

Item 1 Cover Page

Part 2A of Form ADV

Firm Brochure

Unified Wealth Management, LLC

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Date: March 12, 2019

This brochure provides information about the qualifications and business practices of Unified Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (480) 668-3016. 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 Unified Wealth Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov

Please note that registration as an investment advisory firm does not imply a certain level of skill or training.

Item 2 Material Changes

Richard Boehm, Chief Compliance Officer and Managing Member presently lives and works primarily in Connecticut. His office location and contact information is below.

1 Turkey Hill South, Suite 204

Westport, CT 06880

203-442-6752

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Item 4 Advisory Business

About the Firm

Unified Wealth Management, LLC is an investment advisory firm headquartered in Scottsdale, AZ. We began offering our services to the public in 2005. Our owner is Richard Boehm. As an investment advisory firm we are a fiduciary, meaning we are obligated to put our client's needs ahead of our own.

Description of Advisory Services

We offer investment supervisory services, wealth management, and an asset allocation service. More information about these services is contained in this section of our disclosure brochure. Our services are offered through a small network of Investment Adviser Representatives who may use doing business as names in marketing their advisory services.

Investment Supervisory Service

We offer investment supervisory services, defined as providing continuous advice to you or making investments for your individual needs. Our investment supervisory services are offered on a discretionary and non-discretionary basis.

Your risk tolerance and time horizon are determined using a questionnaire and based on the obtained results you are situated in the appropriate investment strategy designed to meet your short term and/or long term goals. We then make decisions about purchases and sales in your account on an ongoing basis and, if we have discretionary authority, will execute these transactions without receiving any additional consent. You may impose restrictions on the securities or types of securities in which we invest.

We have also entered into a relationship to obtain investment research and models from a third party subadvisor, therefore a portion of the advisory fee paid by you to us may be used to compensate that third party provider.

Wealth Management

For clients who request it, we will take the lead among the client's other professional advisors, such as their accountant, attorney, banker, or insurance agent to coordinate many aspects of the client's financial affairs between the various professionals. This includes a comprehensive review of the client's tax, estate, insurance, and investment plans to ensure they are all working in unison with each other. Our wealth management services are highly-tailored and customized to each client. This service is offered on a non-discretionary basis.

Asset Allocation Service

We offer a passive asset allocation investment advisory service through which clients can elect to have their outside portfolios such as retirement plans reviewed by an Investment Adviser Representative. In this service, we will suggest reallocation of your account based upon your investment objectives and time horizon. You retain all rights and responsibilities regarding the implementation of this advice as well as for any further requests for reviews. The fee for this service is either the hourly or flat rate fee as described below.

As of December 31, 2018, our discretionary assets under management were \$ 88,796,285. Our non-discretionary assets under management were \$87,646,687. We do not manage any non-discretionary assets.

Programs sponsored by LPL Financial, Inc.

Our Investment Adviser Representatives are able to offer investment advisory programs sponsored by LPL Financial, Inc. Each of these programs is described below. Upon recommending one of these programs, the Investment Adviser Representative will provide you with a disclosure brochure that describes more completely the applicable program's risks and benefits. You should review this brochure carefully before investing any money.

Optimum Market Portfolios

The Optimum Market Portfolio program is a mutual fund wrap program that offers portfolios composed of a suite of six multi-manager mutual funds featuring more than 10 industry-leading subadvisors. This program is typically suitable for clients who have simplified investment needs, modest amounts of money to invest, and need a core strategy that will be supplemented with other investments.

Manager Access Select

Manager Access Select is a separate account program that offers access to custom strategies and a variety of institutional managers for lower fees and account minimums than traditionally available. It is typically suitable for clients who prefer to own individual securities, need unique strategies or customization, and want or need additional tax management opportunities.

Model Wealth Portfolios

Model Wealth Portfolios provide the benefit of outsourced investment strategies designed to align with a broad range of investor goals. It may be suitable for clients who seek a comprehensive solution but may require a specific strategy to address needs such as income generation, tax efficiency or downside protection.

Financial Seminars and Workshops

We speak on a variety of financial subjects, educational in nature at seminars and workshops. We do not charge for these workshops and they are not designed to provide investment advice.

