

Parkview Asset Management, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: March 15, 2024

This Form ADV Part 2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Parkview Asset Management, Inc. (“Parkview” or the “Advisor”). Parkview is also known to Clients under its affiliated business name Wealth Planning Network, an affiliate of the Advisor. If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (708) 481-4000 or by email at info@wpn360.com.

Parkview is a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Parkview to assist you in determining whether to retain the Advisor.

Additional information about Parkview and its Advisory Persons is available on the SEC’s website at www.adviserinfo.sec.gov by searching with the Advisor’s firm name or CRD# 307977.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Parkview. For convenience, the Advisor has combined these documents into a single disclosure document.

Parkview believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Parkview encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients:

- The Advisor now offers Financial Planning on a fixed fee basis. Please see Item 5 for more information.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in its business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 307977. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (708) 481-4000 or by email at info@wpn360.com.

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Item 4 – Advisory Services

A. Firm Information

Parkview Asset Management, Inc. (“Parkview” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commission. The Advisor is organized as a Corporation under the laws of the State of Illinois and became a registered investment advisor in April 2020. Parkview is owned and operated by Michael Jankowski (President, Chief Compliance Officer). Parkview is also known to Clients under its affiliated business name Wealth Planning Network, an affiliate of the Advisor (please see Item 11).

This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Parkview.

B. Advisory Services Offered

Parkview offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, and retirement plans (each referred to as a “Client”).

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Parkview’s fiduciary commitment is further described in the Advisor’s Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

Parkview provides wealth management services for its Clients. These services generally include a broad range of comprehensive financial planning in connection with discretionary investment management of Client portfolios. These services are described below.

Investment Management Services

Parkview provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Parkview works closely with each Client to identify their investment goals and objectives, as well as risk tolerance and financial situation in order to create a portfolio strategy. Parkview will then construct an investment portfolio, consisting of low-cost, diversified mutual funds and/or exchange-traded funds (“ETFs”) to achieve the Client’s investment goals. The Advisor may also utilize individual stocks, bonds, or unaffiliated money managers to meet the needs of its Clients (as described below). The Advisor may retain certain types of investments based on a Client’s legacy investments based on portfolio fit and/or tax considerations.

Parkview’s investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Parkview will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Parkview evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Parkview may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Parkview may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Parkview may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

At no time will Parkview accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within the designated account[s] at the Custodian, pursuant to the terms of the advisory agreement. Please see Item 12 – Brokerage Practices.

Use of Independent Managers - Parkview may recommend to Clients that all or a portion of their portfolio be implemented by utilizing one or more unaffiliated money managers or investment platforms (herein the "Independent Managers"). The Client will be required to enter into one or more separate agreements with the Independent Manager[s] that provide for discretionary management by the Independent Managers of the investment platform.

Parkview serves as the Client's primary advisor and relationship manager and will oversee the account[s] to ensure the Independent Manager[s] are managing consistent with the selected investment strategy[ies]. However, the Independent Manager[s] will assume discretionary authority for the day-to-day investment management of those assets placed in their control. Parkview will assist and advise the Client in establishing investment objectives for their account[s], the selection of the Independent Manager[s], and defining any restrictions on the account[s]. Parkview will continue to provide oversight of the Client's account[s] and ongoing monitoring of the activities of these unaffiliated parties.

The Independent Manager[s] will implement the selected investment strategies based on their investment mandates. The Client may be able to impose reasonable investment restrictions on these accounts, subject to the acceptance of these third parties.

Prior to entering into an agreement with an Independent Manager, the Client will be provided with each Independent Manager[s] Form ADV Part 2A – Disclosure Brochure (or a brochure that makes the appropriate disclosures) as well as a disclosure statement that defines the relationship between Parkview and the Independent Manager[s]. Parkview does not receive any compensation from these Independent Managers or Investment Platforms, other than Parkview's investment advisory fee, as described in Item 5 – Fees and Compensation.

Tax Loss Harvesting Automatic Portfolio Rebalancing- Depending on the nature of the relationship, Parkview may recommend Clients utilize an automatic rebalancing service offered through Orion Portfolio Solutions LLC ("Orion"). This service allows the Orion platform to automatically rebalance the Client's portfolios at year end to maximize their tax benefit.

