

Part 2B of Form ADV: *Brochure Supplement*

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This brochure provides information about Mike G. DiSalvo that supplements The Wealth Advantage Group, Inc. brochure. Please contact Mike G. DiSalvo if you have any questions about the contents of this supplement.

Additional information about Mike G. DiSalvo is available on the SEC's website at www.adviserinfo.sec.gov. Mike DiSalvo's CRD Number is 4896227.

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Educational Background and Business Experience

Mike DiSalvo CFP® was born in 1958. He began his professional career in real estate in 1984 and worked as a Realtor in Central, Ohio until 2006. He also worked as a seasonal tax preparer starting in 2002 until 2006, while obtaining the Enrolled Agent credential in 2004. He obtained a series 7 securities license and a life/health insurance license in 2005. The life insurance license is no longer active and he de-activated the Series 7 license to concentrate on fee-only investment management services. He started with The WA Group in 2006.

Education

B.S. in Business Administration 1982 from The Ohio State University; majors in Marketing and Accounting.

Professional Certifications

Certified Financial Planner (CFP®): Mr. DiSalvo received his CFP® designation in 2011. 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.

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);
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics*; 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.

Enrolled Agent (EA – This license is currently inactive): Mr. DiSalvo received his EA in 2004. An Enrolled Agent (EA) is a federally-authorized tax practitioner who has technical expertise in the field of taxation and who is empowered by the U.S. Department of the Treasury to represent taxpayers before all administrative levels of the Internal Revenue Service for audits, collections, and appeals.

Enrolled Agents advise, represent, and prepare tax returns for individuals, partnerships, corporations, estates, trusts, and any entities with tax-reporting requirements. Enrolled Agents’ expertise in the continually changing field of taxation enables them to effectively represent taxpayers audited by the IRS.

The license is earned in one of two ways, by passing a comprehensive examination which covers all aspects of the tax code, or having worked at the IRS for five years in a position which regularly interpreted and applied the tax code and its regulations. All candidates are subjected to a rigorous background check conducted by the IRS.

In addition to the stringent testing and application process, the IRS requires Enrolled Agents to complete 72 hours of continuing professional education, reported every three years, to maintain their Enrolled Agent status. Unlike attorneys and CPAs, who may or may not choose to specialize in taxes, all Enrolled Agents specialize in taxation. Enrolled Agents are the only taxpayer representatives who receive their right to practice from the U.S. government (CPAs and attorneys are licensed by the states).

Disciplinary Information

No information is applicable to this Item.

Other Business Activities

Mike DiSalvo has no outside business activities applicable to this item. To mitigate conflicts of interest and distractions that might affect Mike's ability to provide fiduciary-focused services to his clients, Mr. DiSalvo does not engage in any business activities that might create a conflict of interest with WA Group or any clients of WA Group.

Compensation

As a fee-only firm, WA Group receives compensation only from its clients and receives no commissions, rebates, or referral fees from any third-party.

Supervision

Mike DiSalvo's work is under the supervision of Ken Dodson.