

**Worth Financial Management LLC  
dba  
WorthFM**

***A Registered Investment Advisor***

**Form ADV Part 2A  
Disclosure Brochure**

**Effective: January 25, 2017**

This Form ADV 2A (the “Disclosure Brochure”) provides information about the qualifications and business practices of Worth Financial Management LLC dba WorthFM (“WorthFM” or the “Advisor”). If you have any questions about the contents of this Disclosure Brochure, please contact us via our website at <https://WorthFM.com> or at the contact information below.

WorthFM 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 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 regarding WorthFM to assist you in determining whether to retain the Advisor.

Additional information about WorthFM and its advisory persons are available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). To review the firm information for WorthFM, you may search by our business name or by our CRD# 281672.

**Worth Financial Management LLC  
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Philadelphia, PA 19118  
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<https://WorthFM.com>**

## Item 2 – Material Changes

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WorthFM believes that communication and transparency are the foundation of its relationship with Clients and will continually strive to provide complete and accurate information at all times. WorthFM encourages all current and prospective Clients to read this Disclosure Brochure and contact us with any questions you may have. And of course, we always welcome your feedback.

### Material Changes

- In December 2016, direct owners of Worth Financial Management LLC (“WorthFM”) transferred their ownership interests in WorthFM to Worth Financial Holdings Inc. (“WorthFH”). Effective with this change, WorthFM is now a wholly-owned subsidiary of WorthFH. Existing owners and investors in WorthFM now directly or indirectly hold interests in WorthFH. Please see Item 4.
- WorthFM has revised its fee schedule for its Savings Accounts. Effective, January 1, 2017, WorthFM no longer charges a quarterly fee for maintaining a Savings Account. Please see Item 5.

### Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete 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 WorthFM.

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](http://www.adviserinfo.sec.gov). To review the firm information for WorthFM, you may search by our business name or by our CRD# 281672. You may also request a copy of this Disclosure Brochure at any time, by contacting us via our website at <https://WorthFM.com>.

### Item 3 – Table of Contents

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<b>Item 1 – Cover Page .....</b>	<b>1</b>
<b>Item 2 – Material Changes .....</b>	<b>1</b>
<b>Item 3 – Table of Contents .....</b>	<b>3</b>
<b>Item 4 – Advisory Services .....</b>	<b>4</b>
A. Firm Information .....	4
B. Advisory Services Offered .....	4
C. Client Account Management .....	5
D. Wrap Fee Programs .....	5
E. Assets Under Management .....	5
<b>Item 5 – Fees and Compensation .....</b>	<b>5</b>
A. Fees for Advisory Services .....	5
B. Fee Billing .....	6
C. Other Fees and Expenses .....	6
D. Advance Payment of Fees and Termination .....	6
E. Compensation for Sales of Securities .....	6
<b>Item 6 – Performance-Based Fees and Side-By-Side Management .....</b>	<b>6</b>
<b>Item 7 – Types of Clients .....</b>	<b>6</b>
<b>Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss .....</b>	<b>7</b>
A. Methods of Analysis .....	7
B. Risk of Loss .....	7
<b>Item 9 – Disciplinary Information .....</b>	<b>7</b>
<b>Item 10 – Other Financial Industry Activities and Affiliations .....</b>	<b>7</b>
<b>Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....</b>	<b>7</b>
<b>Item 12 – Brokerage Practices .....</b>	<b>8</b>
A. Recommendation of Custodian[s] .....	8
B. Aggregating and Allocating Trades .....	8
<b>Item 13 – Review of Accounts .....</b>	<b>8</b>
<b>Item 14 – Client Referrals and Other Compensation .....</b>	<b>9</b>
<b>Item 15 – Custody .....</b>	<b>9</b>
<b>Item 16 – Investment Discretion .....</b>	<b>10</b>
<b>Item 17 – Voting Client Securities .....</b>	<b>10</b>
<b>Item 18 – Financial Information .....</b>	<b>10</b>
 <b>Form ADV2A – Appendix 1 (“Wrap Fee Program Brochure”) .....</b>	 <b>11</b>
<b>Form ADV2B – Brochure Supplements .....</b>	<b>17</b>
<b>Privacy Policy .....</b>	<b>25</b>