Participant Account Management- As part of the Advisor's Investment Management Services, when appropriate, the Advisor 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 the Advisor to avoid being considered to have custody of Client funds since the Advisor does not have direct access to Client log-in credentials to affect trades. The Advisor is not affiliated with the platform in any way and do not receive 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, the Advisor will review the current account allocations. When deemed necessary, the Advisor will rebalance the account considering client investment goals and risk tolerance, and changes in allocations will take into account 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.

Retirement Accounts- When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to

another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Financial Planning Services

Parkview will typically provide a variety of financial planning and consulting services to Clients, pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial circumstance.

Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting services may encompass one or more areas of need, including but not limited to, college planning, retirement planning, and small business owner planning. Parkview Wealth will conduct a thorough assessment of the Client's financial situation to understand the Client's financial goals, concerns, and dreams. The Advisor will gather and analyze the Client's existing investment portfolios and any other existing financial plans. The Advisor will identify any gaps that may exist. A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. The Advisor will conduct in-person or virtual meetings to gather initial due diligence and subsequent delivery of the financial plan recommendations. Additional meetings are scheduled based on the Client needs.

Financial planning services may include the following:

Basic Financial Planning – The Advisor will work closely with the Client to assist with the following:

- Goals Assessment
- Volatility Tolerance Analysis
- Investment Audit
- Portfolio Stress Test
- Financial Modeling Software
- Net Worth Analysis

The Advisor estimates the development of the plan to take up to 6 hours to complete depending on the complexity of the plan and Client's financial situation.

College Planning – The Advisor will work closely with the Client to design a college plan that includes college funding strategies and financial aid. This includes but not limited to:

- Calculate expected family contribution ("EFC")
- Provide planning recommendations on how to reduce the Client's EFC
- Provide affordability assessment for the Client's preferred schools
- Recommend tax efficient strategies to pay for the Client's EFC
- Provide financial overview report on college, taxes, cash flow, retirement plan and make recommendations on how to improve in each area
- Assist the Client throughout the financial aid process including the completion of FAFSA and CSS profile
- Review and confirm accuracy of the Student Aid Report ("SAR")
- Assist with supplemental forms required by each school if applicable
- Evaluate financial aid reward letters and appeal/negotiate if the award is not best case
- In-person or virtual meetings to gather initial due diligence and the subsequent delivery of recommendations

The Advisor estimates the initial development of the plan to take 12 to 15 hours depending on the complexity of the plan.

Retirement Planning – The Advisor will work closely with the Client to design a retirement plan that includes retirement income planning, pension maximization, social security analysis, tax efficiency strategies, estate planning, health care and Medicare planning. The Advisor estimates the initial development of the plan to take 6 to 12 hours depending on the complexity of the plan.

Small Business Owner Planning – The Advisor will work closely with the Client to assist with tax planning, health insurance analysis, risk management, retirement planning, investment planning, and estate planning. The Advisor estimates the initial development of the plan to take 8 to 14 hours depending on the complexity of the plan.

Estate Planning – The Advisor will work alongside the Client to develop an estate plan that may encompass beneficiaries, charitable donations, and coordination with necessary third parties.

Parkview may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six (6) months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Retirement Plan Advisory Services

Parkview provides 3(21) retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Investment Management
- Performance Reporting
- Ongoing Investment Recommendation and Assistance
- Benchmarking Services

These services are provided by Parkview serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Parkview's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging Parkview to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Parkview, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – Parkview will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk of each Client.

- Portfolio Construction – Parkview will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Parkview will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

Parkview includes in addition to securities transaction fees, custodial costs, commission fees, ACAT fees, wire fees, trade away fees and administrative fees (herein "Covered Costs") together with its investment advisory fees. Including these fees into a single asset-based fee is considered a "Wrap Fee Program". The Advisor customizes its investment management services for its Clients. The Advisor sponsors the Parkview Wrap Fee Program solely as a supplemental disclosure regarding the combination of fees. Depending on the level of trading required for the Client's account[s] in a particular year, the Client may pay more or less in total fees than if the Client paid its own transaction fees. Please see Appendix 1 – Wrap Fee Program Brochure, which is always included as a supplement to this Disclosure Brochure.

