



Lawrence Wealth Management LLC

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FORM ADV PART 2A

March 2018

Item 1 Cover Page

This “brochure” provides information about the qualifications and business practices of Lawrence Wealth Management LLC. If you have any questions about the contents of this brochure, please contact the firm at 215-540-0896. 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. Additional information about Lawrence Wealth Management LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Lawrence Wealth Management LLC is a registered investment advisor. Registration does not imply a certain level of skill or training.

Pursuant to the so-called "brochure rule," Lawrence Wealth Management LLC (LWM), periodically updates Form ADV, Part 2. This rule requires that LWM provide a written

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document containing the information contained in Form ADV, Part 2, to all clients with whom the firm enters into an investment advisory or investment management contract. The purpose of this new disclosure format is to provide clients and prospective clients a "Plain English" form of disclosure.

LWM must deliver this document to a client or prospective client: a) not less than 48 hours prior to executing a contract with LWM, or b) at the time of executing such contract, in which case the client has the right to terminate the contract with LWM within five business days without penalty. In fact, clients may cancel a contract with LWM at any time, without penalty, upon the firm's receipt of written notification from the client.

Item 2 Material Changes

This Item will discuss only specific material changes that are made to the Brochure and provide clients with a summary of such changes. We will also reference the date of our last annual update of our brochure.

We will ensure that you receive a summary of any materials changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

- LWM is not an "affiliate" of Baldwin Investment Management. In September 2018 The Securities and Exchange Commission "SEC" made the determination that LWM does not satisfy the requirements to be an "affiliate". LWM will withdraw its registration with the SEC immediately after it is licensed with the appropriate state securities regulator.

Additional information about Lawrence Wealth Management, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with Lawrence Wealth Management who are registered, or are required to be registered, as investment adviser representatives of Lawrence Wealth Management.

Our last brochure is dated January 2018.

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Item 4 Advisory Business

Lawrence Wealth Management LLC (LWM) is a state-registered Registered Investment Advisory (RIA) Firm regulated and supervised by the Colorado Department of Regulatory Agencies Division of Securities and is registered with the Pennsylvania Department of Banking and Securities. LWM was founded by Richard S. Lawrence in June 2008 as a "fee-only" investment advisory firm. Services include financial planning, investment management and defined contribution plans for small businesses. LWM provides investment management services on a discretionary and non-discretionary basis.

Our investment advisory process includes financial planning, investment management, and periodic reviews.

- We typically, but not in all cases, begin our process with a detailed financial plan that takes into consideration all income, savings, goals (retirement, college funding, charitable giving, the purchase of a boat or second home, investments, pensions, tax rates, inflation assumptions, and risk levels. We then apply different rates of return assumptions to determine rates of return necessary to achieve client goals.
- The client's Investment Portfolio is then constructed. We use mutual funds, exchange traded funds, bonds, money market funds, and individual stocks when appropriate.

LWM manages \$29 million on a discretionary basis and \$3 million on a non-discretionary basis, with a total of \$31 million assets under management as of December 2018.

Effective June 1, 2016 LWM engaged Baldwin Investment Management "Baldwin" to provide operational and investment research support, and office space. In exchange LWM paid Baldwin a portion of its revenues for these services on a monthly basis. Effective October 1, 2018 LWM and Baldwin modified its financial arrangement whereby LWM pays monthly Baldwin Management a "base fee" for specific consulting and support services; and hourly charges for additional services when provided.

Item 5 Fees and Compensation

Investment Advisory Fees

LWM charges a fee based on a percentage of assets under management. LWM bills fees in advance on a monthly basis, which are based on the clients' assets under management as of the last trading day of the previous month.

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Fee Schedule Investment Management

Equity and Balanced Accounts

Assets Under Management	Annual % Fee
Fees on first \$500,000	1.00%
Fees on incremental amount \$500,000 to \$1,000,000	0.95%
Fees on incremental amount \$1,000,000 to	0.85%
Fees on assets over \$2,000,000	Negotiable

Fixed Income (Primarily Bonds)

Assets Under Management	Annual % Fee
First \$1,000,000 of assets	0.65%
On the assets over	0.50%

Financial Planning Fees

LWM charges a flat fee ranging from \$1,200 to 2,000 for a Comprehensive Financial Plan. The fee is billed before commencing work. If the client and LWM agree to an investment management relationship, LWM will refund all but \$200 of the financial planning fees. The credit is applied against future investment advisory fees for investment management.

