

# Investment Advisor Brochure

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## Item 1- Cover Page

Unified Wealth Management LLC

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Suite A

Oldsmar, Florida 34677

727-216-8051

December 24, 2024

<https://www.unifiedwm.com>

This Brochure provides information about the qualifications and business practices of Unified Wealth Management LLC. If you have any questions about the contents of this Brochure, please contact us at 727-216-8051 or Zhobby@UnifiedWM.com. The information in this Brochure has not been approved or verified by the Unified States Securities and Exchange Commission or by any state securities authority.

Unified Wealth Management LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about Unified Wealth Management LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Unified Wealth Management LLC's CRD number is 284553.

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## Item 2 – Material Changes

The material changes in this brochure from the last annual updating amendment of Unified Wealth Management LLC on 03/27/2024 are described below. Material changes relate to Unified Wealth Management LLC's policies, practices or conflicts of interests.

- Unified Wealth Management LLC has updated Item 10 to disclose outside business activity.
- Unified Wealth Management LLC removed reference to TD Ameritrade. (Item 12 & 14)
- Unified Wealth Management LLC updated Item 4 to remove reference to Mr. DiMarco as an owner of the firm.
- Unified Wealth Management LLC has transitioned to registration with the United States Securities and Exchange Commission from its prior registration at the state level.

Unified Wealth Management LLC will provide all clients with a new Brochure as necessary based on changes or new information, at any time, without charge.

The Brochure may currently be requested free of charge by contacting Zachary Hobby at 727-216-8051 [or ZHobby@UnifiedWM.com](mailto:ZHobby@UnifiedWM.com).

Any further information about Unified Wealth Management LLC is also available via the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **Item 4 – Advisory Business**

Unified Wealth Management LLC is a registered limited liability company (LLC) formed in June 2016 and registered as an investment adviser in November 2016. The firm is owned by Zachary Hobby. Unified Wealth Management LLC is focused upon providing financial planning services to high-net-worth individuals and businesses.

Unified Wealth Management LLC believes it is important to understand the needs and goals of each client in order to design and craft a proper representation and investment strategy. Therefore, representatives of Unified Wealth Management LLC will make a thorough and comprehensive assessment of the client's personal, professional, and business brand/positioning, financial wherewithal, risk tolerance, personal and professional goals, investment expectation and any unique factors that are particular to a specific client's situation. A proper strategy including personal, professional, business and investments can only be recommended and implemented after a thorough understanding of all of the client's overall personal, professional, business and investment objectives, goals and suitability.

In addition, Unified Wealth Management LLC acts as a fiduciary for all of its clients. That means Unified Wealth Management LLC places the financial concerns of its clients ahead of its own and only acts within the best interests of the client. While Unified Wealth Management LLC can never promise the amount of any expected results, a promise of due diligence, honest and careful personal, professional, business, and investment advice along with the goal of considering the best interests of each client can be expected.

Unified Wealth Management LLC provides investment advisory services in the following areas:

### **Financial Planning Services**

Unified Wealth Management LLC has developed an approach to comprehensive personal, professional, business and financial planning which seeks to maximize long-term goals and expectations while managing risk. Therefore, prior to recommending any investment advisory arrangement Unified Wealth Management LLC will work with each client to understand their individual situation. This will include a review of the client's financial goals, net worth, cash flow, tax planning, insurance needs, estate analysis, retirement planning, portfolio review,

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educational planning and charitable donations. After that consultation and a full understanding of the client's personal, professional, business and financial situation a strategy can be recommended. Through the experience of the representatives of Unified Wealth Management LLC and their knowledge of the various strategies available recommendations that will optimize results while balancing the risks can now be made.

Unified Wealth Management will assist in building and managing diversified investment portfolios, generally consisting of ETFs, mutual funds and individual stocks, in alignment with their goals, risk tolerance and time horizon. As noted, the specific composition of the strategy will be on a case by case basis. Further, the client may place restrictions on investing in certain securities or certain types of securities.

## **Investment and Portfolio Management Services**

Unified Wealth Management LLC offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Unified Wealth Management LLC creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

Unified Wealth Management LLC evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Unified Wealth Management LLC seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of Unified Wealth Management LLC's economic, investment or other financial interests. To meet its fiduciary obligations, Unified Wealth Management LLC attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and, accordingly, Unified Wealth Management LLC's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is Unified Wealth Management LLC's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent that might have a limited supply, among its clients on a fair and equitable basis over time.

### **Written Acknowledgement of Fiduciary Status**

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

The Firm does not provide wrap fees or receive fees for wrap fees and will not act as a portfolio manager of any wrap fee account.

As of October 2024, the firm manages \$ 3,540,478.00 assets under management on a discretionary basis and \$ 102,932,857.00 on a non-discretionary basis.