E. Assets Under Management

As of December 31st, 2023, Parkview manages \$126,822,394 in Client assets, all of which are managed on a discretionary basis. Clients may request more recent information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more written agreements with the Advisor.

A. Fees for Advisory Services

Wealth Management Services

Investment advisory fees are paid monthly in arrears pursuant to the terms of the agreement. Investment advisory fees are based on the market value of assets under management at the end of each month. Investment advisory fees range from 0.50% to 1.50% annually based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. The investment advisory fee in the first month of service is prorated from the inception date of the account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with the Advisor to derive the fee. Clients may be offered either a fixed rate schedule or a tiered fee schedule, not to exceed the fees range above. All securities held in accounts managed by Parkview will be independently valued by the Custodian. Parkview will not have the authority or responsibility to value portfolio securities.

Use of Independent Managers

For Client account[s] implemented through an Independent Manager, the Client's overall fees will include Parkview's investment advisory fee (as noted above) plus advisory fees and/or platform fees charged by the Independent Manager[s], as applicable. The Independent Manager may assume responsibility for calculating the Client's fees and deduct all fees from the Client's account[s]. In such instances, Parkview will not charge its fee separately on those assets.

Financial Planning Services

Parkview offers financial planning services on an hourly basis ranging up to \$500 per hour or on a fixed fee basis ranging up to \$4,000. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. An estimate for total hours and overall costs will be provided to the Client prior to engaging for these services.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 1.50% and are billed in advance, pursuant to the terms of the retirement plan advisory agreement. Retirement plan fees are based on the market value of assets under management at the end of the prior calendar month. Fees may be negotiable depending on the size and complexity of the Plan.

B. Fee Billing

Wealth Management Services

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the end of each month. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the total assets under management with Parkview at the end of month. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Parkview to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Use of Independent Managers

Client account[s] implemented through Independent Manager[s] will be billed in accordance to the separate agreement[s] with the respective parties. These parties will typically add Parkview's investment advisory fee and deduct the overall fee from the Client's account[s].

Financial Planning Services

Financial planning fees are invoiced by the Advisor and are due upon completion of the agreed upon deliverable[s].

Retirement Plan Advisory Services

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Parkview includes securities transactions costs as part of its overall investment advisory fee through the Parkview Wrap Fee Program. Securities transaction fees for Client-directed trades may be charged back to the Client. Please see Item 4.D. above as well as Appendix 1 – Wrap Fee Program Brochure.

In addition, all fees paid to Parkview for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Parkview, but would not receive the services provided by Parkview which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Parkview to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Wealth Management Services

Parkview may be compensated for its services at the end of the month after investment advisory services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the investment advisory agreement within five (5) business

days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

Use of Independent Managers

In the event that a Client should wish to terminate their relationship with an Independent Manager, the terms for termination will be set forth in the respective agreements between the Client and those third parties. Parkview will assist the Client with the termination and transition as appropriate.

Financial Planning Services

Parkview is compensated for its services upon completion of the engagement deliverable[s]. Either party may terminate the financial planning agreement by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services

Parkview is compensated for its services at the beginning of the month before advisory services are rendered. Either party may request to terminate a retirement plan advisory agreement, at any time, by providing advance notice to the other party. The Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the month. The Client's retirement plan services agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

Parkview does not buy or sell securities to earn commissions and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Advisory Persons are also licensed as independent insurance professionals conducting business through Wealth Planning Network I, Inc. ("Wealth Planning Network" or "WPN"), an affiliate of the Advisor. As independent insurance professionals, Advisory Person may earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because the person providing investment advice on behalf of the Advisor who is also an insurance agent has an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on Client needs. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any Advisory Person affiliated with the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

Item 6 – Performance-Based Fees and Side-By-Side Management

Parkview does not charge performance-based fees for its investment advisory services. The fees charged by Parkview are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Parkview does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Parkview offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, and retirement plans. Parkview generally does not impose a minimum relationship size.

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

A. Methods of Analysis

Parkview primarily employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from Parkview are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria generally consist of ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have a negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Parkview will be able to accurately predict such a reoccurrence.