Employer-Sponsored Retirement Accounts If you are leaving your employer you have various options regarding your employer sponsored retirement plan. You may be able to opt to leave your money in the former plan. You may be able to roll over the assets to a new employer's plan. It may be possible to cash out your account value and there may be tax consequences associated with that choice. You may instead opt to roll over the retirement assets into another account, and you may choose to have that account managed by Unified Wealth Management. If Unified Wealth Management recommends you roll over your retirement plan into an account this creates a conflict of interest in that Unified Wealth Management will receive advisory fees from your account. Please ensure you have reviewed your options and made the best choice for your situation prior to making a decision about your retirement plan. **You are under no obligation to rollover assets into an account managed by Unified Wealth Management.**

Referral to Third Party Manager

The Adviser has entered into agreements with third-party investment advisers, to offer advisory services to the Adviser's clients. When referring clients to these third-party investment advisers, the Adviser is paid a portion of the fee that the third party collects from the Client. Such compensation arrangements create a conflict of interest.

Item 5 Fees and Expenses

Fees for Investment Supervisory Services

Should clients elect to have fees based upon a percentage of assets under management, the annual percentage rate fee schedule charged quarterly is:

Annualized Investment Management Fees

<u>From</u>	<u>To</u>	<u>Per Year</u>
\$0	\$249,999	Fees up to 2.70%
\$250,000	\$499,999	Fees up to 2.45%
\$500,000	\$749,999	Fees up to 2.20%
\$750,000	\$1,000,000	Fees up to 1.95%
Above \$1,000,000		Fees up to 1.50%

Fees are paid quarterly, in advance and are negotiable. Fees are due on the first day of the calendar quarter, and are deducted from the advisory account. By signing our advisory agreement, you will authorize us to debit fees calculated pursuant to the below schedule and to liquidate assets therein as may be required to pay the advisory fees. Fees are based on the account's asset value as of the last business day of the prior calendar quarter and are prorated for accounts opened during the quarter.

Clients have the right to terminate the account without penalty within five (5) business days after entering into the contract. If clients terminate mid-quarter, they will receive a pro-rated refund of fees.

In addition to an investment advisory/management service fee, accounts may incur transaction costs, retirement plan administration fees, deferred sales charges on mutual funds initially deposited in the account, mutual fund marketing fees, and other mutual fund annual expenses as described in the fund's prospectus. You will also pay brokerage fees, including custodial fees and trading fees associated with activity in your account. For more information, please see Item 12 of this brochure.

****Please note that fees over 2.00% may be considered excessive and you may be able to find similar services for a lower cost.**

Fees for Asset Allocation Service

Fees for this service are charged hourly at \$250 per hour, or a flat rate dependent on the services required. The minimum flat rate will be \$500. These fees are billed at the conclusion of the service, or if ongoing, on a quarterly basis. You may terminate this relationship at any time. We charge for this service in arrears. Clients have the right to terminate the account without penalty within five (5) business days after entering into the contract.

Fees for Wealth Management

Fees for this service include planning fees and separate ongoing wealth management fees. The planning fee is hourly, at a rate of \$250 per hour or a quarterly flat rate dependent on the services required. The minimum flat rate is \$250. One half of this planning fee is payable upon signing our agreement. The remainder of the planning fee is payable upon

completion. The separate ongoing wealth management fee is payable quarterly, in arrears. If you cancel this service within five days of signing our investment advisory agreement, you will receive a refund of all pre-paid fees. Should you cancel this agreement anytime thereafter, you will pay us only a pro-rata share of fees.

Fees for Programs sponsored by LPL Financial, Inc.

The fees for these programs vary both by program and by asset size. Should you invest in these programs, both UWM and its advisory reps will receive compensation, and compensation will also be retained by LPL Financial, Inc.

Fees for referral to Third Party Advisers

If appropriate, you will be referred to a third party investment adviser. You will be provided with their disclosure brochure, which more fully describes the investment methodology they utilize. The disclosure brochure also contains information about the fees, expenses and other important information you should consider when utilizing the services of a money manager. You will also receive a solicitor's disclosure statement which describes the fees that we receive for our referral services.

Such compensation arrangements create a conflict of interest because we receive compensation for the referral and thus have an incentive to make the referral. We address this conflict through disclosure to you of the associated services and fees. More information about the conflict is contained in Item 10 of this brochure.

Comparable services and/or lower fees may be available through other third-party investment advisers.

