



CHACON DIAZ & DI VIRGILIO  
WEALTH MANAGEMENT

## FIRM BROCHURE

*This brochure provides information about the qualifications and business practices of Chacon Diaz & Di Virgilio Wealth Management. If you have any questions about the contents of this brochure, please contact us at 888.392.8007 or by email at: [info@cddwealth.com](mailto:info@cddwealth.com). 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 Chacon Diaz & Di Virgilio Wealth Management is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Chacon Diaz & Di Virgilio's CRD number is: 154242*

6208 NW 43<sup>rd</sup> St.,  
Gainesville, FL 32653  
888.392.8007  
[cddwealth.com](http://cddwealth.com)  
[info@cddwealth.com](mailto:info@cddwealth.com)

*Registration does not imply a certain level of skill or training.*

Version Date: 02/19/2024

## **Item 2: Material Changes**

The material changes in this brochure from the last annual updating amendment of Chacon Diaz & Di Virgilio Wealth Management, LLC on 03/09/2023 are described below. Material changes relate to Chacon Diaz & Di Virgilio Wealth Management, LLC's policies, practices or conflicts of interests.

- Chacon Diaz & Di Virgilio Wealth Management, LLC has updated their Assets Under Management (Item 4.E.).
- Chacon Diaz & Di Virgilio Wealth Management, LLC has updated its fixed fees (Item 5).

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## Item 4: Advisory Business

### A. Description of the Advisory Firm

Chacon Diaz & Di Virgilio Wealth Management (hereinafter “CDDWM”) is structured as an LLC and is headquartered in Gainesville, FL. The firm is entirely owned by its three founding partners, Lisa Chacon, Guillermo Diaz, and James Di Virgilio. The firm was founded in 2009 and its fiscal year ends in December.

### B. Types of Advisory Services

CDDWM offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. CDDWM creates an Investment Policy Statement for each client, which outlines the client’s current situation (goals, objectives, time horizon, income, tax levels, and risk tolerance levels) and then constructs a general plan (the Investment Policy Statement) to aid in the selection of a portfolio that matches each client’s specific situation. CDDWM will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Then monitoring of the investments ensues, with ongoing Investment Supervisory Services to include, but not be limited to, the following:

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

In addition, CDDWM also provides comprehensive financial planning, which may include, but is not limited to: investment planning, retirement planning, estate planning, college planning, tax planning, life insurance analysis, and debt/credit planning.

#### SUBADVISER SERVICES

CDDWM may also act as a subadviser to advisers unaffiliated with CDDWM. These third-party advisers would outsource portfolio management services to CDDWM. This relationship will be memorialized in each contract between CDDWM and the third-party advisor.

#### MANAGEMENT SERVICES FOR HELD-AWAY ASSETS

CDDWM will use a third-party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

### C. Client Tailored Services and Client Imposed Restrictions

CDDWM's advisory services are tailored to meet each client's specific needs. Since no two clients are exactly alike, individual goals and preferences are taken into consideration. Clients may impose restrictions on investing in certain securities, however both the client and CDDWM must agree on this course of action.

### D. Wrap Fee Programs

Not applicable.

### E. Amounts Under Management

CDDWM has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$ 87,508,080.00	\$ 0.00	December 2023

## Item 5: Fees and Compensation

### A. Fee Schedule

The following is the fee schedule for investment management services provided by Chacon Diaz & Di Virgilio Wealth Management.

TOTAL ASSETS UNDER MANAGEMENT	ANNUAL FEE
\$1 - \$750,000	1.50%
\$750,001 - \$1,000,000	1.25%
\$1,000,001 - \$5,000,000	1.00%
\$5,000,001 - \$10,000,000	0.75%
Above \$10,000,000	0.50%

Our fee schedule is linear, meaning that only one percentage is billed for every dollar under management. For example, if the total amount under management is \$7 million, all \$7 million is charged at .75% as opposed to charging the first \$5,000,000 at 1%, and the next \$2 million at .75%.