As noted above, Parkview generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Parkview will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Parkview may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Parkview will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals. Please see Item 8.B. for risks associated with the Advisor's investment strategies as well as general risks of investing.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the

analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment approach:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Parkview or any of its owner. Parkview values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisor Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 307977.

Item 10 – Other Financial Industry Activities and Affiliations

Wealth Planning Network I, Inc.

The Advisor is affiliated, through common control, with Wealth Planning Network I, Inc. ("WPN"), an insurance company. Clients may be offered to implement insurance products through WPN, where an Advisory Person, through its affiliation with WPN, will benefit from any revenue generated and any subsequent distribution. This practice presents a conflict, where Advisory Persons are incentivized to implement insurance recommendations through WPN. Fees collected from any product implementation do not offset regular advisory fees. Clients are under no obligation to implement or purchase any insurance products through WPN. Please see additional disclosure regarding insurance agency affiliations below.

Insurance Agency Affiliations

As noted in Item 5, Advisory Persons are also licensed insurance professionals conducting business under Wealth Planning Network. Implementations of insurance recommendations are separate and apart from one's role with Parkview. As an insurance professional, the Advisory Person (and Wealth Planning Network) will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Michael Jankowski will also receive a portion of those commissions and advisory fees as he owns both WPN and Parkview. The Advisory Person is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Persons or the Advisor.

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

A. Code of Ethics

Parkview has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with Parkview ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. Parkview and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Parkview's Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (708) 481-4000 or by email at info@wpn360.com.

B. Personal Trading with Material Interest

Parkview allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Parkview does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Parkview does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Parkview allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Parkview requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO"). The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Parkview allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Parkview, or any Supervised Person of Parkview, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Parkview does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Parkview to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, Parkview does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Parkview does not exercise discretion over the selection of the Custodian, it may recommend the Custodian[s] to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a Custodian not recommended by Parkview. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Parkview may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices.

The Advisor typically recommends that Clients establish accounts with Fidelity Brokerage Services LLC ("Fidelity"), member FINRA/SIPC. Fidelity is an independent and unaffiliated SEC-registered broker-dealer. Fidelity offers to independent investment Advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. Advisor receives some benefits from Fidelity through its participation in the program. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars – Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **Parkview does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

2. Brokerage Referrals – Parkview does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage – All Clients are serviced on a "directed brokerage basis," where Parkview will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). Parkview will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Parkview will execute its transactions through the Custodian as authorized by the Client.

Parkview may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Advisor Persons and periodically by the CCO or delegate[s]. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Parkview if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by Parkview

Parkview is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. Parkview does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. Parkview may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Parkview may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

As noted in Item 12, the Advisor has an arrangement Fidelity through which Fidelity provides the Advisor with access to Fidelity's "platform" services. The platform services include, among others, brokerage, custodial, administrative support, recordkeeping, and related services that are intended to support advisory firms like Parkview in conducting business and in serving the best interests of their clients.

Fidelity may charge brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transactions fees may be charged for certain no-load mutual funds or other types of investments). Fidelity enables the Advisor to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. Fidelity's commission rates are generally considered discounted from customary retail commission rates. However, the commissions and transaction fees charged by Fidelity may be higher or lower than those charged by other custodians and broker-dealers. Please see Item 5.C. above. As part of the arrangement, Fidelity also makes available to the Advisor, at no additional charge to the Advisor, certain research and brokerage services, including research services obtained by Fidelity directly from independent research companies.

The Advisor may also receive additional services which may include financial start-up support and other benefits. As a result of receiving such services for no additional cost, the Advisor may have an incentive to continue to use or expand the use of Fidelity's services. The Advisor examined this potential conflict of interest when it chose to enter into the relationship with Fidelity and has determined that the relationship is in the best interests of its Clients.

B. Compensation for Client Referrals

Parkview does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody

Parkview does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a "qualified custodian." Clients are required to engage the Custodian to retain their funds and securities and direct Parkview to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Parkview to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

Item 16 – Investment Discretion

Parkview generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Parkview. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Parkview will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Parkview does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Parkview, nor its management, have any adverse financial situations that would reasonably impair the ability of Parkview to meet all obligations to its Clients. Neither Parkview, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. Parkview is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.

