment objectives; or (b) non-discretionary, which means the advisor must communicate any trades that are to be made in client accounts. Decisions regarding investment assets are conducted in-house using data from known research publishers such as Standard and Poor’s® and Morningstar®. We do not offer, recommend or sell proprietary products, commodities, partnerships, private placements or other illiquid, high-risk securities.

Clients may also request restrictions on an account, such as a minimum level of cash in the account or to buy or sell certain specific securities or security types in the account.

PWM is a start-up entity. As such, there were no assets under management prior to this initial disclosure.

Item 5 – Fees and Compensation

Fees for investment advisory services are billed quarterly in advance, based on the value of the portfolio on the last business day of the previous quarter. (This means clients will be billed during the first month of each calendar quarter).

Generally asset based fees are charged based on account size as follows:

\$0 to \$500,000	1.0% to 1.4%
\$500,000 to \$1 million	0.9% to 1.3%
\$1 million to \$3 million	0.7% to 1.1%
\$3 million to \$5 million	0.6% to 1.0%
Over \$5 million	0.5% to 0.9%

PWM reserves the right to adjust fees at any time provided the client is notified and agrees to such fee in advance.

Fees do not include charges assessed by the custody firm or underlying asset manager. A list of additional fees are published by the custodian or money manager and are available upon request.

PWM also charges fees for other services such as financial planning, asset allocation review, and under certain circumstances, for portfolio management. These fees are based on standard hourly rates that range from \$75 to \$250 per hour and are agreed upon in advance. Invoices under these arrangements are due within 30 days of receipt.

Either party may terminate the PWM Agreement ("Agreement") at any time upon 14 days written notice. Termination of the Agreement shall not, in any case, affect the consummation of any transaction initiated prior to such termination. The client agrees that, upon termination, he/she shall have the sole responsibility for the assets in the account. The death, disability or incompetency of the client will not terminate or change the terms of the Agreement. However, the client's executor, guardian, attorney-in-fact or other authorized representative may extend or terminate the Agreement by giving written notice to PWM. PWM will not be held liable for transactions processed prior to notification of the client's death, disability or incompetency.

Upon termination of the Agreement the client will receive a refund of the prorated invoice, which will be calculated based on the date PWM receives notification of the cancelation.

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

PWM does not charge any performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client).

Item 7 – Types of Clients

PWM provides investment portfolio management services to individuals, high net-worth individuals, self-employed and corporate pension and profit sharing plans, family trusts and non-profit organizations.

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

Generally, PWM uses mutual funds and money managers to invest client portfolios. It is our policy to invest with the best managed funds within the respective asset classes.

From time to time, clients may suggest or we may propose individual equity securities. We attempt to do our due diligence through widely known research materials that are available upon request.

When investing in fixed-income securities, we generally consider CDs, investment-grade corporate, US Government agency and/or tax-exempt bonds and US Treasury securities.

Statement of Investment Strategy

Generally, PWM uses portfolio managers and mutual funds that are well diversified within their respective asset classes. We use a diversified portfolio strategy designed to fit client circumstances, risk tolerance and need. We believe in investing for the long term rather than short-term movements.

PWM attempts to rigorously evaluate the various asset classes including but not limited to: US large cap and small cap equities, foreign developed markets equities, emerging markets equities, real estate, natural resources, fixed income securities and diversified alternative assets. Portfolio objectives are closely aligned with the Modern Portfolio Theory which uses the expected return and volatility for each asset class and the covariance among asset classes to find the combination that delivers the highest possible return for any given standard deviation of a portfolio's returns.

For smaller portfolios, however, we might limit the number of assets classes for very small portfolios.

PWM periodically reviews the entire population of mutual funds and money managers using common software that provides due diligence on assets such as Morningstar. Due diligence on equity and fixed income securities are analyzed using common software products and publicly available research.

PWM continuously monitors Clients' portfolios and periodically rebalances them back to the Clients' target mix in an effort to optimize returns for the intended level of risk.

We consider tax implications and the volatility associated with each of our chosen asset classes when deciding when and how to rebalance.

Risk Considerations

Part of our assessment process includes evaluating your risk tolerance, and we make every effort to structure your portfolio to mitigate risk. However, investing in securities involves risk of loss of all or part of your assets. Platinum Wealth Management cannot guarantee any level of performance or that any Client will avoid a loss of Account assets. *Any investment in securities involves the possibility of financial loss.*

When evaluating risk, financial loss may be viewed differently by each Client and may depend on many different risk items, each of which may affect the probability of adverse consequences and the magnitude of any potential losses. The following risks may not be all-inclusive, but should be considered carefully by a prospective Client before retaining PWM's services. These risks should be considered as possibilities,

with additional regard to their actual probability of occurring and the effect on a Client if there is in fact an occurrence.

The price of any security or the value of an entire asset class can decline for a variety of reasons outside of PWM's control, including, but not limited to, changes in the macroeconomic environment, unpredictable market sentiment, forecasted or unforeseen economic developments, interest rates, regulatory changes, and geopolitical events. If a Client has a high allocation in a particular asset class, it may negatively affect overall performance to the extent that the asset class underperforms relative to other market assets.