## Item 4 – Advisory Services

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### A. Firm Information

Worth Financial Management LLC dba WorthFM (“WorthFM” or the “Advisor”) is a Registered Investment Advisor with the U.S. Securities and Exchange Commission (“SEC”) conducting business as an “Internet-only” advisor pursuant to Section 203A-2(e) of the Investment Advisers Act of 1940, as amended (the “Advisers Act”).

The Advisor is organized as a Limited Liability Company (“LLC”) under the laws of the State of Delaware. WorthFM was founded in April 2015, initially under the business name Balanced Worldwide Financial LLC and changed its name to Worth Financial Management LLC in February 2016. WorthFM is a wholly-owned subsidiary of Worth Financial Holdings Inc. Indirectly, Amanda M. Steinberg (Chief Executive Officer) is a material owner of WorthFM through WorthFH and other entities. The Chief Compliance Officer of WorthFM is Bridgot S. Basile. Ms. Basile can be reached at (610) 842-0694.

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

### B. Advisory Services Offered

WorthFM offers investment advisory and related services to individuals, high net worth individuals, and other types of clients through its interactive web sites, including <https://WorthFM.com> (each referred to as a “Client”).

#### Investment Management Services

WorthFM provides investment advisory solutions for its Clients with asset allocation investment strategies delivered through the Advisor’s interactive website at <https://WorthFM.com>. Through interactive tools and advice models, the Advisor shall assist the Client with developing and implementing an investment and savings strategies. The Client will be directed to establish its Account[s] at the Custodian, which typically include an “Investment Account”, “Retirement Account” and a Savings Account (each herein an “Account” and collectively the “Accounts” or the “WorthFM Bundle”).

For the Investment Account and the Retirement Account, the Advisor will implement a portfolio strategy consistent with the Clients goals, financial situations and tolerance for investment risk. Once the Client and the Advisor have determined the investment strategy for the Client, the Advisor will implement the portfolio, which shall consist primarily of exchange-traded funds (“ETFs”).

Accounts are established in a “wrap fee” structure, which includes the costs for securities transaction fees on the overall investment advisory fee. Please see Item 4.D. below.

WorthFM’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or due to market conditions. WorthFM will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. WorthFM evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. WorthFM may recommend, on occasion, redistributing investment allocations to diversify the portfolio. The Advisor may recommend employing cash positions as a possible hedge against market movement. The Advisor may recommend selling positions for reasons that include, but are not limited to, 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 Client, and/or generating cash to meet Client needs.

WorthFM also engages additional portfolio research and trading expertise through sub-advisory relationships. These partnerships enable WorthFM to deliver institutional caliber investment offerings through a highly effective technology platform.

WorthFM will provide investment advisory services and portfolio management services and will not provide securities custodial or other administrative services. At no time will WorthFM accept or maintain custody of a Client’s funds or securities, except for authorized deduction of the Advisor’s fees. All Client assets will be managed within its respective Account, pursuant to the terms of the investment advisory agreement with the Advisor.

#### Limited Access to Advisor

The Advisor serves as an “Internet-Only” investment advisor pursuant to Section 203A-2(e) of the Advisers Act. Under this registration, the Advisor provides its investment advisory services solely through its interactive website. The Advisor is not available to Clients for onsite or telephone-based advice or other means such as U.S. mail, courier or email (other than operational emails). The Advisor does not meet with Client’s at its offices. All advice, support and inquiries are delivered through the Advisor’s website at <http://WorthFM.com>. The Advisor may, for a limited number of Clients annually, provide customized services, subject to the limitations set forth in Section 203A-2(e) of the Advisers Act.