Parkview Asset Management, Inc.

Form ADV Part 2A – Appendix 1 ("Wrap Fee Program Brochure")

Effective: March 15, 2024

This Form ADV2A - Appendix 1 ("Wrap Fee Program Brochure") provides information about the qualifications and business practices for Parkview Asset Management, Inc. ("Parkview" or the "Advisor") services when offering services pursuant to a wrap program. This Wrap Fee Program Brochure shall always be accompanied by the Parkview Disclosure Brochure, which provides complete details on the business practices of the Advisor. If you did not receive the complete Parkview Disclosure Brochure or you have any questions about the contents of this Wrap Fee Program Brochure or the Parkview Disclosure Brochure, please contact us at (708) 481-4000.

Parkview is a registered investment advisor located in the State of Illinois. The information in this Wrap Fee Program Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Wrap Fee Program Brochure provides information about Parkview to assist you in determining whether to retain the Advisor.

Additional information about Parkview and its advisory persons are available on the SEC's website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD# 307977.

Item 2 – Material Changes

Form ADV 2A - Appendix 1 provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. In particular, this Wrap Fee Program Brochure discusses Wrap Fee Programs offering by the Advisor.

Material Changes

There have been no material changes made to this Wrap Fee Program Brochure since the last filing and distribution to Clients.

Future Changes

From time to time, we may amend this Wrap Fee Program Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Wrap Fee Program Brochure (along with the complete Parkview Disclosure Brochure) or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Parkview.

At any time, you may view this Wrap Fee Program Brochure and the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD# 307977. You may also request a copy of this Disclosure Brochure at any time, by contacting us at (708) 481-4000.

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Item 4 – Services Fees and Compensation

A. Services

Parkview provides customized investment advisory services for its Clients. This Wrap Fee Program Brochure is provided as a supplement to the Parkview Disclosure Brochure (Form ADV 2A). This Wrap Fee Program Brochure is provided along with the complete Disclosure Brochure to provide full details of the business practices and fees when selecting Parkview as your investment advisor.

As part of the investment advisory fees noted in Item 5 of the Disclosure Brochure, Parkview includes transaction fees, custodial costs, commission fees, ACAT fees, wire fees, trade away fees and administrative fees (herein “Covered Costs”) as part of the overall investment advisory fee. Securities regulations often refer to this combined fee structure as a “Wrap Fee Program”. The Advisor sponsors the Parkview Wrap Fee Program.

The sole purpose of this Wrap Fee Program Brochure is to provide additional disclosure relating the combination of securities transaction fees into the single “bundled” investment advisory fee. This Wrap Fee Program Brochure references back to the Parkview Disclosure Brochure in which this Wrap Fee Program Brochure serves as an Appendix. **Please see Item 4 – Advisory Services of the Disclosure Brochure for details on Parkview’s investment philosophy and related services.**

B. Program Costs

Advisory services provided by Parkview are offered in a wrap fee structure whereby Covered Costs are included in the overall investment advisory fee paid to Parkview. As the level of activity in a Client’s account[s] may vary from year to year, the annual cost to the Client may be more or less than engaging for advisory services where the Covered Costs are borne separately by the Client. The cost of the Wrap Fee Program varies depending on services to be provided to each Client, however, the Client is not charged more if there is higher trading activity or other Covered Costs. A Wrap Fee structure presents a conflict of interest as the Advisor is incentivized to limit the number of trades placed in the Client’s account[s] or to utilize securities that do not have transaction fees. The Advisor is incentivized to utilize ETFs and other equity securities to limit the overall cost to the Advisor. **Please see Item 5 – Fees and Compensation of the Disclosure Brochure for complete details on fees.**

C. Fees

Wealth Management Services

Investment advisory fees are paid monthly in arrears pursuant to the terms of the agreement. Investment advisory fees are based on the market value of assets under management at the end of each month. Investment advisory fees range from 0.50% to 1.50% annually based on several factors, including: the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. The investment advisory fee in the first month of service is prorated from the inception date of the account[s] to the end of the first month. Fees may be negotiable at the sole discretion of the Advisor. The Client’s fees will take into consideration the aggregate assets under management with the Advisor to derive the fee. Clients may be offered either a fixed rate schedule or a tiered fee schedule, not to exceed the fees range above. All securities held in accounts managed by Parkview will be independently valued by the Custodian. Parkview will not have the authority or responsibility to value portfolio securities.