There is no guarantee that PWM's judgment or investment decisions about particular securities or asset classes will necessarily produce the intended results. PWM's selection process is based in part on a careful evaluation of past price performance and volatility. It is possible that different or unrelated asset classes may exhibit similar price changes in similar directions which may adversely affect a Client's account, and may become more acute in times of market upheaval or high volatility.

High volatility and/or the lack of deep and active liquid markets for a security may prevent a Client from selling his or her securities at all, or at an advantageous time or price because PWM's executing broker-dealer may have difficulty finding a buyer and may be forced to sell at a significant discount to market value.

The prices of, and the income generated by, most debt securities held by a client's account may be affected by changing interest rates and by changes in the effective maturities and credit ratings of these securities. Longer maturity debt securities generally have higher rates of interest and may be subject to greater price fluctuations than shorter maturity debt securities. Debt securities are also subject to credit risk, which is the possibility that the credit strength of an issuer will weaken and/or an issuer of a debt security will fail to make timely payments of principal or interest and the security will go into default. The current market values for these securities will fluctuate with changes in interest rates. PWM cannot control the risk that financial intermediaries or security issuers may experience adverse economic consequences that may include impaired credit ratings, default, bankruptcy or insolvency, any of which may affect portfolio values or management. PWM seeks to limit credit risk by properly diversifying client portfolios.

Performance may directly or indirectly be affected by government legislation or regulation, which may include, but is not limited to: changes in investment adviser / financial advisor or securities trading regulation; change in the U.S. government's guarantee of ultimate payment of principal and interest on certain government securities; and changes in the tax code that could affect interest income, income characterization and/or tax reporting obligations.

Item 9 – Disciplinary Information

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Platinum Wealth Management or the integrity of PWM's management.

PWM has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Affiliated Accounting Firm

Gregory Stein, Managing Member, is a Certified Public Accountant in the Commonwealth of Pennsylvania. He retains an interest in Hinkle, Stein & Associates, LLC ("HSA") which is not affiliated with Platinum Wealth Management LLC. Books and records for the CPA practice are separate from those of PWM, though there are some shared clients. PWM and HSA share the same principal place of business. Gregory Stein spends approximately 75% on the business of PWM and 25% on the business of HSA. There may be times when PWM refers clients in need of accounting, income tax and other business advisory services to HSA. There may also be times when HSA refers clients in need of investment advisory services to PWM. We do not receive fees for these referrals. However, Gregory Stein, as a member of HSA does receive an indirect benefit from client referrals that PWM receives. Professional services and fees of HSA are entirely separate and distinct from PWM's investment advisory services and fees. However, HSA may provide advice about securities to the extent that such advice is incidental to the practice of accounting.

No principal or advisor employed by PWM serves as a director for any publicly-traded company.

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

The client's interest must come first. To this end, PWM has established guidelines concerning its employees' securities activities. When the purchase of a security is being considered for clients' accounts, no employee may purchase that security until after client purchases have been completed. Also, all client sales must be completed before any sales may be entered for an employee.

No employee may place an order for his or her account that is contrary to the recommendation for client accounts. Specifically, no employee may sell a security that is being purchased for clients, or buy a security that is being sold for clients.

All employee transactions must be placed after all client transactions have been executed. Further in the event that an employee purchases or sells a security, the employee is not permitted to receive a price better than the clients receive. In the event that an employee transaction is executed at a better price, the employee transaction and, if applicable, client transactions will be adjusted to give precedence to the client transaction price. All employees' securities transactions are reviewed regularly to assure compliance with these guidelines.

The basic principle followed is that employee's functions should be performed with loyalty to our clients. Under this basic principle of loyalty, an employee must not profit, directly or indirectly, from his or her position with the company. No such person shall take for personal benefit any corporate opportunity for profit, which that person learns about from his or her position.

Item 12 – Brokerage Practices

Platinum Wealth Management will use a third-party custodian to act as broker or agent to effect securities transactions for compensation for all its investment advisory clients. The custodian is a member of FINRA, SIPC and NFA, and is an independent SEC-registered broker-dealer, unaffiliated with PWM. They provide services to independent investment advisors such as custody of securities, trade execution, clearance and settlement of transactions.

Receipt of any benefits and services from our custodial relationship will in no way diminish PWM's obligation to act in the best interest of its clients at all times, including making sound and appropriate investment recommendations, and ensuring best execution of trades for client accounts.

PWM will conduct periodic reviews of its custodial relationship to ensure they are continuing to provide high-value service to our clients and remain competitive with other service providers.

Item 13 – Review of Accounts

A principal advisor conducts portfolio reviews at least quarterly. Periodic reviews are also triggered by a change in investment strategy by the client, or significant changes to any asset(s) within the portfolio.