#### FINANCIAL PLANNING

Financial plans and financial planning may include, but is not limited to: investment planning; retirement planning; estate planning; college planning; tax planning; life insurance analysis and debt/credit planning

## **FIXED FEES**

Depending upon the complexity of the situation and the needs of the client, the rate for creating financial plans is between \$4,000 and \$10,000. Fees are paid in arrears upon completion.

## **SUBADVISER SERVICES FEES**

CDDWM may also act as a subadviser to unaffiliated third-party advisers and CDDWM would receive a share of the fees collected from the third-party adviser's client. The fees charged are negotiable and will not exceed any limit imposed by any regulatory agency. This relationship will be memorialized in each contract between CDDWM and the third-party adviser.

### **B. Payment of Fees**

Investment management fees are negotiable and are withdrawn directly from the client's accounts with written authorization. The IA is required to (a) obtain client authorization, (b) send a copy of the invoice to the client at the same time that the IA directs invoice to the custodian for payment, and (c) disclose that the custodian will send quarterly invoices to the client wherein IA fees are itemized.

Financial Planning fees are paid in arrears, and therefore no refund is necessary. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

Subadviser fees may be withdrawn from client's accounts or clients may be invoiced for such fees, as disclosed in each contract between CDDWM and the applicable third party adviser.

### **C. Clients Are Responsible For Third Party Fees**

Clients will incur NO other costs aside from advisory fees.

### **D. Prepayment of Fees**

Wealth Management fees are paid quarterly in advance and in arrears, and clients may terminate their contracts with thirty days' written notice. Refunds are given on a prorated basis, based on the number of days remaining in a quarter at the point of termination. Clients may terminate their contracts without penalty, for full refund, within 5 business days of signing the wealth management contract. Lower fees for comparable services may be available from other sources. There is no account minimum.

### **E. Outside Compensation For the Sale of Securities to Clients**

Not Applicable.

## **Item 6: Performance-Based Fees and Side-By-Side Management**

Not Applicable.

## **Item 7: Types of Clients**

Chacon Diaz & Di Virgilio is an independent Registered Investment Advisor (RIA) and fee-only fiduciary wealth management firm that works with clients across the United States, including other investment advisers. Our firm has broad and extensive experience handling the complex financial and investment issues that significant wealth can present.

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

### **A. Methods of Analysis and Investment Strategies**

CDDWM has a very rigorous and disciplined approach to managing money. CDDWM strongly believes the most fundamental and prudent way to invest is by using the tenets of Multiple Asset Class Investing (MAC). The goal of MAC is to decrease expected risk and increase expected return by creating a highly diversified global portfolio consisting of multiple asset classes, such as, domestic equity, international equity, fixed income, international fixed income, natural resources/commodities, real estate, and precious metals. MAC does not involve frequent trading, as CDDWM believes that this induces excess risk into the portfolio.

CDDWM uses fundamental analysis to select our investments, meaning that factors like who's managing the company and what the balance sheet looks like is of utmost importance to CDDWM.

### **B. Material Risks Involved**

Capital values do fluctuate, and the possibility of capital loss does exist. Historical asset class return data suggests the shorter the holding period the greater the risk of the loss. Investing in global securities exposes clients to wide array of risks, including, but not limited to, currency risk, political risk, and credit risk.

### **C. Risks of Specific Securities Utilized**

Not applicable.

## **Item 9: Disciplinary Information**

Not applicable.

### **A. Criminal or Civil Action**

Not applicable.



**B. Administrative Proceeding Before the SEC, Any Other Federal Regulatory Agency, or Any State Regulatory Agency**

Not applicable.

**C. Proceeding Before a Self-regulatory Organization (SRO)**

Not applicable.

**Item 10: Other Financial Industry Activities and Affiliations**

**A. Registration as a Broker/Dealer or Broker/Dealer Representative**

Not applicable.

