

PART 2A APPENDIX 1 OF FORM ADV WRAP FEE BROCHURE

**Center for Wealth Planning Advisors, Inc.
2075 W. Big Beaver Road, Suite 415
Troy, MI 48084**

www.retire-plan.com

**Firm Contact:
Richard Ohlrich
Chief Compliance Officer**

April 22, 2015

This brochure provides information about the qualifications and business practices of Center for Wealth Planning Advisors, Inc. If you have any questions about the contents of this brochure, please contact us by telephone at (248) 498-4825 or email Richard.Ohlrich@lpl.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any State Securities Authority. Additional information about Center for Wealth Planning Advisors, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov.

Please note that the use of the term "registered investment adviser" and description of Center for Wealth Planning Advisors, Inc. and/or our associates as "registered" does not imply a certain level of skill or training. You are encouraged to review this Brochure and Brochure Supplements for our firm's associates who advise you for more information on the qualifications of our firm and our employees.

ITEM 2: SUMMARY OF MATERIAL CHANGES

Pursuant to SEC rules, we will ensure that you receive a summary of any material changes to this and subsequent brochures within 120 days of the close of our business's fiscal year. We may also provide other ongoing disclosure information about material changes as necessary.

In the future, when we have specific material changes, we will provide a summary of those changes. Also, under the Amendments to the Form ADV, we may provide you with such Summary of Material Changes detailing any material changes that we made to our Brochure since the last annual update we provided to clients, in lieu of sending all of our clients a full copy of our Brochure.

Since we are a new firm, we have no material changes to disclose at this time.

ITEM 3: TABLE OF CONTENTS

ITEM 1: COVER PAGE.....	i
ITEM 2: SUMMARY OF MATERIAL CHANGES	ii
ITEM 3: TABLE OF CONTENTS.....	iii
ITEM 4: SERVICES, FEES AND COMPENSATION	1
ITEM 5: ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS	3
ITEM 6: PORTFOLIO MANAGER SELECTION AND EVALUATION	3
ITEM 7: CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGER(S).....	5
ITEM 8: CLIENT CONTACT WITH PORTFOLIO MANAGER(S)	5
ITEM 9: ADDITIONAL INFORMATION.....	5
ITEM 10: REQUIREMENTS FOR STATE-REGISTERED ADVISERS	7

ITEM 4: SERVICES, FEES AND COMPENSATION

We offer wrap fee programs as described in this Wrap Fee Program Brochure. Our wrap fee accounts are managed on an individualized basis according to the client's investment objectives, financial goals, risk tolerance, etc. A wrap fee program allows our clients to pay a specified fee for investment advisory services and the execution of transactions. The advisory services include portfolio management and the fee is not based directly upon transactions in your account. Your fee is bundled with our costs for executing transactions in your account(s). This results in a higher advisory fee to you. We do not charge our clients higher advisory fees based on their trading activity, but you should be aware that we may have an incentive to limit our trading activities in your account(s) because we are charged for executed trades. By participating in a wrap fee program, you may end up paying more or less than you would through a non-wrap fee program where a lower advisory fee is charged, but trade execution costs are passed directly through to you by the executing broker.

Our Wrap Advisory Services

Our Wrap Comprehensive Portfolio Management service, which is offered through LPL Financial, LLC's ("LPL") Strategic Wealth Management II platform, encompasses asset management as well as providing financial planning/financial consulting to clients. It is designed to assist clients in meeting their financial goals through the use of financial investments. We conduct at least one, but sometimes more than one meeting (in person if possible, otherwise via telephone conference) with clients in order to understand their current financial situation, existing resources, financial goals, and tolerance for risk. Based on what we learn, we propose an investment approach to the client. We may propose an investment portfolio, consisting of exchange traded funds, mutual funds, individual stocks or bonds, or other securities. We do not provide investment advice only with respect to limited types of investments. Upon the client's agreement to the proposed investment plan, we work with the client to establish or transfer investment accounts so that we can manage the client's portfolio. Once the relevant accounts are under our management, we review such accounts on a regular basis and at least annually. We may periodically rebalance or adjust client accounts under our management. If the client experiences any significant changes to his/her financial or personal circumstances, the client must notify us so that we can consider such information in managing the client's investments.

