



Form ADV Part 2B  
Brochure Supplement  
Professional Backgrounds of Advisory Personnel

March 2019

MA Private Wealth, LLC  
1355A San Carlos Avenue  
San Carlos, CA 94070  
650-232-2021

This brochure supplement provides information about MA Private Wealth, LLC's investment advisory personnel. This is a supplement to the MA Private Wealth, LLC Form ADV Part 2A brochure. You should have received a copy of that brochure. Please contact the Firm's Founder and Chief Compliance Officer, Martin Miller, at 650-232-2021, you have not received the brochure or if you have any questions about the contents of this supplement. Additional information about MA Private Wealth, LLC is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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Each member of MA Private Wealth, LLC's ("MAPW") professional staff is evaluated on the basis of his or her education and work experience. Prior related business experience, a specialized business or technical skill or applicable undergraduate/post-graduate work are required. In addition, any associated persons involved in determining investment strategy or giving investment advice to clients must meet the examination and licensing requirements of the states in which they provide investment advisory services.

All Firm personnel are supervised by the Firm's Chief Compliance Officer. Supervision is ongoing and includes, account reviews, trade supervision, annual compliance reviews including the testing of Firm systems, staff meetings and employee reviews.

**MARTIN S. MILLER, CRPC®**  
**Founder & Private Wealth Advisor**

**Item 1 – Cover Page**

This brochure supplement provides information about Martin Miller and should be included with MA Private Wealth, LLC's main brochure. Please contact Martin Miller if you did not receive a copy of MAPW's brochure or if you have questions about the contents. Additional information about Martin is available at the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Education Background and Business Experience**

Born 1942

Education

1965 University of California, Berkeley, CA - BA

Business Background

2018 – Present MA Private Wealth, LLC, San Carlos, CA; Founder/ Private Wealth Advisor  
1997– 2018 Ameriprise Financial Services, Inc., San Carlos, CA: Senior Wealth Advisor

**Item 3 – Disciplinary Information**

Mr. Miller has no professional disciplinary disclosures.

**Item 4 – Other Business Activities**

Mr. Miller does not have outside business activities to disclose.

**Item 5 – Additional Compensation**

MA Private Wealth, LLC is required to disclose information regarding any arrangement under which Martin Miller receives an economic benefit from someone other than a client for providing investment advisory services. MA Private Wealth, LLC has no information to disclose in relation to this Item.

**Item 6 – Supervision**

Mr. Miller is MAPW's Chief Compliance Officer. Mr. Miller is subject to MAPW's compliance policies and procedures and he, along with other individuals he may designate from time to time, regularly reviews the firm's advisory services and offerings to monitor suitability of recommendations and compliance with regulatory requirements and firm procedures.

## **ERICA L. ARROYO**

**Private Wealth Advisor**

### **Item 1 – Cover Page**

This brochure supplement provides information about Erica Arroyo and should be included with MA Private Wealth, LLC's main brochure. Please contact Martin Miller if you did not receive a copy of MAPW's brochure or if you have questions about the contents. Additional information about Martin is available at the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Item 2 – Education Background and Business Experience**

Born 1983

#### Education

2004 Modesto Junior College, Modesto, CA – Associates Degree

#### Business Background

2018 – Present	MA Private Wealth, LLC, San Carlos, CA; Private Wealth Advisor
2014 – 2018	Ameriprise Financial Services, Inc., San Carlos, CA: Private Wealth Advisor
2008 – 2014	Ameriprise Financial Services, Inc., Oakdale, CA: Associate Advisor
2004 – 2008	Ameriprise Financial Services, Inc., Manteca, CA: Financial Planning Assistant

### **Item 3 – Disciplinary Information**

Ms. Arroyo has no professional disciplinary disclosures.

### **Item 4 – Other Business Activities**

Ms. Arroyo does not have outside business activities to disclose.

### **Item 5 – Additional Compensation**

MA Private Wealth, LLC is required to disclose information regarding any arrangement under which Erica Arroyo receives an economic benefit from someone other than a client for providing investment advisory services. MA Private Wealth, LLC has no information to disclose in relation to this Item.

### **Item 6 – Supervision**

Ms. Arroyo is supervised by Martin Miller, MAPW's Chief Compliance Officer. His contact information can be found on the cover page of this brochure. Mr. Miller, and other individuals he may designate from time to time, regularly reviews the firm's advisory services and offerings to monitor suitability of recommendations and compliance with regulatory requirements and firm procedures.

**JOE D. BARRO, CPA, CFP®**  
**Private Wealth Advisor**

**Item 1 – Cover Page**

This brochure supplement provides information about Joe Barro and should be included with MA Private Wealth, LLC's main brochure. Please contact Martin Miller if you did not receive a copy of MAPW's brochure or if you have questions about the contents. Additional information about Martin is available at the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Education Background and Business Experience**

Born 1962

Education

2004 Golden Gate University, San Francisco, CA – BS in Accounting

Business Background

2018 – Present	MA Private Wealth, LLC, San Carlos, CA; Private Wealth Advisor
2009 – 2018	Ameriprise Financial Services, Inc., San Carlos, CA: Private Wealth Advisor
2006 – 2009	Wells Fargo Investments, LLC, Redwood City, CA: Financial Advisor
2003 – 2006	Morgan Stanley, San Jose, CA: Financial Advisor
1999 – 2003	Portola Group, Menlo Park, CA: Financial Advisor

**Item 3 – Disciplinary Information**

Mr. Barro has no professional disciplinary disclosures.

**Item 4 – Other Business Activities**

Mr. Barro does not have outside business activities to disclose.

