

This brochure supplement provides information about Cheryl Lopez that supplements the Wealth Financial Advisory Services, LLC brochure (Form ADV 2A). You should have received a copy of that brochure. Please contact Ms. Lopez if you did not receive Wealth Financial Advisory Services, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Cheryl Lopez is also available on the SEC's website at www.adviserinfo.sec.gov.



A Registered Investment Adviser

Form ADV Part 2B – Individual Disclosure Brochure

for

Cheryl M. Lopez

Personal CRD Number: 2188320

Investment Adviser Representative

Wealth Financial Advisory Services, LLC
2945 Townsgate Rd., Ste 200
Westlake Village, CA 91361
(805) 267-7165
cheryl@jcretirement.com

UPDATED: 06/16/2015

Item 2: Educational Background and Business Experience

Name: Cheryl M. Lopez
Born: 1950

Education Background and Professional Designations:

Education:

Cheryl M. Lopez has no formal education after High School.

Business Background:

05/2013 – Present	Investment Adviser Representative Wealth Financial Advisory Services, LLC
01/2009 – Present	President/Owner JC Financial Educators
09/2006 – Present	CFO/ Founder/ Director The Trees of Knowledge Foundation
02/2011 – 07/2013	Investment Adviser Representative Horter Investment Management

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Cheryl Lopez is the President and Owner of JC Financial Educators, where she performs accounting duties such as reconciling bank statements and invoicing. She is also a licensed insurance agent. From time to time when appropriate, Ms. Lopez will offer clients advice, products, or services from these other business activities. Clients should be aware that some of these products or services may pay a commission or charge other service fees and involve a possible conflict of interest, as commissionable products or service fee products can conflict with the fiduciary duties of a registered investment adviser. Wealth Financial Advisory Services, LLC always acts in the best interest of the client; including the sale of commissionable or service fee products to advisory clients. Clients are in no way required to purchase any insurance or other service based products through any representative of Wealth Financial Advisory Services, LLC in their capacity as an insurance agent or accountant.

Item 5: Additional Compensation

Other than investment advisory fees, Cheryl M. Lopez does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Wealth Financial Advisory Services, LLC.

Item 6: Supervision

As a representative of Wealth Financial Advisory Services, LLC, Cheryl Lopez works closely with the supervisor, Gabriel Lewit and COO/CCO, Steven Thomas who review all documents provided to clients prior to implementation. Gabriel Lewit can be contacted at (847) 499-3331 and Steven Thomas can be reached at (847) 499-3777. Gabriel Lewit, Steven Thomas, and Ms. Lopez adhere to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.