LWM receives no compensation directly or indirectly other than the fees noted above. We do not receive commissions or compensation from the purchase or sale of any investment. If we refer a client to a firm for other financial products or services, we do not receive any compensation from these referrals.

Clients may incur additional expenses charged by the custodian, including commissions and transaction fees, when purchasing or selling various investments including mutual and exchange traded funds, bonds, and stocks. These fees/commissions are stated by the custodian and may change from time to time. LWM recommends the custodian which it believes best serves the client. LWM receives no portion of any fee or commission that the client pays the custodian or mutual fund.

Clients may terminate their account with forty-eight hours written notice, with an email or a letter. Refunds will be given on a prorated basis, based on the number of days remaining in the month at the point of termination.

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If a current firm brochure is not delivered within 48 hours of the client signing our Investment Advisory Contract, the client may terminate their accounts without penalty, for full refund, within 5 business days of signing the advisory contract. Advisory fees are drawn directly from the client's accounts with written authorization.

Item 6 Performance-Based Fees

LWM does not charge a performance-based fee.

Item 7 Types of Clients

LWM serves various clients including individuals, families, trusts, and partnerships. LWM serves clients on a discretionary or non-discretionary basis depending upon the clients' needs. LWM has a minimum account size of \$1,000,000 and may waive this requirement on an exception basis.

Item 8 Method of Analysis, Investment Strategies, and Risk of Loss

LWM embraces the academic studies which conclude that asset allocation is the primary determinant of portfolio risk and return. Asset allocation is the portion of a portfolio that is invested in stocks/equity, bonds or cash equivalent investments. Stock selection, while important, has less of an effect on overall performance than asset allocation in a well- diversified portfolio. Stocks within the same class or economic sector are highly correlated with each other, meaning that their prices tend to move in the same direction.

We construct portfolios based on the clients' needs including clients' objectives, income needs, risk tolerance, time horizon, tax issues, and short-term cash needs. We then allocate client funds among various mutual funds, exchange traded funds, bonds, stocks and money market funds. We use Morningstar Research, JP Morgan Research, Ned Davis Economic Research, Charles Schwab & Co., Credit Suisse Research and various periodicals for our research.

There is risk of loss in investing in stocks, bonds and money market investments. Clients should weigh the potential reward with the risk of principle loss before making any investment.

Item 9 Disciplinary Information

There are no disciplinary or legal events related to Lawrence Wealth Management LLC or its management.

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Item 10 Other Financial Industry Activities and Affiliations

Client assets are held at Charles Schwab as custodian. LWM has no exclusive contract with Charles Schwab, and no remuneration of any kind is received from Charles Schwab. LWM or its management is neither registered as a broker• dealer nor a registered representative of a broker- dealer.

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

Background

As an investment adviser registered under the Investment Advisers Act of 1940 (the "Act"), LWM is subject to Rule 204A-1. This rule requires registered investment advisers to adopt a code of ethics to:

1. set forth standards of conduct expected of advisory personnel (including compliance with state securities laws);
2. safeguard material non-public information about client transactions; and
3. requires "access persons" to report their personal securities transactions. In addition, the activities of an investment adviser and its personnel must comply with the broad antifraud provisions of Section 206 of the Advisers Act, and personal securities transactions must generally be reported under Rule 204-2 under the Advisers Act.