Important Information about Potential Conflicts of Interest

Our investment adviser representatives are also registered representatives of LPL Financial, Inc. Through LPL, these representatives will receive compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

This presents a conflict of interest as it gives our representatives an incentive to recommend investment products based on the compensation received, rather than on your needs. To address this conflict, our representatives will only receive compensation for the sale of securities or other investment products when selling securities at LPL and not for accounts advised by Unified.

You have the option to purchase investment products that our representatives recommend through other brokers or agents not affiliated with Unified.

Item 6 Performance-Based Fees and Side-by-Side Management

We do not accept performance-based fees.

Item 7 Types of Clients

We typically work with individuals, high net worth individuals and trust accounts.

We have a minimum account value of \$50,000 of assets under management for accounts held directly at the custodian. Accounts held directly at the product sponsor level can have a \$25,000 minimum. Accounts below these minimums may be accepted on an individual basis at our discretion.

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

Our account management philosophy is based on fundamental analysis. Economic, Geo-Political and Fundamental Indicators pertaining to the financial markets are used to develop the investment positions.

Investing in securities involves the risk of loss that clients should be prepared to bear.

We use the following methods of security analysis:

- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)
- Cyclical – (analysis performed on historical relationships between price and market trends, to forecast the direction of prices)

We use the following investment strategies when implementing investment advice given to clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)
- Trading (securities sold within thirty (30) days)

In addition to the items listed above, we also receive analysis and strategy ideas from an unaffiliated investment adviser.

Different types of investments involve varying degrees of risk. It should not be assumed that future performance of any specific investment or investment strategy will be profitable or equal any specific performance level(s).

Our methods of analysis and investment strategies do not present any significant or unusual risks.

Fundamental analysis has risk in that when companies calculate the data included in the financial reports that they offer, they may make errors or misstatements. Because we will use this data to calculate the financial ratios, calculations may be incorrect. Technical analysis may result in increased frequency of trading and possibly higher transaction costs than a fundamental approach. It is important to note that although we use technical analysis, anything can and will happen in the market. Cyclical analysis involves the risk of the forecast being wrong, in that the historical relationship may not accurately foretell the current market condition.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis we must have access to current/new market information. We have no control over the dissemination rate of market information. If we receive outdated information, it may limit the value of our analysis. Also, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that any recommendation will result in profitable investment opportunities.

Our primary investment strategies - Long Term Purchases, Short Term Purchases, and Trading - are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially

develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy. Trading, an investment strategy that requires the purchase and sale of securities within a thirty (30) day investment time period, involves a very short investment time period but will incur higher transaction costs when compared to a short term investment strategy and substantially higher transaction costs than a longer term investment strategy.

We usually invest in various individual equity (stocks), debt (bonds) and fixed income securities, mutual funds (primarily no-load mutual funds), and exchange traded funds on a discretionary basis, consistent with your designated objectives.

Item 9 Disciplinary Information

Neither the Firm nor any of our management persons have been involved in any events that are material to a client's or prospective client's evaluation of the Firm or the integrity of its management.

Item 10 Other Financial Industry Activities and Affiliations

Some of our associated persons are also registered representatives of LPL Financial ("LPL"), a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), and a registered investment adviser.

In these capacities, our associated persons may recommend securities or other products, and receive compensation if products are purchased through any firms with which any associated persons are affiliated.

Thus, a conflict of interest exists between the interests of associated persons and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of the associated persons or effect any transactions through the associated persons if they decide to follow the recommendations.

We may act as a solicitor for third party investment advisers and will receive compensation when customers are referred to those third parties for advisory services. These compensation arrangements create a conflict of interest.

In addition, the Adviser's Advisory Representatives may also be licensed as insurance agents with various insurance companies, and in such capacity, may recommend, on a fully disclosed basis, the purchase of insurance related products. The Adviser and its Advisory Representatives currently devote 60% of their time to securities and life insurance commission business.

The Adviser also has an affiliated tax firm and general agency, Unified Financial Services, LLC, and thus Advisory Representatives may also act in that capacity. There is no requirement to use the tax services of the affiliated firm.

These activities create a conflict of interest in that our Advisory Representatives have financial incentives to recommend additional products or services to you. We address these conflicts by doing the following:

We must disclose any potential or actual conflicts of interest when dealing with clients.