#### **C. Client Account Management**

Prior to engaging WorthFM 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. An individual may be able to access certain pages and tools on the Advisor’s website[s] without engaging the Advisor under an investment advisory agreement. Such use of the Advisor’s website[s] is subject to the terms and conditions of those site[s].

Advisory services generally include:

- Establishing an Investment Policy – WorthFM will provide the Client with interactive tools to assist the Client in defining investment goals and objectives.
- Asset Allocation – WorthFM will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for the Client.
- Portfolio Construction – WorthFM will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – WorthFM will provide investment management and ongoing oversight of the Client’s account[s].

#### **D. Wrap Fee Programs**

The Advisor provides its investment advisory and related services in a combined or “wrapped” fee structure. The combination of investment advisory fees payable to WorthFM and securities transactions costs into a single, bundled fee structure is considered a “Wrap Fee Program”. The WorthFM Wrap Fee Program Brochure is included as Appendix 1 to this Disclosure Brochure and shall always be provided together. Clients that engage in a wrap fee structure may pay more or less than purchasing such investments separately through other providers. For additional information on fees, please see Item 5 – Fees and Compensation.

#### **E. Assets Under Management**

As of December 31, 2016, WorthFM manages \$ 941,729 in discretionary assets. Clients may request more current information at any time by contacting the Advisor.

### **Item 5 – Fees and Compensation**

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The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall electronically execute an investment advisory agreements with the Advisor that details the responsibilities of WorthFM and the Client. The Client may also be required to execute agreement[s] with the Custodian to establish accounts.

#### **A. Fees for Advisory Services**

The Client will pay the Advisor an investment advisory fee that is based on the assets under management in the Investment Account and Retirement Account [and excluding the value of the Client’s Savings Account]. The Client will be charged a monthly asset-based fee, at an annual rate of 0.50%, based on the fair market value of portfolio assets under management in the Investment Account and Retirement Account at the end of each month. The investment advisory fees in the first month of the Agreement shall be prorated from the inception date of the Account[s] to the end of the first month.

Fees are not negotiable and are not based on an aggregation of all Client Accounts. All securities held in Accounts managed by WorthFM will be independently valued by the Custodian. WorthFM will not have the authority or responsibility to value portfolio securities.

## **B. Fee Billing**

Investment advisory fees will be calculated by the Advisor or its delegate and deducted from the Client's Account[s] at the Custodian. WorthFM will deduct its fees from the respective Investment Account or Retirement Account. The Advisor or its delegate shall invoice the Custodian providing the amount of the fees to be deducted from the Client's Account[s] at the respective month-end date. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the total assets under management in the Account[s] at the end of each month. Clients will be provided with a statement (at least quarterly) from the Custodian reflecting deduction of the investment advisory fees. In addition, the Advisor makes information regarding the Client's Account[s] and fees available to the Client via our website at <https://WorthFM.com>. 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. The Client provides written authorization permitting WorthFM to be paid directly from its Account[s] held by the Custodian as part of the investment advisory agreement and separate Account forms provided by the Custodian.

## **C. Other Fees and Expenses**

Clients may incur certain fees or charges imposed by third parties, other than WorthFM, in connection with investments made on behalf of the Client's Account[s]. The Advisor typically includes securities transactions costs, if any, as part of its overall advisory fees. The Advisor seeks to implement portfolios using ETFs that are not charged a securities transaction fee by the Custodian. Please see Item 4.D. above.

In addition, all fees paid to WorthFM for investment advisory services are separate and distinct from the expenses charged by ETFs to their shareholders. These fees and expenses are described in each ETF's prospectus. These fees and expenses will generally be used to pay management fees for the ETFs, other fund expenses, account administration (e.g., custody, brokerage and account reporting). A Client could invest in these products directly, without the services of WorthFM, but would not receive the services provided by WorthFM 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 WorthFM to fully understand the total fees to be paid.