If a conflict exists between the interests of Unified Wealth Management LLC and the interests of the client, the client is under no obligation to act upon the recommendation of Unified Wealth Management LLC. If the client elects to act upon any such recommendation the client is under no obligation to effect the transaction through Unified Wealth Management LLC.

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## **Item 5 – Fees and Compensation**

All fees will be established by a written contract between Unified Wealth Management LLC and the client. While all fees will be established on an individual basis, depending on the circumstances, the specific fees that will be generally charged are enumerated below.

Hourly charges are for financial planning services and the fee may be higher or lower depending on the scope and complexity of the required services. The hourly fee will not exceed \$300 per hour. If charging an hourly fee, the fee will be due when the services have been rendered. The specific details will be enumerated in the client contract. There will be no refund since the client will only pay for hours worked.

Financial plans are generally given as a part of the fee charged to manage investments. Non-investing clients who request a financial plan, are charged one-time fees starting at \$1,000 for Mr. Hobby and \$600 for Mr. Bolos. Fees for Comprehensive Financial Planning and all the services provided will be based on the scope and complexity of the required services.

Where an arrangement based upon investment advisor services, specifically wealth management, has been entered, the general fees will consist of an annual fee based upon a percentage of the market value of the assets that were purchased pursuant to the contract. Again, the annual fee does not include any transaction fees, brokerage commissions or fees associated with any transaction. Please see Item 12 for further elaboration regarding brokerage fees and services.

The annual fee will be charged quarterly in arrears and prorated, based upon the market value of the assets on the last day of the previous quarter. Further, the fee for services will be based upon the previous quarter; therefore, there will be no refund due since the fees will only be assessed for work already performed. All fees are withdrawn directly from client accounts with client written authorization.

The annual fee will be as follows:

<b><u>PORTFOLIO VALUE</u></b>	<b><u>ANNUAL FEE</u></b>
Up to \$500,000	1.30%
\$500,001 to \$1,000,000	1.15%
\$1,000,001 to \$1,500,000	1.00%
\$1,500,001 to \$2,000,000	.90%
\$2,000,001 to \$2,500,000	.80%
\$2,500,001 to \$5,000,000	.70%
\$5,000,001 to \$10,000,000	.60%
\$10,000,001 to \$50,000,000	.55%
\$50,000,001 and above	.50%

Fees are non-negotiable.

The Firm will not maintain custody of any client assets.

Clients are responsible for the payment of all third party fees (i.e., custodian fees, commissions, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by United Wealth Management LLC . Please see Item 12 of this brochure regarding broker-dealer/custodian.

Fees for individual comprehensive financial planning will be due when the plan is delivered to the client. The Firm does not accept compensation for the sale of securities or other investment products. Lower fees for comparable services may be available from other sources.

The fees charged to family members of associated persons or employees of the Firm may be lower than fees offered to other clients or no fees may be charged at all.



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## **Item 6 – Performance Based Fees and Side by Side Management**

Unified Wealth Management LLC does not charge any investment (wealth management) performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

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## **Item 7 – Types of Clients**

Unified Wealth Management LLC provides representation and advisory services, financial planning services, to individuals, including high net worth individuals, professional partners, non-profit organizations, corporations, trusts and businesses. The Firm does not maintain a minimum investment requirement and provides superior representation and advisory services regardless of the income potential from the client.

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

There can be no guarantees that investing will always generate a profit. Indeed, as the oft heard warning makes plain: past performance does not necessarily guarantee future results. Therefore, investing in securities involves a risk and consequently clients must be prepared for losses they may reasonably bear. Consistent with those admonitions, Unified Wealth Management LLC engages in recommendations and strategies that can best position the client and withstand the volatility and swings of the market. Unified Wealth Management LLC engages in an analytical approach that emphasizes the client's strategic goals and objectives. Unified Wealth Management will assist in building and managing diversified investment portfolios, generally consisting of ETFs, mutual funds and individual stocks, in alignment with their goals, risk tolerance and time horizon. If a particular investment that poses unusual risk is discussed, the Firm will highlight the particular volatility and risk associated with the investment, will provide materials associated with the risks and explain the benefits and pitfalls of the investments.

**Fundamental analysis** concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

**Modern portfolio theory** assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

**Technical analysis** attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

**Mutual Funds:** Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

**Equity** investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

**Fixed income** investments generally pay a return<sup>8</sup> on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed

income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

**Exchange Traded Funds (ETFs):** An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed “electronic shares” not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

**Real estate** funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

**Annuities** are a retirement product for those who may have the ability to pay a premium now and want to guarantee they receive certain monthly payments or a return on investment later in the future. Annuities are contracts issued by a life insurance company designed to meet requirement or other long-term goals. An annuity is not a life insurance policy. Variable annuities are designed to be long-term investments, to meet retirement and other long-range goals. Variable annuities are not suitable for meeting short-term goals because substantial taxes and insurance company charges may apply if you withdraw your money early. Variable annuities also involve investment risks, just as mutual funds do.