Wrap Comprehensive Portfolio Management Fees

Our annual fees for the Comprehensive Portfolio Management service shall be based on a negotiated percentage of the market value of the assets under management ranging from as low as 0.01% and will not exceed 3.0%. Our firm's annualized fees are billed on a pro-rata basis quarterly in advance based on the value of your account on the last day of the previous quarter and will be deducted from your managed account. The annual fee assessed to each account will be outlined in Schedule A of our investment advisory agreement. Please note that fees will be adjusted for deposits and withdrawals made during the quarter. As part of the fee deduction process, the client is made aware of the following:

a) LPL calculates the advisory fees for all fee schedules and deducts them from your account;

b) LPL as your custodian sends statements at least quarterly to you showing all disbursements for your account, including the amount of the advisory fees paid to us; and

c) The client provides authorization permitting fees to be paid by these terms.

At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), our firm may maintain cash positions for defensive purposes. All cash positions (money markets, etc.) shall be included as part of assets under management for purposes of calculating our firm's advisory fee. When the account is holding cash positions, those cash positions will be subject to the same fee schedule as set forth above for fixed income.

Either of us may terminate our agreement by giving the other party written notice. Upon receipt of your letter of termination, we will proceed to close out your account and process a pro-rata refund of unearned advisory fees. If the agreement terminates prior to the end of a billing period, we will promptly refund unearned advisory fees to you prorated from the date of termination to the end of quarter. If the agreement is terminated, you will still be liable for any transactions initiated by us in your account under the agreement prior to the termination date, such as the purchase of investments.

Our Types of Fees & Expenses

You may pay administrative fees, custodial fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses), mark-ups and mark-downs, spreads paid to market makers, wire transfer fees, transfer taxes, odd lot differentials, exchange fee, interest charges, American Depository Receipt agency processing fees, and any charges, taxes or other fees mandated by any federal, state or other applicable law or otherwise agreed to with regard to client accounts. These fees are not included within the wrap-fee you are charged by our firm.

We do not recommend or offer the wrap program services of other providers. Our investment advisory representatives receive a portion of the advisory fee that you pay us, either directly as a percentage of your overall fee or as their salary from our firm. In cases where our investment advisory representatives are paid a percentage of your overall advisory fee, this may create an incentive to recommend that you participate in a wrap fee program rather than a non-wrap fee program (where you would pay for trade execution costs) or brokerage account where commissions are charged. This is because, in some cases, we may stand to earn more compensation from advisory fees paid to us through a wrap fee program arrangement if your account is not actively traded.

ITEM 5: ACCOUNT REQUIREMENTS AND TYPES OF CLIENTS

We do not impose requirements for opening and maintaining accounts or otherwise engaging us. The types of clients we typically manage wrap fee accounts on behalf of, include:

- Individuals and High Net-Worth Individuals;
- Trusts, Estates or Charitable Organizations;
- Pension and Profit Sharing Plans;
- Corporations, Limited Liability Companies and/or Other Business Types.

ITEM 6: PORTFOLIO MANAGER SELECTION AND EVALUATION

Our firm does not utilize outside portfolio managers. All accounts are managed by our in-house professionals. Execution costs for mutual fund transactions can vary by share class as determined by LPL. Our firm will pay those transaction costs as part of the Program. A potential conflict of interest arises because our firm, in its discretion, may have a disincentive to use certain share classes or make trades due to these execution costs. Our firm may receive more compensation in certain Program scenarios than if the client paid for advice, brokerage and other services separately.