We are subject to the following specific obligations when dealing with clients:

- The duty to have a reasonable, independent basis for its investment advice;
- The duty to ensure that investment advice meets the threshold of our fiduciary duty in that it is in the client's best interest; and,
- A duty to be loyal to clients.

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

Associated persons may buy or sell for their own accounts the same securities recommended to you. They may do so at the same time as they, or a related person, buy or sell the same securities for their own account. They also buy and sell securities for their clients in their roles as registered representatives of LPL.

Associated persons seek to ensure that they do not personally benefit from the short-term market effects of their recommendations to you. We request information about all of our associate's transactions and monitor them for any wrongdoing.

Associated persons are aware of the rules regarding material non-public information and insider trading. Associated persons may also buy or sell a specific security for their own account based on personal investment considerations, which the Advisor does not deem appropriate to buy or sell for clients.

We have adopted a Code of Ethics to instruct its personnel in their ethical obligations and to provide rules for their personal securities transactions. The Firm and our personnel owe a duty of loyalty, fairness and good faith to their clients, and the obligation 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 including general ethical principles, reporting personal securities trading, exceptions to reporting securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code, review and enforcement processes, amendments to Form ADV and supervisory procedures. We will provide a copy of the Code to any client or prospective Client upon request.

Item 12 Brokerage Practices

When selecting brokers to recommend, we considered the cost our clients would incur for trading expenses and custodial services, the availability of the investment products we typically recommend, the ease of doing business, and cost to us for the use of the platform. We may recommend that you establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab) or LPL to maintain custody of your assets and to effect trades for your accounts.

Schwab Institutional

We are independently owned and operated and not affiliated with Schwab. Schwab provide us with access to its institutional trading and custody services, which are typically not available to Schwab's retail investors.

These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets is maintained in accounts at Schwab Institutional. We are not required to further commit to Schwab any specific amount of business (assets in custody or trading). Schwab's services include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

Schwab also makes available to us other products and services that benefit us but may not benefit your accounts. Some of these other products and services assist us in managing and administering your accounts. These include software and other technology that provide access to your account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of our fees from your accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of our accounts, including accounts not maintained at Schwab Institutional.

Schwab Institutional also makes available to us other services intended to help us manage and further develop our business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to us by independent third parties. Schwab Institutional may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us.

While as a fiduciary, we endeavor to act in your best interests. Our recommendation that you maintain their assets in accounts at Schwab may be based in part on the benefit to us of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab. This creates a conflict of interest in that we receive a benefit in that we do not have to pay separately for the research, products or services and therefore we may have an incentive to recommend a broker-dealer based on these interests rather than on our clients' interests.

For our accounts maintained in its custody, Schwab generally does not charge separately for custody but is compensated by account holders through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts. We do not share in the commissions charged to clients.

LPL Financial, Inc.

We may recommend that you establish brokerage accounts with the LPL Financial, Inc. (LPL) to maintain custody of your assets and to effect trades for your accounts. Many of our Investment Adviser Representatives are also registered representatives of LPL Financial, Inc., but we are independently owned and operated. LPL provides us with access to its institutional trading and custody services.

LPL also makes available to us other products and services that benefit us but may not benefit your accounts including financial payments to compensate us for the time and effort and expenses associated with moving assets to their platform. Some of these other products and services assist us in managing and administering your accounts. These include software and other technology that provide access to your account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research, pricing information and other market data; facilitate payment of our fees from your accounts; and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of our accounts, including accounts not maintained at LPL.

While as a fiduciary, we endeavor to act in your best interests. Our recommendation that you maintain their assets in accounts at LPL may be based in part on the benefit to us of the availability of some of the foregoing products and services including the financial assistance LPL has offered to us to offset the expenses associated with the transfer of your accounts, and not solely on the nature, cost or quality of custody and brokerage services provided by LPL. This creates a conflict of interest in that we may have an incentive to recommend a broker-dealer based on these interests rather than on our clients' interests.

You may elect to select a different custodian. You may pay higher brokerage commissions or other expenses if you select your own custodian.

Aggregate Trading

We may "bunch" buy or sell orders for two or more clients into a single large order, and place the bunched order with a single broker or dealer for execution. We are not obligated to place all transactions on a "bunched" basis. When determining whether to "bunch" orders, we rely on our judgment as to what course of action is likely to be fair and in

the best interests of the relevant accounts on an overall basis. That is, we seek to avoid putting any client account at an advantage or disadvantage compared to our other client accounts that are buying or selling the same security.