Introduction

As an investment adviser firm, we have an overarching fiduciary duty to our clients. Clients deserve our undivided loyalty and effort, and their interests come first. We have an obligation to uphold this fiduciary duty and see that our personnel do not take inappropriate advantage of their positions and the access to information that comes with their positions. LWM holds their directors, officers, and employees accountable for adhering to and advocating the following general standards to the best of their knowledge and ability:

- Always place the interest of the clients first and never benefit at the expense of advisory clients.
- Always act in an honest and ethical manner, including in connection with, and the handling and avoidance of, actual or potential conflicts of interest between personal and professional relationships.
- Always maintain the confidentiality of information concerning the identity of security holdings and financial circumstances of clients.
- Fully comply with all applicable laws, rules and regulations of federal, state and local governments and other applicable regulatory agencies.

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- Proactively promote ethical and honest behavior with the Adviser, including, without limitation, the prompt reporting of violations of, and being accountable for adherence to, this Code of Ethics.

Failure to comply with the Adviser's Code of Ethics may result in disciplinary action, including termination of employment.

From time to time LWM's management buys, sells, and/or holds investments that are also held, purchased or sold by its clients. These transactions are not in conflict with our clients. We do not "trade ahead" of our clients.

Item 12 Brokerage Practices

LWM has a fiduciary duty to obtain best execution for our clients. We have a non-exclusive arrangement with Charles Schwab which acts as custodian and trading platform. Charles Schwab is a discount securities broker dealer and custodian. We recommend Charles Schwab because of its broad investment platform, including load and no-load mutual funds. No load mutual funds may be purchased through Charles Schwab which charges a transaction fee or commission to effect the transaction. Lawrence Wealth Management does not receive any portion of any transaction fee or commission that Charles Schwab charges clients.

Item 13 Review of Accounts

LWM reviews client accounts on a periodic basis to make sure client accounts are allocated appropriately and consistent with clients' goals and risk tolerances. We produce, and make available, client review documents on a quarterly basis which include investment holdings, asset allocation analysis, and investment performance by account. Performance data are presented on an after-fee basis.

Item 14 Client Referrals and Other Compensation

LWM does not receive any compensation or economic benefit from any referral from a third party.

Item 15 Custody

LWM uses Charles Schwab as the qualified custodian for client assets. LWM has limited power of attorney over client accounts. LWM may execute trades on behalf of accounts and may request disbursement upon client requests. These disbursements are sent directly to clients, payable only to the account registration and to the address on record with the custodian. Only clients have authority to change their address with the custodian, Charles Schwab.

Investment Advisory fees are paid by clients on a monthly basis. These fees are deducted from client accounts and the funds are transferred to LWM. These fees are agreed upon in writing between LWM and clients through an Investment Advisory

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contract which is on file.

Custody is defined as any legal or actual ability by our firm to access client funds or securities. Under the Custody Rule 206(4)---2, advisers, in most cases, must maintain client funds and securities with a “qualified custodian.” Qualified custodians under the rule include the types of financial institutions to which clients and advisers customarily turn for custodial services, including banks, registered broker---dealers, and registered futures commission merchants. These institutions’ custodial activities are subject to regulation and oversight. In addition, advisers must have a reasonable belief that the qualified custodian sends, at least quarterly, account statements directly to advisory clients. Since all client funds and securities are maintained with a qualified custodian, we don’t take physical possession of client assets.

Under the current rules, our firm is deemed to have “constructive custody” of client assets because we deduct fees directly from client accounts. LWM obtains written authorization with a limited power of attorney in the investment advisory agreement which is signed by LWM and the client. LWM will also provide an invoice to the client and to the custodian with the fee calculation.

The custodian delivers account statements reflecting all activity of the account(s), to you or your independent representative, at least quarterly. LWM provides quarterly statements to all clients which review all holdings, asset class allocations and account performance, net of fees. LWM urges clients to compare LWM’s statements to those issued by the qualified custodian. If you notice any discrepancies, please notify us and/or your custodian as soon as possible.

Item 16 Investment Discretion

LWM manages clients' investments on either a discretionary or non-discretionary basis. LWM makes investment decision and effects trades based on what LWM believes to be in the best interest of clients and aligned with client objectives and risk tolerances.

Discretionary Accounts - LWM makes investment decisions and executes trades on behalf of clients without prior client approval.

Non-discretionary Accounts -LWM makes investment decisions and executes trades on behalf of clients with client approval.