Item 14 – Client Referrals and Other Compensation

PWM receives certain additional economic benefits ("Additional Services") through its participation in its custodial program that are typically not available to retail investors and may or may not be offered to any other independent investment advisors participating in the program. These services include use of facilities directly related to the servicing of client accounts, such as duplicate statements and confirmations, access to clients' accounts via a dedicated website, access to a trading desk serving Advisor participants, access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts), the ability to deduct advisory fees directly from Client accounts and access to certain mutual funds with no transaction fee. Other services include access to research products and tools, quotation services, consulting and professional services, which are made available at no cost to PWM, or at a discount. PWM principals and employees also have access to educational, technology, marketing and business development services through its relationship. Some of these products and services may benefit PWM, but may not benefit Clients accounts.

Other products and services made available by our custodian are intended to help PWM manage and further develop its business enterprise. Availability of these benefits and services is unrelated to the volume of trading directed by PWM.

Clients should be aware that PWM's receipt of services from its custodial relationship creates potential conflicts of interest and may indirectly influence PWM's choice for custody and brokerage services.

Item 15 -Custody

Platinum Wealth Management does not have custody of client funds or securities. The firm utilizes the services of a custodian to hold securities and credit balances for its clients. Statements are provided to clients from the custodian monthly, but not less frequently than quarterly. Online statements for the previous month are available. Paper statements are also available by mail on request.

Clients should review statements carefully and report any discrepancies to PWM immediately.

Assets held at other custodians may be managed by PWM, provided a limited Power of Attorney for trading authority and Standing Fee Payment Authorization are obtained. PWM may request or require electronic access to account information.

PWM will not be responsible for fees or commissions charged by other custodians. Lower fees for comparable services may be available from other sources. Clients are encouraged to periodically review and discuss the appropriateness of this arrangement with your investment advisor.

Item 16 – Investment Discretion

PWM enters both non-discretionary and discretionary client relationships. If discretionary authority over investment advisory accounts is authorized by the client, it is done so in accordance with the terms of the client agreement whereby PWM can select the type, issuer and amount of securities bought and sold on behalf of the client. In all cases, such discretion is exercised in a manner consistent with the clients' stated investment objectives and risk tolerance.

Item 17 – Voting Client Securities

PWM does not have authority to vote proxies on behalf of advisory clients. Clients retain responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. PWM may provide advice regarding the clients' voting of proxies.

Item 18 – Financial Information

(Not required)

Item 19 – Requirements for State-registered Advisors

PWM is registered with the Commonwealth of Pennsylvania. Application for registration in other states will be made as necessary. Registration does not imply endorsement by the regulating authority.

Principal Executive Officers and Management Persons

The principal executive officer and chief compliance officer of PWM is Gregory Stein. A description of his education and business background is included in the brochure supplement, Form ADV Part 2B, which is provided to clients initially. Clients can also get a copy of the brochure supplement for PWM's officers at any time by contacting us at the address or phone number on the cover page of this brochure.

Other Business Activities

PWM and our employees engage in other business activities besides providing investment advice. We discuss these activities under Item 10 above.

Performance-Based Fees

PWM does not receive any performance-based fees.

Legal and Disciplinary Issues

PWM and our employees seek to maintain the highest level of business professionalism, integrity, and ethics. Neither PWM nor our employees have any legal or disciplinary events on our records to disclose.

Arrangements with Securities Issuers

PWM and our employees have no relationships or arrangements with issuers of securities.

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September 7, 2018

This Brochure Supplement provides information about Gregory Stein that supplements the Platinum Wealth Management Brochure. If you did not receive a copy of that Brochure or have any questions or comments regarding the Brochure, please contact Gregg at the number or email provided.

Additional information about Gregg Stein is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Gregory Harris Stein, Age 45

Education: The American University, BSBA-Finance and Accounting, 1994

Business Background:

Platinum Wealth Management, Managing Member 2018 – Present
RSM US Wealth Management LLC, Director 1994-2018

Item 3- Disciplinary Information

Mr. Stein has no disciplinary history to disclose.

Item 4- Other Business Activities

Gregg is a Certified Public Accountant in the Commonwealth of Pennsylvania. He retains an ownership interest in Hinkle, Stein & Associates, LLC which is not affiliated with Platinum Wealth Management, LLC. Books and records for the CPA practice are separate from those of PWM, though there are some shared clients. PWM and HSA share the same principal place of business. Gregg spends approximately 75% on the business of PWM and 25% on the business of HSA.

Item 5- Additional Compensation

Gregg Stein does receive compensation from the fees charged to his accounting clients. There may be times when PWM refers clients in need of accounting, income tax and other business advisory services to HSA. There may also be times when HSA refers clients in need of investment advisory services to PWM. We do not receive fees for these referrals. However, Gregory Stein, as a member of Hinkle, Stein & Associates, LLC does receive an indirect benefit from client referrals that PWM receives. As the

management member of PWM, he receives a share of the net profits of PWM. Professional services and fees of HSA are entirely separate and distinct from PWM's investment advisory services and fees. However, HSA may provide advice about securities to the extent that such advice is incidental to the practice of accounting.

Item 6 - Supervision

Mr. Stein is the Managing Member of Platinum Wealth Management LLC. As such, he supervises all employees.