Advisory Business

See Item 4 for information about our wrap fee advisory program. We offer individualized investment advice to clients utilizing our Wrap Comprehensive Portfolio Management service. Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. Restrictions on investments in certain securities or types of securities may not be possible due to the level of difficulty this would entail in managing the account. Restrictions would be limited to our Wrap Comprehensive Portfolio Management service.

Reconciling Trade Errors

Our firm has implemented procedures designed to prevent trade errors; however, trade errors in client accounts cannot always be avoided. Consistent with its fiduciary duty, it is the policy of our firm to correct trade errors in a manner that is in the best interest of the client. In cases where the client causes the trade error, the client will be responsible for any loss resulting from the correction. Depending on the specific circumstances of the trade error, the client may not be able to receive any gains generated as a result of the error correction. In all situations where the client does not cause the trade error, the client will be made whole and any loss resulting from the trade error will be absorbed by our firm if the error was caused by our Firm. If the error is caused by the broker-dealer, the broker-dealer will be responsible for covering all trade error costs. If an investment gain results from the correcting trade, the gain will remain in the client's account unless the same error involved other client account(s) that should also receive the gains and it is not permissible for all clients to retain the gain. Our firm may also confer with

clients to determine if the client should forego the gain (e.g., due to tax reasons). Our firm and its supervised persons will never retain any portion of any gains made as a result of trade error corrections or profit in any way from trade errors. If the gain does not remain in the account and LPL is the custodian, LPL as the broker/dealer, will maintain gains that may result from correcting a trade error and in some instances may use such gains to offset overall losses LPL incurs from trading errors.

Participation in Wrap Fee Programs

Our wrap fee and non-wrap fee accounts are managed on an individualized basis according to the client's investment objectives, financial goals, risk tolerance, etc. We do not manage wrap fee accounts in a different fashion than non-wrap fee accounts.

Performance-Based Fees & Side-by-Side Management

We do not charge performance fees to our clients.

Methods of Analysis, Investment Strategies & Risk of Loss

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

- Charting;
- Cyclical;
- Fundamental; and
- Technical.

We use the following strategies in managing client accounts, provided that such strategies are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

- Long Term Purchases (Securities Held At Least A Year);
- Short Term Purchases (Securities Sold Within a Year)
- Trading (Securities Sold Within 30 Days);
- Short Sales;
- Margin Transactions; and
- Option Writing, including Covered Options, Uncovered Options or Spreading Strategies.

Please Note: Investing in securities involves risk of loss that clients should be prepared to bear. While the stock market may increase and your account(s) could enjoy a gain, it is also possible that the stock market may decrease and your account(s) could suffer a loss. It is important that you understand the risks associated with investing in the stock market, are appropriately diversified in your investments, and ask us any questions you may have.

Voting Client Securities

We do not accept proxy authority to vote client securities. Clients will arrange to receive proxies or other solicitations directly from their custodian or a transfer agent. In the event that proxies are sent to our firm, we will forward them on to you and ask the party who sent them to mail them directly to you in the future. Clients may call, write or email us to discuss questions they may have about particular proxy votes or other solicitations.

If you are an ERISA plan, the plan fiduciary of your account expressly retains the authority and responsibility for voting any proxies and we are expressly precluded from voting your proxies.

ITEM 7: CLIENT INFORMATION PROVIDED TO PORTFOLIO MANAGER(S)

We are required to describe the information about you that we communicate to your portfolio manager(s), and how often or under what circumstances we provide updated information. Our firm communicates with your portfolio manager(s) on a regular basis as needed (daily, weekly, monthly, etc.) to ensure your most current investment goals and objectives are understood by your portfolio manager(s). In most cases, we will communicate such information as part of our regular investment management duties. Nevertheless, we will also communicate information to your portfolio manager(s) when you ask us to, when market or economic conditions make it prudent to do so, etc.

ITEM 8: CLIENT CONTACT WITH PORTFOLIO MANAGER(S)

Clients are always free to directly contact their portfolio manager(s) with any questions or concerns they have about their portfolios or other matters.