**Item 5 – Additional Compensation**

MA Private Wealth, LLC is required to disclose information regarding any arrangement under which Joe Barro receives an economic benefit from someone other than a client for providing investment advisory services. MA Private Wealth, LLC has no information to disclose in relation to this Item.

**Item 6 – Supervision**

Mr. Barro is supervised by Martin Miller, MAPW's Chief Compliance Officer. His contact information can be found on the cover page of this brochure. Mr. Miller, and other individuals he may designate from time to time, regularly reviews the firm's advisory services and offerings to monitor suitability of recommendations and compliance with regulatory requirements and firm procedures.

**JOEL VAN HOFWEGEN, CRPC<sup>®</sup>, CFP<sup>®</sup>**  
**Private Wealth Advisor**

**Item 1 – Cover Page**

This brochure supplement provides information about Joel Van Hofwegen and should be included with MA Private Wealth, LLC's main brochure. Please contact Martin Miller if you did not receive a copy of MAPW's brochure or if you have questions about the contents. Additional information about Martin is available at the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Item 2 – Education Background and Business Experience**

Born 1979

Education

2001 Calvin College, Grand Rapids, MI – BS in Social Science and Business

Business Background

2018 – Present	MA Private Wealth, LLC, Campbell, CA; Private Wealth Advisor
2014 – 2018	Ameriprise Financial Services, Inc., Campbell, CA: Financial Advisor
2002 – 2014	Ameriprise Financial Services, Inc., San Carlos, CA: Associate Financial Advisor
2001 – 2002	American Express Financial Advisors (Ameriprise), San Carlos, CA: Financial Advisor

**Item 3 – Disciplinary Information**

Mr. Van Hofwegen has no professional disciplinary disclosures.

**Item 4 – Other Business Activities**

Mr. Van Hofwegen does not have outside business activities to disclose.

**Item 5 – Additional Compensation**

MA Private Wealth, LLC is required to disclose information regarding any arrangement under which Joel Van Hofwegen receives an economic benefit from someone other than a client for providing investment advisory services. MA Private Wealth, LLC has no information to disclose in relation to this Item.

**Item 6 – Supervision**

Mr. Van Hofwegen is supervised by Martin Miller, MAPW's Chief Compliance Officer. His contact information can be found on the cover page of this brochure. Mr. Miller, and other individuals he may designate from time to time, regularly reviews the firm's advisory services and offerings to monitor suitability of recommendations and compliance with regulatory requirements and firm procedures.

## **BRIAN FERRIN**

### **Private Wealth Advisor**

#### **Item 1 – Cover Page**

This brochure supplement provides information about Brian Ferrin and should be included with MA Private Wealth, LLC's main brochure. Please contact Martin Miller if you did not receive a copy of MAPW's brochure or if you have questions about the contents. Additional information about Martin is available at the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### **Item 2 – Education Background and Business Experience**

Born 1953

##### Education

1980 San Jose State School of Business, San Jose, CA – BS in Accounting and Business

##### Business Background

2018 – Present	MA Private Wealth, LLC, San Carlos, CA; Private Wealth Advisor
1990 – 2003	Ameriprise Financial Services, Inc., San Carlos, CA: Financial Advisor
1989 – 1990	Lincoln Financial Services, Inc., San Carlos, CA: Financial and Insurance
1980 – 1989	Schrambling and Friedlander CPAs, San Francisco, CA: Senior Staff Accountant

#### **Item 3 – Disciplinary Information**

Mr. Ferrin has no professional disciplinary disclosures.

#### **Item 4 – Other Business Activities**

Mr. Ferrin is an active board member of the Sebastian Theater Foundation in Sonoma, California.

#### **Item 5 – Additional Compensation**

MA Private Wealth, LLC is required to disclose information regarding any arrangement under which Brian Ferrin receives an economic benefit from someone other than a client for providing investment advisory services. MA Private Wealth, LLC has no information to disclose in relation to this Item.

#### **Item 6 – Supervision**

Mr. Ferrin is supervised by Martin Miller, MAPW's Chief Compliance Officer. His contact information can be found on the cover page of this brochure. Mr. Miller, and other individuals he may designate from time to time, regularly reviews the firm's advisory services and offerings to monitor suitability of recommendations and compliance with regulatory requirements and firm procedures.

# PROFESSIONAL DESIGNATIONS

## CERTIFIED FINANCIAL PLANNER™, CFP®

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 71,000 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 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.

## Chartered Retirement Planning Counselor (CRPC®)

- Education – Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is



designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

- Examination – Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher. The examination tests the individual's ability to relate complex concepts and apply theoretical concepts to real-life situations. Individuals in the MPAS® designation program are required to complete assignments, projects, research, and papers, and meet all graduation requirements for the Master of Science degree.
- Continuing Education - Following initial conferment of one of the College for Financial Planning's professional designations, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education, reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements. The College monitors its designees' compliance with the designation requirements and standards. Any alleged violations are subject to disciplinary procedures.
- Discipline - Complaints against a designee may be filed by any individual using the Complaint Submission form found on the College's Financial Designation Resource website, [www.cffpdesignations.com](http://www.cffpdesignations.com). The College for Financial Planning investigates all complaints and its Ethical Conduct Committee determines whether allegations are justified and whether the conduct warrants disciplinary action.
- If a violation of the Standards of Professional Conduct is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to: reprimand; suspension; or revocation.

### **Certified Public Accountant (CPA)**

Certified Public Accountants are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include:

- Minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting).
- Minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and
- Successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period).

Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

The vast majority of state boards of accountancy have adopted the AICPA's *Code of Professional Conduct* within their state accountancy laws or have created their own.