

MAC Wealth Management Inc.



MACWM

Randall J. McCuen
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Part 2B of Form ADV: *Brochure Supplement*



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This brochure supplement provides information about Randall J. McCuen that supplements the MAC Wealth Mgt. Inc. brochure. You should have received a copy of that brochure. Please contact Randall J. McCuen 954-247-9727 if you did not receive MAC Wealth Mgt. Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Randall J. McCuen is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Full Legal Name: Randall J. McCuen **Born:** 1960

Education

- UCLA; BA, Economics-Business; 1985

Business Experience

- Bateman Eichler Hill Richards; DVP - Registered Representative; from 04/1981 to 09/1982
- Bateman Eichler Hill Richards; Registered Representative - Fundamental Analysis Research Project Intern; from 03/1984 to 06/1984
- Paine Webber; Registered Representative Caller; from 09/1984 to 06/1985
- Paine Webber; Registered Representative; from 06/1985 to 08/1988
- Shearson Lehman Hutton; Registered Representative; from 08/1988 to 08/1993
- Prudential Securities; Registered Representative; from 08/1993 to 03/1995
- Merrill Lynch; Registered Representative; from 03/1995 to 07/1997
- Citigroup Global Markets; Registered Representative, RIA, Portfolio Manager, Retirement Plan Coordinator; from 07/1997 to 07/2007
- MAC Wealth Mgt. Inc.; RIA, Portfolio Manager, CEO, CCO, President; from 07/2007 to Present

Item 3 Disciplinary Information

Randall J. McCuen has no reportable disciplinary history.

Item 4 Other Business Activities

A. Investment-Related Activities

1. Randall J. McCuen is not engaged in any other investment-related activities.
2. Randall J. McCuen does not receive commissions, bonuses or other compensation on the sale of securities or other investment products.

B. Non-Investment-Related Activities

Randall J. McCuen is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5 Additional Compensation

Randall J. McCuen does not receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 6 Supervision

Supervisor: Randall McCuen

Title: CEO, CCO

Phone Number: 954-247-9727

Supervisory oversight practices: Relevant Conflicts of interest, the effects of those conflicts on the firm's services, and the steps taken to address them:

<i>Potential Conflicts of Interest faced by Investors:</i>	<i>Effects on the firm's services</i>	<i>Steps taken to address them</i>
Safeguarding of Client Assets	3rd Party Custody, Client Chosen Provider	Independent Advisor: highest level of protection
Valuation of Client Holdings	3rd Party Provider	Independent Advisor eliminates conflicts
Reporting	3rd Party Provider	Independent Advisor eliminates conflicts
Incentives	Unbiased focus on Long Term Relationships and Increasing Client Assets Managed	Fee-Based eliminates conflicts. Commissions are not accepted.
Asset Selection	Unbiased focus on Long Term Relationships and Increasing Client Assets Managed	Independent Fee-Based Advisor
Execution	3rd Party Provider	Best Execution Process, Client's Interests First
Portfolio Management, Trading Practices	Separate accounts management tailored to client's objectives, preferences allowed	Asset Allocations and Performance Monitored Relative to Objectives
Diversification	Balanced Portfolio approach: Cash, Fixed Income, Stocks, Alternative ETFs, & Options	Asset Allocations and Performance Monitored Relative to Objectives

Investing involves the assumption of many risks including conflicts of interest of the advisor and broker selected. MAC Wealth Management Inc. was setup with these in mind.

MAC Wealth Management Inc. is an Independent Registered Investment Advisory firm that manages assets for investors on an assets-under-management fee-based platform. MAC Wealth Management Inc. is independent and does not engage in commissions based investment activities, does not hold client assets, or report on assets client's own. These separate functions are performed by third parties that clients select for those purposes.

If the advisor is employed by the same firm that holds the assets, executes the trades,

reports the trades and performance, and the advisor is compensated by that firm especially with commissions that vary by product and activity, then conflicts exist in each step of the process. As an Independent RIA without commissions compensation and without affiliation to or compensation from any Broker Dealers and without Custody of Client Assets or Reporting on them, which is the separate and independent responsibility of the Broker-Dealer Custodian chosen by the Client, and with all of these functions designed to be done separately and independently to eliminate conflicts of interest and create the highest level of objectivity for client protection purposes, the oversight practices otherwise required are reduced in these areas. Traditionally, a registered representative for a Brokerage firm is subject to many internal pressures and incentives that may be in the firm's interest and potentially contrary to the client's interest. The adviser must attempt to resolve these conflicts and sort through the potential misinformation. The advisor's supervisor additionally has an offset responsibility to counterbalance these and other conflicts exerted upon or affecting them and/or the advisor. MAC Wealth Management Inc. chose to be an Independent Fee-Based Advisor primarily to eliminate these conflicts.

Fee-based compensation better aligns investor and advisor objectives and eliminates the conflicts from commissions based investing.

Independence is designed to reduce/eliminate broker-dealer pressures and incentives.

Third Party (Broker/Custodian) custody and reporting creates objectivity and eliminates risks associated with potential mishandling of client assets as in cases of fraud like in the Madoff scandal.

The Independent RIA fee-based platform with independent Third Party custody, execution, and reporting best addresses the issues of: Safeguarding of Client Assets, Valuation of Client Holdings, Pricing of Portfolio Securities, Performance Reporting, Misaligned Incentives, and potentially biased Asset Selection.

In order to ensure Best Execution, MAC Wealth Mgt. Inc. monitors the execution practices and compliance procedures followed by the Broker Custodians used and reserves the right to place trades through another third party if deemed necessary and agreed to. More details on Best Execution are discussed in the Firm Brochure and ADV Part II and are also available upon request by contacting Randall McCuen.

Additional supervision activities relate to risks associated with the advisor potentially investing in the same or similar securities. Executions are monitored to ensure that client's interests come first. Also, Privacy Policies are strictly followed.

Finally, client account asset allocation (diversification), portfolio management, trading practices, and performance are monitored at least quarterly relative to client objectives. MAC Wealth Mgt. Inc. manages money for investors in their individual separate accounts based on the investors individual objectives and allows for reasonable flexibility in regards to cash balances, timing of withdrawals and deposits, restrictions on holdings to be held or not, tax exposure preferences, net transactions costs effects, account size investment alternatives issues, and other investor preferences. We use a

Balanced Portfolio approach and allocate among the general categories of Cash, Fixed Income, Stocks, and Commodity ETFs, Currency ETFs, and Hedging ETFs, as well as Options Strategies for investors with preferences for each of these areas. Assets are also generally managed on a household basis which means different accounts with the same overall objectives may have different results as the primary focus will be on the household results. Investment opportunities are allocated among individual client accounts relative to their objectives as/when they are deemed appropriate. The nature of tailored portfolios and individual separate accounts asset management leads to resultant holdings of different securities with differing allocations for different investors and thus different performance. This investment management style naturally results in different results for each investor account. As such, accounts are regularly reviewed from this perspective, at least quarterly, in regards to relative performance and asset allocation relative to their objectives. Flexibility, the benefits and the commensurate risks, and the related Performance issues are discussed with clients, noted here, and re-discussed as individual preferences remain.