We permit block trading when the following conditions are met:

Orders of two or more clients may be bunched only if we have determined, on an individual basis that the securities order is:

1. In the best interests of each client participating in the order;
2. Consistent with our duty to obtain best execution; and
3. Consistent with the terms of the investment Advisory agreement of each participating client.

Where conducting a block trade, we will determine the accounts that will participate, and the specific allocations in advance of the transaction. If the entire order is filled, you will receive your portion of the allocation specified on the trade ticket. All allocations are prior to the close of business on trade date. Client accounts participating in the transaction will receive the weighted average price of the security and will incur a pro-rata share of the transaction cost.

If part of the order is unfilled, the allocation is based on a pro-rata share per client.

The books and records of the Firm separately reflect, for each client for whom an order is bunched, the securities held by, purchased, and sold for that client.

As discussed previously, certain associated persons of UWM are registered representatives of LPL Financial. As a result of this relationship, LPL Financial may have access to certain confidential information (e.g., financial information, investment objectives, transactions and holdings) about UWM's clients, even if client does not establish any account through LPL. If you would like a copy of the LPL Financial privacy policy, please contact Richard Boehm.

Item 13 Review of Accounts

Rich Boehm, member and CCO, reviews client accounts at the time the account is opened for the appropriateness and suitability of the recommendations. Mr. Boehm or his designee monitors the account on a no less than quarterly basis to determine the ongoing appropriateness of the investments. At least annually, individual clients are asked to meet with their financial representatives. Reviews may be triggered by a change in the market, change in economic indicators or geopolitical matters.

We provide you with a comprehensive written portfolio statement. You will also receive a statement at least quarterly from the custodian of their assets, which may be a broker/dealer, investment company or annuity.

Item 14 Client Referrals and Other Compensation

We do not receive compensation for providing investment advice to you, our clients outside of the fees that we charge you.

We may compensate firms or people who refer us clients. We call these firms or people Solicitors. Through these arrangements, we pay a referral fee to the Solicitor based on a percentage of our advisory fee. This fee is paid based on a written agreement to properly licensed Solicitors. The specific information about the referral is disclosed prior to or at the time you enter into an investment advisory agreement.

Item 15 Custody

We have custody of client funds in that we deduct fees from your accounts. The custodian of your assets sends quarterly statements directly to you. You should carefully review those statements.

We also send performance statements to you, and we urge you to compare the account statements you receive from the custodian to those you receive from us.

Item 16 Investment Discretion

We request that you give us discretionary authority to manage your accounts by signing a written power of attorney. You may place reasonable restrictions on the types of securities or on specific securities that we may purchase or sell.

There are no limitations on our discretionary authority to buy and sell securities except for what you may impose. You may at any time impose reasonable restrictions regarding the management of their accounts. Our Associated Persons in their capacities as registered representatives may suggest that clients implement recommendations through LPL. If the client chooses to do so, this would present a conflict of interest to the extent that registered representatives could receive commissions as registered representatives or compensation as an investment adviser representative. Clients are under no obligation to implement recommendations through registered representatives but if they do so, they may pay commissions or fees that are higher or lower than those that may be obtained from elsewhere for similar services.

Item 17 Voting Client Securities

We do not vote proxies on your behalf. You retain that right unless you make other arrangements with the custodian of your assets. You will receive proxies or other solicitations directly from the custodian of your assets. You may contact us with questions about proxies.

Item 18 Financial Information

We have no financial condition that is reasonably likely to impair our ability to meet contractual commitments to you. We have never filed for bankruptcy.

UWM maintains a qualified Defined Benefit Pension Plan. The plan has a range of available contribution amounts provided by an actuary for each plan year. UWM is then allowed to make a tax-deductible contribution to the plan in an amount within the given range. The contribution is allocated for the previous plan year and must be funded prior to the due date of the tax return for that year or September 15, whichever comes first. When reviewing our financial statements, a person may infer that our financial situation is precarious, but these are voluntary contributions and do not impede our ability to provide advice or to function as a profitable company. UWM is continuing to make contributions to its Defined Benefit Plan while increasing profits.