**B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor**

Not applicable.

**C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests**

Not applicable.

**D. Selection of Other Advisors or Managers and How This Adviser is Compensated for Those Selections**

Not applicable.

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

**A. Code of Ethics**

CDDWM has an adopted a code of ethics to:

- (i) set forth standards of conduct expected of advisory personnel (including compliance with federal securities laws);
- (ii) safeguard material non-public information about client transactions; and

- (iii) require “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.

CDDWM’s Code of Ethics covers the following areas:

Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions.

A copy of our code of ethics can be obtained at any time by simply requesting it.

## **B. Recommendations Involving Material Financial Interests**

Not applicable.

## **C. Investing Personal Money in the Same Securities as Clients**

Our personal money is managed in the same manner as our clients. We will always document any transactions that could be construed as conflicts of interest and will transact client business before their own when similar securities are being bought or sold. We will do everything possible to mitigate these conflicts by disclosing to the client any possible conflict interest. CDDWM will act in a fiduciary manner and will always act in the client’s best interest.

## **D. Trading Securities At/Around the Same Time as Clients’ Securities**

See answer to C.

# **Item 12: Brokerage Practices**

## **A. Factors Used to Select Custodians and/or Broker/Dealers**

The Custodian, Charles Schwab Institutional, was chosen based on a combination of factors, including: transparency and reputation, service to clients, strength of trading platform, and cost.

### ***1. Research and Other Soft-Dollar Benefits***

Not applicable.

### ***2. Brokerage for Client Referrals***

Not applicable.

### ***3. Clients Directing Which Broker/Dealer/Custodian to Use***

- a) Charles Schwab Institutional is the custodian for all of our clients. It is possible that by only using one custodian, trading costs could increase. However, that would result in an increase to the costs of CDDWM, not our clients.

#### **B. Aggregating (Block) Trading for Multiple Client Accounts**

The purchase or sale of securities will be aggregated if multiple clients hold the same individual stock position. This is done to ensure the best execution price for all of our clients. When trading mutual funds, aggregation is not necessary, since mutual fund orders trade after the market closes and no preference is given to when the trade is placed.

## **Item 13: Reviews of Accounts**

#### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

Reviews on client accounts and financial plans are conducted by the firm's partners at least twice a year. The partners are the chief advisors and review clients' accounts with regards to their investment policies and risk tolerance levels. The nature of the review is to learn about any changes in the client's life, highlight activity within the accounts, describe any changes to the accounts, and determine future direction.

#### **B. Factors That Will Trigger a Nonperiodic Review of Client Accounts**

A nonperiodic review may be triggered for a variety of circumstances, including, but not limited to: material market changes, economic or political events, or by changes in the client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

#### **C. Content and Frequency of Regular Reports Provided to Clients**

Reports containing all important and relevant data are sent to clients at least quarterly. In addition, important messages from CDDWM may also be included when necessary.

## **Item 14: Client Referrals and Other Compensation**

#### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)**

Not applicable.

## **B. Compensation to Non –Advisory Personnel for Client Referrals**

Not applicable.

## **Item 15: Custody**

When it deducts fees directly from client accounts at a selected custodian, CDDWM will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Our Custodian, Charles Schwab, will send quarterly account statements to our clients that should be reviewed carefully. In addition, our clients will receive statements directly from CDDWM. These statements should be carefully compared to those from Charles Schwab to ensure complete accuracy.

## **Item 16: Investment Discretion**

CDDWM accepts full discretionary authority to manage securities on behalf of clients. Before assuming this authority, clients must sign an Investment Advisory Contract granting discretionary authority and initial our Custodian's paperwork confirming that authority.