**Hedge funds** often engage in leveraging and other speculative investment practices that may increase the risk of loss; can be highly illiquid; are not required to provide periodic pricing or valuation information to investors; May involve complex tax structures and delays in distributing important tax information; are not subject to the same regulatory requirements as mutual funds; and often charge high fees. In addition, hedge funds may invest in risky securities and engage in risky strategies.

**Private equity** funds carry certain risks. Capital calls will be made on short notice, and the failure to meet capital calls can result in significant adverse consequences, including but not limited to a total loss of investment.

**Private placements** carry a substantial risk as they are subject to less regulation than are publicly offered securities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and the liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

**Venture capital funds** invest in start-up companies at an early stage of development in the interest of generating a return through an eventual realization event; the risk is high as a result of the uncertainty involved at that stage of development.

**Commodities** are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints and weather. Because of those risk factors, even a well-diversified investment in commodities can be uncertain.

**Non-U.S.** securities present certain risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

**Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.**

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## **Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to an evaluation of Unified Wealth Management LLC or the integrity of Unified Wealth Management LLC's management. Unified Wealth Management LLC has no information applicable to this Item. Further information concerning the Firm and its advisors can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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## **Item 10 – Other Financial Industry Activities and Affiliations**

David Paul Meglay is an Ex Officio Board Member for Leadership Pasco.

David Paul Meglay works as the Managing Partner of 1203 Flora Vista LLC in Trinity, FL.

David Paul Meglay is an Insurance Agent for various insurance carriers for W&R insurance agencies.

Zachary Hobby is a Director of Operations at DiMarco & Associates CPAs. Mr. Hobby does not spend his time on this outside business during trading hours. He spends 2 hours per month on this activity outside trading hours. 99% of time is spent working on and in Unified Wealth Management and 1% in role at DiMarco & Associates expanding revenue opportunities for the firm.

Zachary Hobby is Owner of Unified Risk Management, LLC and insurance entity. Mr. Hobby does not receive any income from this entity at this time. He spends 1 hour per month on this activity.

Zachary Hobby is an Agent of Ash Brokerage. This outside business activity is used for insurances marketing organization that allows for the solicitation of annuities (fixed and fixed indexed) and life insurance products to clients and prospective clients. He devotes 1 hour per month during trading hours. He derives approximately 5% of total yearly compensation from this outside business activity.

Zachary Hobby is Owner of Zachary Hobby LLC, which is a personal LLC used for consulting business. He spends 10 hours per month on this activity.

Nermine Bolos is an Agent of Ash Brokerage. They may offer insurance marketing organization platform that allows for the solicitation of life insurance. This outside business activity is used to provide life insurance quote, recommendations, and placements for clients and prospective clients. He devotes 2 hours per month during trading hours. He derives approximately 5% of total yearly compensation from this outside business activity.

Nermine Bolos is the ambassador of Greater Pasco Chamber of Commerce.

Nermine Bolos is the Westshore Chapter Co-Leader at Power Gals Networking Group.

From time to time, they may offer clients advice or products from these activities and clients should be aware that these services may involve a conflict of interest. Unified Wealth Management, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any Unified Wealth Management, LLC representative in such individual's outside capacities.

There are no other financial activities or affiliations that would have any impact on the relationship Unified Wealth Management LLC has with its clients.

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### **Item 11 - Code of Ethics, Participation or Interest in Client Transactions & Personal Trading**

Unified Wealth Management LLC has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Unified Wealth Management LLC must acknowledge the terms of the Code of Ethics annually, or as amended.

Unified Wealth Management LLC anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will recommend to investment advisory clients or prospective clients, the purchase or sale of securities in which Unified Wealth Management LLC, its affiliates and/or clients, directly or indirectly, have a position of interest. Unified Wealth Management LLC's employees and persons associated with Unified Wealth Management LLC are required to follow Unified Wealth Management LLC's Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Unified Wealth Management LLC and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Unified Wealth Management LLC's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Unified Wealth Management LLC will not interfere with making decisions in the best interest of advisory clients and implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Unified Wealth Management LLC's clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an



employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between Unified Wealth Management LLC and its clients. Moreover, in the event any officer or employee of Unified Wealth Management LLC trades a security at the same time such security is recommended to a client the client will always get the best price.

Unified Wealth Management LLC's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Zachary Hobby.