Use of Independent Managers

For Client account[s] implemented through an Independent Manager, the Client’s overall fees will often include Parkview’s investment advisory fee (as noted above) plus advisory fees and/or platform fees charged by the Independent Manager[s], as applicable. The Independent Manager may assume responsibility for calculating the Client’s fees and deduct all fees from the Client’s account[s]. In such instances, Parkview will not charge its fee separately on those assets.

As noted above, the Wrap Fee Program includes normal securities trading costs incurred in connection with the discretionary investment management services provided by Parkview. Securities transaction fees for Client-

directed trades may be charged back to the Client. Clients may incur certain fees or charges imposed by third parties in connection with investments made on behalf of the Client's account[s]. Under this Wrap Fee Program, Parkview includes securities transactions costs as part of its overall investment advisory fee.

In addition, all fees paid to Parkview for investment advisory services or part of the Wrap Fee Program are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. The Client may also incur other costs assessed by the Custodian or other parties for account related activity fees, such as wire transfer fees, fees for trades executed away from the Custodian and other fees. The Advisor does not control nor share in these fees. The Client should review both the fees charged by the fund[s] and the fees charged by Parkview to fully understand the total fees to be paid. Please see Item 5.C. – Other Fees and Expenses in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

D. Compensation

Parkview is the sponsor and portfolio manager of this Wrap Fee Program. Parkview receives investment advisory fees paid by Clients for participating in the Wrap Fee Program and pays the Custodian for the costs associated with the normal trading activity in the Client's account[s].

Item 5 – Account Requirements and Types of Clients

Parkview offers investment advisory services to individuals, high net worth individuals, trusts, estates, charitable organizations, and retirement plans. Parkview generally does not impose a minimum account size for establishing a relationship. Please see Item 7 – Types of Clients in the Disclosure Brochure for additional information.

Item 6 – Portfolio Manager Selection and Evaluation

Portfolio Manager Selection

Parkview serves as sponsor and as portfolio manager for the services under this Wrap Fee Program.

Related Persons

Parkview personnel serve as portfolio managers for this Wrap Fee Program. Parkview does not serve as a portfolio manager for any third-party Wrap Fee Programs.

Performance-Based Fees

Parkview does not charge performance-based fees for its investment advisory services. The fees charged by Parkview are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Supervised Persons

Parkview Advisory Persons serve as portfolio managers for all accounts, including the services described in this Wrap Fee Program Brochure. Details of the advisory services provided are included in Item 4.A. of the Disclosure Brochure.

Methods of Analysis

Please see Item 8 of the Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on the research and analysis methods employed by the Advisor.

Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Parkview will assist Clients in determining an appropriate

strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. Please see Item 8.B. – Risk of Loss in the Disclosure Brochure for details on investment risks.

Proxy Voting

Parkview does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 7 – Client Information Provided to Portfolio Managers

Parkview is the sponsor and sole portfolio manager for the Program. The Advisor does not share Client information with other portfolio managers because it is the sole portfolio manager for this Wrap Fee Program. Please also see the Parkview Privacy Policy (included after this Wrap Fee Program Brochure).

Item 8 – Client Contact with Portfolio Managers

Parkview is a full-service investment management advisory firm. Clients always have direct access to the Portfolio Managers at Parkview.

Item 9 – Additional Information

A. Disciplinary Information and Other Financial Industry Activities and Affiliations

There are no legal, regulatory or disciplinary events involving Parkview or any of its owner. Parkview values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisor Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 307977.

Please see Item 9 of the Parkview Disclosure Brochure as well as Item 3 of each Advisory Person's Brochure Supplement (included with this Wrap Fee Program Brochure) for additional information on how to research the background of the Advisor and its Advisory Persons.

Other Financial Activities and Affiliations

Please see Items 10 and 14 of the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure).