## **Item 17: Voting Client Securities (Proxy Voting)**

CDDWM does accept authority to vote client securities, and our voting policies are as follows: We generally vote proxies in the event that there is a merger or corporate restructuring with regards to the individual securities we own or the mutual fund itself. Since we mainly hold mutual funds, most of our proxy voting responsibilities are delegated to the funds themselves. Should clients wish to direct our vote in any circumstance, they may do so, by informing us in writing of their selections. Clients may also obtain a copy of our proxy voting policies and procedures upon request, as well as information on how we voted their securities. From time to time, there may be conflicts of interest between the client and our firm. When such an occasion arises, the client is informed and the path of action taken is the one that is most beneficial to the client.

## **Item 18: Financial Information**

### **A. Balance Sheet**

CDDWM neither requires nor solicits prepayment of more than \$1,200 in fees per client, six months or more in advance and therefore does not need to include a balance sheet with this brochure.

### **B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients**

We do not anticipate any financial condition that is reasonably likely to impair our ability to meet our contractual commitment to clients.

### **C. Bankruptcy Petitions in Previous Ten Years**

Not applicable.

## ADV Part 2B for James David Di Virgilio

*This brochure supplement provides information about James David Di Virgilio that supplements the Chacon Diaz & Di Virgilio Wealth Management brochure. You should have received a copy of that brochure. Please contact James David Di Virgilio, Partner if you did not receive Chacon Diaz & Di Virgilio Wealth Management's brochure or if you have any questions about the contents of this supplement.*

*Additional information about James David Di Virgilio, CRD# 5141951 is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



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

*for*

James David Di Virgilio  
Investment Adviser Representative

6208 NW 43<sup>rd</sup> St.,  
Gainesville, FL, 32653  
352.327.9827  
cddwealth.com  
jdivirgilio@cddwealth.com

## **Educational Background and Business Experience**

**Name:** James David Di Virgilio

**Born:** 1982

### **Education Background and Professional Designations:**

Education Background:

The University of Florida, *cum laude*, 2004 (B.S.B.A)

The University of Florida, 2005 (M.S.)

Certified Investment Management Analyst®, CIMA®

Administered by Investment Management Consultants Association and taught in conjunction with The Wharton School, University of Pennsylvania.

Certified Financial Planner™, CFP®

### **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. Currently, more than 62,000 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, administered in 10 hours over a two-day period, 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.

## **CIMA® - Certified Investment Management Analyst**

CIMA professionals integrate a complex body of investment knowledge, ethically contributing to prudent investment decisions by providing objective advice and guidance to individual investors and institutional investors. The CIMA certification program is the only credential designed specifically for financial professionals who want to attain a level of competency as an advanced investment consultant.

CIMA certification reflects experience, education, examination, and ethical standards. Those who have earned the CIMA certification have at least three years of experience in financial services, have passed an extensive background check, have completed a demanding two-step, graduate-level program of study, and have passed a comprehensive examination.

In order to maintain the CIMA designation, designees must Complete and report a minimum of 40 hours of continuing education (CE) credit, including two ethics hours, complete a compliance disclosure and indicate continued adherence to IMCA's Code of Professional Responsibility, and Rules and Guidelines for Use of the Marks, as well as disclose any federal/state regulatory actions or complaints.

IMCA (Investment Management Consultants Association) was established in 1985 to deliver premier investment consulting and wealth management credentials and world-class educational offerings through membership, conferences, research, and publications. IMCA sets the standards and practices for the investment management consulting profession and provides investment consultants and wealth managers with the credentials and tools required to best serve their clients. IMCA serves more than 9,700 members, including 6,860 CIMA certificants, as of December 31, 2014. Each member must subscribe to and each designee must adhere to IMCA's *Code of Professional Responsibility*. In addition, IMCA's *Standards of Practice and Performance Reporting Standards* provide practical guidance to investment management consultants in the course of conducting their practices and providing services to clients.