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## Item 12 – Brokerage Practices

Unified Wealth Management LLC may assist clients in the selection process for various vendor relationships, including brokerage services. The factors that will be considered include the integrity of the broker/dealer, the reputation and business dealings of the broker/dealer, among other factors.

Unified Wealth Management LLC recommends Charles Schwab & Co., Inc. to advisory Clients for plan implementation and any services required of a broker/dealer. Additionally, Unified Wealth Management LLC has 401k plans with Capital Group and Nationwide. By directing brokerage, Unified Wealth Management LLC may be unable to achieve most favorable execution of client transactions which could cost clients money in trade execution. Not all advisers require or allow their clients to direct brokerage. Clients, of course may utilize the broker/dealer of their choice and have no obligation to purchase or sell products through such broker that Unified Wealth Management LLC recommends. Further, Unified Wealth Management LLC does not require a client to use any particular broker/dealer. Unified Wealth Management LLC may be unable to achieve favorable execution of client transactions when utilizing a broker/dealer not recommended by the Firm which may result in greater costs to the client.

Unified Wealth Management LLC has access to research, products, or other services from its broker/dealer in connection with client securities transactions (“soft dollar benefits”) consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended, and may consider these benefits in recommending brokers. There can be no assurance that any particular client will benefit from any particular soft dollar research or other benefits. A Unified Wealth Management LLC benefits by not having to produce or pay for the research, products or services, and Unified Wealth Management LLC will have an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that Unified Wealth Management LLC’s acceptance of soft dollar benefits may result in higher commissions charged to the client.

Transactions for each client will be effected independently unless Unified Wealth Management LLC decides to purchase or sell the same securities for several clients at approximately the same time. Unified Wealth Management LLC may aggregate orders to allocate fairly among client accounts.

Additionally, if Unified Wealth Management LLC does not aggregate securities in a single transaction for multiple clients when buying or selling the same securities on behalf of more than one client, then Unified Wealth Management LLC may be unable to achieve most favorable execution of client transactions, which<sup>15</sup> could cost clients money in trade execution.

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## **Item 13 – Review of Accounts**

Unified Wealth Management LLC will provide periodic financial plans that will be reviewed and updated at the Client's request or as required based on the signed agreement for services.

Additional reviews may be triggered by changes with money managers, if applicable, material market conditions, economic changes, political events or substantial additions or withdrawals from the established plan. Any reports generated concerning the above will be in writing and furnished to the Client upon request.

The assigned representative on the account, Zachary Hobby, will conduct all reviews.

Unified Wealth Management LLC will also provide at least quarterly a separate written statement to the client, which will include the formula used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based.

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## Item 14 – Client Referrals and Other Compensation

Charles Schwab & Co., Inc. Advisor Services provides Unified Wealth Management LLC with access to Charles Schwab & Co., Inc. Advisor Services' institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For Unified Wealth Management LLC client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to Unified Wealth Management LLC other products and services that benefit Unified Wealth Management LLC but may not benefit its clients' accounts. These benefits may include national, regional or Unified Wealth Management LLC specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of Unified Wealth Management LLC by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist Unified Wealth Management LLC in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of Unified Wealth Management LLC's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Unified Wealth Management LLC's accounts. Charles Schwab & Co., Inc. Advisor Services also makes available to Unified Wealth Management LLC other services intended to help Unified Wealth Management LLC manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to Unified Wealth Management LLC by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Unified Wealth Management LLC. Unified Wealth Management LLC is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services.

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## **Item 15 – Custody**

Unified Wealth Management LLC does not maintain custody over client accounts. When it deducts fees directly from client accounts at a selected custodian, Unified Wealth Management LLC will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Clients will also receive statements from Unified Wealth Management LLC and are urged to compare the account statements they received from custodian with those they received from Unified Wealth Management LLC.

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## **Item 16 – Investment Discretion**

Unified Wealth Management LLC provides discretionary investment advisory services to clients. The Investment Advisory Contract established with each client outlines the discretionary authority for trading. Where investment discretion has been granted, Unified Wealth Management LLC generally manages the client's account and makes investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share.

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## **Item 17 – Voting Client Securities**

Unified Wealth Management LLC does not have any authority and does not vote proxies on behalf of its clients. Clients will not receive proxies or other solicitations from the Firm, rather clients will receive such information from the transfer agent or custodian of the client. Unified Wealth Management LLC may provide advice to clients regarding the clients' voting of proxies and any client may contact the Firm at any time to discuss these matters.

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## **Item 18 – Financial Information**

Unified Wealth Management LLC is required to provide certain financial information or disclosures about its financial condition.

Unified Wealth Management LLC does not require or solicit prepayment of more than \$1200 in fees per client, six months or more in advance.

Unified Wealth Management LLC has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to Clients and has not been the subject of a bankruptcy proceeding.