B. Code of Ethics, Review of Accounts, Client Referrals, and Financial Information

Parkview has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons subject to Parkview's compliance program (our "Supervised Persons"). Complete details on the Parkview Code of Ethics can be found under Item 11 – Code of Ethics, Participation in Client Transactions and Personal Trading in the Disclosure Brochure (included with this Wrap Fee Program Brochure).

Review of Accounts

Investments in Client accounts are monitored on a regular and continuous basis by Advisory Persons of Parkview under the supervision of the Chief Compliance Officer ("CCO"). Details of the review policies and practices are provided in Item 13 of the Form ADV Part 2A – Disclosure Brochure.

Other Compensation

Participation in Institutional Advisor Platform

As noted in Item 12, the Advisor has an arrangement Fidelity through which Fidelity provides the Advisor with access to Fidelity's "platform" services. The platform services include, among others, brokerage, custodial, administrative support, recordkeeping, and related services that are intended to support advisory firms like Parkview in conducting business and in serving the best interests of their clients.

Please see Item 14 – Other Compensation in the Form ADV Part 2A – Disclosure Brochure (included with this Wrap Fee Program Brochure) for details on additional compensation that may be received by Parkview or its Advisory Persons. Each Advisory Person's Brochure Supplement (also included with this Wrap Fee Program Brochure) provides details on any outside business activities and the associated compensation.

Compensation for Client Referrals

Parkview does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Financial Information

Neither Parkview, nor its management, have any adverse financial situations that would reasonably impair the ability of Parkview to meet all obligations to its Clients. Neither Parkview, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. Parkview is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect advance fees of \$1,200 or more for services to be performed six months or more in the future.

Form ADV Part 2B – Brochure Supplement

for

Michael T. Jankowski
Founder, President, and Chief Compliance Officer

Effective: March 15, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Michael T. Jankowski (CRD# 2325650) in addition to the information contained in the Parkview Asset Management, Inc. (“Parkview” or the “Advisor”, CRD# 307977) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Parkview Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (708) 481-4000 or by email at info@wpn360.com.

Additional information about Mr. Jankowski is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2325650.

Item 2 – Educational Background and Business Experience

Michael T. Jankowski, born in 1966, is dedicated to advising Clients of Parkview as the Founder, President and Chief Compliance Officer. Mr. Jankowski earned a Bachelor's Degree in Finance from Aurora University in 1991. Additional information regarding Mr. Jankowski's employment history is included below.

Employment History:

Founder, President & Chief Compliance Officer, Parkview Asset Management, Inc.	06/2020 to Present
President/Insurance Professional, Wealth Planning Network I, Inc.	2002 to Present
President, LaSalle St. Investment Advisors LLC	08/2008 to 06/2020
Registered Representative, LaSalle St. Securities, LLC	08/2008 to 06/2020

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. Mr. Jankowski does not have any required disclosures for this Item. However, the Advisor does encourage you to independently view the background of Mr. Jankowski on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2325650.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Jankowski is also a licensed insurance professional under Wealth Planning Network. Implementations of insurance recommendations are separate and apart from Mr. Jankowski's role with Parkview. As an insurance professional, Mr. Jankowski (and Wealth Planning Network) will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Jankowski is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict, where Mr. Jankowski is incentivized to implement insurance recommendations through WPN. Clients are under no obligation to implement any recommendations made by Mr. Jankowski or the Advisor. Mr. Jankowski spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Jankowski has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Jankowski serves as Founder, President, and Chief Compliance Officer of Parkview and can be reached at (708) 481-4000.

Parkview has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Parkview. Further, Parkview is subject to regulatory oversight by various agencies. These agencies require registration by Parkview and its Supervised Persons. As a registered entity, Parkview is subject to examinations by regulators, which may be announced or unannounced. Parkview is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

**Thomas J. Carroll
Wealth Advisor**

Effective: March 15, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Thomas J. Carroll (CRD# 3178328) in addition to the information contained in the Parkview Asset Management, Inc. (“Parkview” or the “Advisor”, CRD# 307977) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Parkview Disclosure Brochure or this Brochure Supplement, please contact us at (708) 481-4000 or by email at info@wpn360.com.

Additional information about Mr. Carroll is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3178328.

