

*This brochure supplement provides information about Amy Abromaitis that supplements the Carnegie Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Amy Abromaitis if you did not receive Carnegie Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.*

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

# **Carnegie Wealth Management, LLC**

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

*for*

**Amy Abromaitis**

Personal CRD Number: 1796733

Investment Adviser Representative

Carnegie Wealth Management, LLC  
920 Cassatt Road, Suite 202  
Berwyn, PA 19312  
(610) 640-4300  
[aabromaitis@carnegiewealth.com](mailto:aabromaitis@carnegiewealth.com)

UPDATED: 03/01/2019

## Item 2: Educational Background and Business Experience

**Name:** Amy Abromaitis      **Born:** 1964

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

#### **Education:**

BA Math & Computer Science, Gwynedd Mercy - 1994

#### **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:**

06/2018 - Present	Investment Adviser Representative Carnegie Wealth Management, LLC
04/2016 - Present	Registered Representative Strategic Financial Alliance
04/2016 - Present	Investment Adviser Representative Strategic Financial Alliance
06/2010 - Present	Financial Planner Carnegie Wealth Management, LLC
09/2009 - 06/2010	Representative Corporate Call Center
02/2007 - 06/2009	Financial Planner Marshall Financial Group

### **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**

Amy Abromaitis is a registered representative. From time to time, she will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the

fiduciary duties of a registered investment adviser. Carnegie Wealth Management, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services any representative of Carnegie Wealth Management, LLC in such individual's outside capacity.

Amy Abromaitis is an investment adviser representative with another firm. From time to time, she will offer clients advice or products from this activity. Carnegie Wealth Management, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Carnegie Wealth Management, LLC in such individual's outside capacity.

Amy Abromaitis owns Radar Enterprises LLC a residential and commercial rental property. From time to time, she will offer clients advice or products from this activity. Carnegie Wealth Management, LLC always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Carnegie Wealth Management, LLC in such individual's outside capacity.

Amy Abromaitis is a licensed insurance agent. From time to time, she will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Carnegie Wealth Management, LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Carnegie Wealth Management, LLC in such individual's outside capacities.

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

Amy Abromaitis does not receive any economic benefit from any person, company, or organization, other than Carnegie Wealth Management, LLC in exchange for providing clients advisory services through Carnegie Wealth Management, LLC.

### **Item 6: Supervision**

As a representative of Carnegie Wealth Management, LLC, Amy Abromaitis is supervised by Scott T Sheffer, the firm's Chief Compliance Officer. Scott T Sheffer is responsible for ensuring that Amy Abromaitis adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Scott T Sheffer is (610) 640-4300.

## 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. Amy Abromaitis 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. Amy Abromaitis has NOT been the subject of a bankruptcy.