### **Business Background:**

2010 – Present	Managing Member	Chacon Diaz & Di Virgilio Wealth Management
2009 – 2010	IAR	Chacon Diaz & Di Virgilio Wealth Management Summit Financial Group
2009 – 2010	Reg. Rep.	Chacon Diaz & Di Virgilio Wealth Management Summit Brokerage Services
2006 – 2008	Financial Advisor	Merrill Lynch

### **Areas of Expertise:**

Investment Management (All Marketable securities, illiquid investments, etc.)  
Modern Portfolio Theory and Portfolio Construction  
Financial Planning  
Professional Activities

Mr. Di Virgilio is an adjunct professor and regular lecturer at the University of Florida, speaking to the College of Pharmacy, the University Athletic Association, and the Warrington College of Business, among others. James is also the Immediate Past President of the Board of Trustees for the Gainesville Sports Commission, an organization that brings significant economic benefit to the Gainesville community through sports tourism.



### **Item 3: Disciplinary Information**

Not applicable.

### **Item 4: Other Business Activities**

Not applicable.

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

Not applicable.

### **Item 6: Supervision**

James is supervised by Lisa Chacon, Partner, 352-327-9826. Potential advice given, both verbal and written, is reviewed by Lisa prior to being delivered to clients. Further, all documents relating to clients are kept on a secure web server that is accessible by the reviewer at any time.

## ADV Part 2B for Lisa Ann Chacon

*This brochure supplement provides information about Lisa Ann Chacon that supplements the Chacon Diaz & Di Virgilio Wealth Management brochure. You should have received a copy of that brochure. Please contact James David Di Virgilio, Partner if you did not receive Chacon Diaz & Di Virgilio Wealth Management's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Lisa Ann Chacon, CRD# 5244124 is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



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

*for*

Lisa Ann Chacon  
Investment Adviser Representative

6208 NW 43<sup>rd</sup> St.,  
Gainesville, FL, 32653  
352.327.9826  
cddwealth.com  
lchacon@cddwealth.com

## **Item 2: Educational Background and Business Experience**

**Name:** Lisa Ann Chacon

**Born:** 1961

### **Education Background and Professional Designations:**

Education Background:

San Diego State University, 2004 (B.A.)

Certified Financial Planner™, CFP®

#### **CFP® - Certified Financial Planner**

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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 62,000 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, administered in 10 hours over a two-day period, 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.

Business Background:

2010 – Present	Managing Member	Chacon Diaz & Di Virgilio Wealth Management
2009 – 2010	IAR	Chacon Diaz & Di Virgilio Wealth Management Summit Financial Group
2009 – 2010	Reg. Rep.	Chacon Diaz & Di Virgilio Wealth Management Summit Brokerage Services
2006 – 2009	Financial Advisor	UBS Financial Services

Areas of Expertise:

Financial Planning (Retirement, Cash Flow, Estate, Tax, Insurance, Social Security, etc.)  
Professional Activities

Mrs. Chacon served on the Board of Directors for The Pace School for Girls, is an advisor to the Gainesville Community Foundation, and a regular instructor on financial education at Santa Fe College.

**Item 3: Disciplinary Information**

Not applicable.

**Item 4: Other Business Activities**

Not applicable.

**Item 5: Additional Compensation**

Not applicable.

**Item 6: Supervision**

Lisa is supervised by Guillermo Diaz, Partner, 352-327-9825. Potential advice given, both verbal and written, is reviewed by Guillermo prior to being delivered to clients. Further, all documents relating to clients are kept on a secure web server that is accessible by the reviewer at any time.