Item 2 – Educational Background and Business Experience

Thomas J. Carroll, born in 1969, is dedicated to advising Clients of Parkview as a Wealth Advisor. Mr. Carroll earned an MBA from DePaul University in 2000. Mr. Carroll also earned a BA from Eastern Illinois University in 1991. Additional information regarding Mr. Carroll's employment history is included below.

Employment History:

Wealth Advisor, Parkview Asset Management, Inc.	11/2022 to Present
Financial Advisor, Merrill Lynch, Pierce, Fenner & Smith Incorporated	11/2020 to 11/2022
Financial Advisor, Edward Jones	5/2017 to 9/2020

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Carroll. Mr. Carroll has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Carroll.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Carroll.***

However, we do encourage you to independently view the background of Mr. Carroll on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3178328.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Carroll is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Carroll's role with Parkview. As an insurance professional, Mr. Carroll will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Carroll is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Carroll or the Advisor. Mr. Carroll spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Carroll has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Carroll serves as a Wealth Advisor of Parkview and is supervised by Michael Jankowski, the Chief Compliance Officer. Mr. Jankowski can be reached at (708) 481-4000.

Parkview has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Parkview. Further, Parkview is subject to regulatory oversight by various agencies. These agencies require registration by Parkview and its Supervised Persons. As a registered entity, Parkview is subject to examinations by regulators, which may be announced or unannounced. Parkview is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

**Bobbie Helman
Director of Client Relations & Wealth Advisor Associate**

Effective: March 15, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Bobbie Helman (CRD# 2846861) in addition to the information contained in the Parkview Asset Management, Inc. (“Parkview” or the “Advisor”, CRD# 307977) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Parkview Disclosure Brochure or this Brochure Supplement, please contact us at (708) 481-4000.

Additional information about Mrs. Helman is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 2846861.

Item 2 – Educational Background and Business Experience

Bobbie Helman, born in 1974, is dedicated to advising Clients of Parkview as a Director of Client Relations & Wealth Advisor Associate. Mrs. Helman has attended DePaul University and Robert Morris College. Mrs. Helman is currently attending an online program at Purdue University in pursuit of a BS in Business Administration. Additional information regarding Mrs. Helman's employment history is included below.

Employment History:

Director of Client Relations & Wealth Advisor Associate, Parkview Asset Management, Inc.	01/2024 to Present
Accountant, The Wozny Tax Company	09/2023 to 12/2023
Registered Representative, Pruco Securities, LLC	09/2023 to 11/2023
Associate, Cousins & Associates Inc.	12/2020 to 09/2023
Registered Sales Associate, StrategyPoint Financial	02/2019 to 09/2023
Registered Representative, LPL Financial LLC	02/2019 to 09/2023
Senior Consultant, THG Ventures	09/2018 to 01/2019

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Helman. Mrs. Helman has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Helman.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Helman.***

However, we do encourage you to independently view the background of Mrs. Helman on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 2846861.

Item 4 – Other Business Activities

Mrs. Helman is dedicated to the investment advisory activities of Parkview's Clients. Mrs. Helman does not have any other business activities.

Item 5 – Additional Compensation

Mrs. Helman is dedicated to the investment advisory activities of Parkview's Clients. Mrs. Helman does not receive any additional forms of compensation.

Item 6 – Supervision

Mrs. Helman serves as a Director of Client Relations & Wealth Advisor Associate of Parkview and is supervised by Michael Jankowski, the Chief Compliance Officer. Mr. Jankowski can be reached at (708) 481-4000.

Parkview has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Parkview. Further, Parkview is subject to regulatory oversight by various agencies. These agencies require registration by Parkview and its Supervised Persons. As a registered entity, Parkview is subject to examinations by regulators, which may be announced or unannounced. Parkview is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: March 15, 2024

Our Commitment to You

Parkview Asset Management, Inc. ("Parkview" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Parkview (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Parkview does not sell your non-public, personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal, non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they

receive from us.

How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public, personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes Parkview does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Parkview or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public, personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients Parkview does not disclose, and does not intend to disclose, non-public personal, information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically, we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public, personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (708) 481-4000 or by email at info@wpn360.com.