ITEM 9: ADDITIONAL INFORMATION

Disciplinary Information

We have determined that our firm and management have no disciplinary information to disclose.

Financial Industry Activities and Affiliations

Representatives of our firm are registered representatives of LPL, member FINRA/SIPC, and licensed insurance agents/brokers. They may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these

commissionable securities sales may create an incentive to recommend products based on the compensation they may earn.

Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

We recognize that the personal investment transactions of members and employees of our firm demand the application of a high Code of Ethics and require that all such transactions be carried out in a way that does not endanger the interest of any client. At the same time, we believe that if investment goals are similar for clients and for members and employees of our firm, it is logical and even desirable that there be common ownership of some securities. Therefore, in order to prevent conflicts of interest, we have in place a set of procedures including a pre-clearing procedure) with respect to transactions effected by our members, officers and employees for their personal accounts.¹

In order to monitor compliance with our personal trading policy, we have a quarterly securities transaction reporting system for all of our associates. Furthermore, our firm has established a Code of Ethics which applies to all of our associated persons. An investment adviser is considered a fiduciary. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times.

We have a fiduciary duty to all clients. Our fiduciary duty is considered the core underlying principle for our Code of Ethics which also includes Insider Trading and Personal Securities Transactions Policies and Procedures. We require all of our supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities law at all times. Upon employment or affiliation and at least annually thereafter, all supervised persons will sign an acknowledgement that they have read, understand, and agree to comply with our Code of Ethics. Our firm and supervised persons must conduct business in an honest, ethical, and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of our Code of Ethics. However, if a client or a potential client wishes to review our Code of Ethics in its entirety, a copy will be provided promptly upon request.

Review of Accounts

We review accounts on at least an annual basis for our clients subscribing to our Wrap Comprehensive Portfolio Management service. The nature of these reviews is to learn whether clients' accounts are in line with their investment objectives, appropriately positioned based on

¹ For purposes of the policy, our associate's personal account generally includes any account (a) in the name of our associate, his/her spouse, his/her minor children or other dependents residing in the same household, (b) for which our associate is a trustee or executor, or (c) which our associate controls, including our client accounts which our associate controls and/or a member of his/her household has a direct or indirect beneficial interest in.

market conditions, and investment policies, if applicable. Only our Financial Advisors or Portfolio Managers will conduct reviews.

We may review client accounts more frequently than described above. Among the factors which may trigger an off-cycle review are major market or economic events, the client's life events, requests by the client, etc.

We do not provide written reports to clients, unless asked to do so. Verbal reports to clients take place on at least an annual basis when we meet with clients who subscribe to our Wrap Comprehensive Portfolio Management service.

Client Referrals & Other Compensation

We may receive from LPL or a mutual fund company, without cost and/or at a discount support services and/or products, to assist us to better monitor and service client accounts maintained at such institutions. Included within the support services we may receive investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by us to assist us in our investment advisory business operations.

Our clients do not pay more for investment transactions effected and/or assets maintained at LPL as result of this arrangement. There is no commitment made by us to LPL or any other institution as a result of the above arrangement.

We do not currently pay referral fees to independent solicitors nor do we receive referral fees.

Financial Information

As a registered investment adviser, we are required to provide you with certain financial information, such as a balance sheet, or disclosures about our financial condition if we have financial commitments that impair our ability to meet contractual and fiduciary commitments to you or if our firm requires prepayment of more than \$500 in fees per client, six months or more in advance. We do not require prepayment of fees, we have not been the subject of a bankruptcy proceeding and do not have any financial commitments that would impair our ability to meet any contractual or fiduciary commitments to you.

ITEM 10: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

As described in further detail in our Part 2B of Form ADV, also called our Brochure Supplement, Joseph Ruzycki, Richard Ohlrich, Nicholas Goode, David Smolarek, and Kent Snyder are investment adviser representatives.

161647.161779 #12657600-1