The custodian issues trade confirmations to the clients immediately after each trade is executed. These confirmations are sent to clients through the United States Postal Service or through email, depending upon client preference.

Item 17 Voting Client Securities

LWM does not accept authority to vote proxies on behalf of clients.

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Item 18 Financial Information

LWM does not require or solicit prepayment of fees in excess of \$1,200 for six months or more. Therefore, there is no requirement to file a balance sheet with this brochure.

There are no financial factors that would impair LWM's ability to meet contractual obligations.

Item 19 Requirements for State-Registered Advisors

Identify Management

Richard S. Lawrence, CFA- Rich Lawrence is the President of Lawrence Wealth Management LLC (LWM) and founded the company in 2008. He was an investment analyst for many years conducting in-depth equity investment research of the banking industry, and pharmaceutical and medical device industries for Janney Montgomery Scott and Parker Hunter, which was subsequently acquired by Janney Montgomery Scott. Prior to founding LWM in 2008, Rich Lawrence was a Financial Advisor with Merrill Lynch.

Rich received his bachelor's degree from the Wharton School of Business of the University of Pennsylvania, his M.B.A. with honors from University of Denver, and earned the Chartered Financial Analyst (CFA) designation.

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Brochure Supplement FORM ADV PART 2B

April 2019

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215-540-0896; 303-495-7758**

Item 1 Cover Page

This brochure supplement provides information about Richard S. Lawrence that supplements the Lawrence Wealth Management LLC “LWM” brochure. You should have received a copy of the brochure for LWM. Please contact Richard Lawrence if you did not receive LWM’s brochure or if you have any questions about the contents of this supplement. Additional information about Richard S. Lawrence is available on the SEC’s website at www.adviserinfo.sec.gov. You can look up Mr. Lawrence under the Investment Advisor Representative Search. His CRD# is 1751936.

The information in this brochure supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.
Supplement Date: 4/04/2019

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Item 2 Educational Background and business Experience

Richard S. Lawrence (birth year: 1953).

Richard S. Lawrence, CFA- Rich Lawrence is the President of Lawrence Wealth Management LLC (LWM) and founded the company in 2008. He was an investment analyst for many years conducting in-depth equity investment research of the banking industry, and pharmaceutical and medical device industries for Janney Montgomery Scott and Parker Hunter, which was subsequently acquired by Janney Montgomery Scott. Prior to founding LWM in 2008, Rich Lawrence was a Financial Advisor with Merrill Lynch.

Rich received his bachelor's degree from the Wharton School of Business of the University of Pennsylvania, his M.B.A. with honors from University of Denver, and earned the Chartered Financial Analyst (CFA) designation. In order to use the CFA designation, all candidates must complete three levels of education (Levels I, II, and III). The CFA Institute requires an annual fee to use the CFA designation for all CFAs that passed the three CFA exams (I, II, and III).

Item 3 Disciplinary Information

Item 3 requires disclosure of disciplinary proceedings on a criminal, civil, and/or regulator administrative proceeding. Mr. Lawrence has no disciplinary events to disclose under item 3.

Item 4 Other Business Activities

Richard Lawrence has no material financial relationships or arrangements with any business other than Lawrence Wealth Management LLC of which he is the sole owner. LWM however has an arrangement with Baldwin Management whereby LWM pay Baldwin Management a monthly fee to perform certain administrative and compliance functions, and to provide office space located at 100 Four Falls Corporate Center Suite 202, West Conshohocken, PA 19428

Item 5 Additional Compensation

Item 5 requires disclosure of economic benefits received from "non-clients" for providing advisory services. Neither Mr. Lawrence nor LWM receives any compensation or economic benefit from any source other than the advisory fees it receives from clients.

Item 6 Supervision

Mr. Lawrence is the sole owner of LWM. He is responsible and oversees all registered activities of LWM

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Item 7 Requirements for State-Registered Advisers

Mr. Lawrence has no civil, legal, or administrative incidents or events requiring disclosure under item 7. Mr. Lawrence has not been the subject of a bankruptcy petition.