## ADV Part 2B for Guillermo Eduardo Diaz

*This brochure supplement provides information about Guillermo Eduardo Diaz that supplements the Chacon Diaz & Di Virgilio Wealth Management brochure. You should have received a copy of that brochure. Please contact James David Di Virgilio, Partner if you did not receive Chacon Diaz & Di Virgilio Wealth Management's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Guillermo Eduardo Diaz, CRD# 4879939 is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*



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

*for*

Guillermo Eduardo Diaz  
Investment Adviser Representative

6208 NW 43<sup>rd</sup> St.,  
Gainesville, FL, 32653  
352.327.9825  
cddwealth.com  
gdiaz@cddwealth.com

## **Item 2: Educational Background and Business Experience**

**Name:** Guillermo Eduardo Diaz

**Born:** 1974

### **Education Background and Professional Designations:**

Education Background:

The University of Florida, 1998 (B.S., Mechanical Engineering)

The University of Florida, 2004 (M.B.A, Securities Analysis)

Business Background:

2010 – Present	Managing Member	Chacon Diaz & Di Virgilio Wealth Management
2009 – 2010	IAR	Chacon Diaz & Di Virgilio Wealth Management Summit Financial Group
2009 – 2010	Reg. Rep.	Chacon Diaz & Di Virgilio Wealth Management Summit Brokerage Services
2007 – 2009	Financial Advisor	UBS Financial Services
2004 – 2007	Financial Advisor	Edward Jones

Areas of Expertise

Individual Equity Valuation

Executive Compensation (Stock Options, Restricted Stock, etc.)

Business Valuation

Professional Activities

Mr. Diaz is a Rotarian and alumnus of Leadership Gainesville. He also routinely mentors students while teaching them the fundamentals of finance and economics.

## **Item 3: Disciplinary Information**

Not applicable.

## **Item 4: Other Business Activities**

Not applicable.

## **Item 5: Additional Compensation**

Not applicable.

### **Item 6: Supervision**

Guillermo is supervised by James Di Virgilio, Partner, 352-327-9827. Potential advice given, both verbal and written, is reviewed by James prior to being delivered to clients. Further, all documents relating to clients are kept on a secure web server that is accessible by the reviewer at any time.

## ADV Part 2B for Tyler David Chacon

*This brochure supplement provides information about Tyler David Chacon that supplements the Chacon Diaz & Di Virgilio Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Tyler David Chacon if you did not receive Chacon Diaz & Di Virgilio Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.*

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

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

*for*

Tyler David Chacon

Personal CRD Number: 6682950

Investment Adviser Representative

Chacon Diaz & Di Virgilio Wealth Management, LLC  
6208 NW 43rd Street,  
Gainesville, FL 32653  
(619) 254-2950  
[tyler@cddwealth.com](mailto:tyler@cddwealth.com)



## **Item 2: Educational Background and Business Experience**

**Name:** Tyler David Chacon **Born:** 1988

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

#### **Education:**

Bachelors Family, Youth and Community Sciences, University of Florida - 2012

#### **Business Background:**

01/2018 - Present	Investment Adviser Representative Chacon Diaz & Di Virgilio Wealth Management, LLC
07/2017 – 12/2017	Financial Planner EY
06/2016 - 07/2017	Financial Advisor GTE Federal Credit Union
06/2016 - 07/2017	Investment Advisor Cetera Investment Services
05/2014 - 08/2014	Intern GTE Financial
05/2010 - 08/2010	Intern Chacon Diaz and DiVirgilio
05/2009 - 05/2010	Campus Minister Gainesville Christian Church
01/2006 - 05/2009	Student Gainesville High School

## **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**

Tyler David Chacon is not engaged in any investment-related business or occupation (other than this advisory firm).

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

Tyler David Chacon does not receive any economic benefit from any person, company, or organization, other than Chacon Diaz & Di Virgilio Wealth Management, LLC in exchange for providing clients advisory services through Chacon Diaz & Di Virgilio Wealth Management, LLC.

### **Item 6: Supervision**

As a representative of Chacon Diaz & Di Virgilio Wealth Management, LLC, Tyler David Chacon is supervised by James DiVirgilio, the firm's Chief Compliance Officer. James DiVirgilio is responsible for ensuring that Tyler David Chacon 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 James DiVirgilio is (352) 327-9827.