## **D. Advance Payment of Fees and Termination**

WorthFM is compensated for its services at the end of the quarter, after investment advisory services are rendered. Clients may request to terminate their investment advisory agreement with WorthFM, at any time, by providing advance written notice. The Client shall be responsible for investment advisory fees and other fees, up to and including the effective date of termination. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's consent as defined by Section 205(a) of the Advisers Act.

## **E. Compensation for Sales of Securities**

WorthFM does not buy or sell securities and does not receive any compensation for securities transactions in any Client Account, other than the investment advisory fees noted above.

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

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

WorthFM 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.

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## **Item 7 – Types of Clients**

WorthFM offers investment advisory and related services to individuals, high net worth individuals, and other types of clients through interactive web sites, including <https://WorthFM.com> (each referred to as a "Client").

WorthFM requires a minimum initial account size of \$50 to establish a relationship.

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

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### **A. Methods of Analysis**

WorthFM primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from WorthFM is derived primarily from its institutional sub-advisory relationships.

As noted above, WorthFM generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. WorthFM 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, WorthFM 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**

Past performance is not a guarantee of future returns. Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. WorthFM 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. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Additional details regarding the risks associated with a Client's investment portfolio are also provided on the Advisor's websites.

## **Item 9 – Disciplinary Information**

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WorthFM and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD# 281672.

## **Item 10 – Other Financial Industry Activities and Affiliations**

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The sole business of WorthFM is to provide investment advisory services to its Clients and is not involved in other business endeavors. WorthFM does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's Accounts.

### Financial Media Company

Supervised Persons of WorthFM may also be employed by Dailyworth.com, Inc., a financial media company which is also an owner and affiliate of WorthFM. Amanda Steinberg is also a material owner and CEO of Dailyworth.com, Inc.

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

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WorthFM has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all associated persons of WorthFM (our "Supervised Persons"). The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. WorthFM and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of WorthFM's associated persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address ethics and conflicts of interest.

WorthFM allows our Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. WorthFM 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. WorthFM does not have a material interest in any securities traded in Client accounts. When trading for personal accounts, Supervised Persons of WorthFM may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially 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



WorthFM requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer. While WorthFM allows our 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 afterwards. At no time will WorthFM, or any Supervised Person of WorthFM, transact in any security to the detriment of any Client. To request a copy of our Code of Ethics, please contact us via our website at <https://WorthFM.com>.

## **Item 12 – Brokerage Practices**

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### **A. Recommendation of Custodian[s]**

WorthFM does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will establish an agreement with the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize WorthFM to direct trades to the Custodian as agreed in the investment advisory agreement. Further, WorthFM does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis. WorthFM requires that Clients establish their account[s] at TD Ameritrade Inc. ("TD Ameritrade"), a FINRA-registered broker-dealer and member SIPC. TD Ameritrade will serve as the Client's "qualified custodian". WorthFM maintains an institutional relationship with TD Ameritrade, whereby the Advisor receives economic benefits from TD Ameritrade however, there is no direct link between the Advisor's institutional relationship and the investment advice we provide to our clients or the securities we may recommend. WorthFM recommends TD Ameritrade based on criteria such as, but not limited to, the reasonableness of commissions charged, execution capabilities, services that are made available to the Client, and access to technology (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 the broker-dealer/custodian in exchange for research and other services. WorthFM does not participate in soft dollar programs sponsored or offered by any broker-dealer. However, WorthFM does receive indirect economic benefits through its institutional relationship with TD Ameritrade (Please see Item 14 below).

**2. Brokerage Referrals** - WorthFM 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 WorthFM will place trades within the established account[s] at the Custodian. 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]). WorthFM 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 solely by the Custodian.

### **B. Aggregating and Allocating Trades**

WorthFM may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple accounts. 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**

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Securities in Client accounts are monitored on a regular and continuous basis by Principals of WorthFM and its sub-advisory partners. Formal reviews are generally conducted at least annually. Reviews may be conducted more or less 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. The Client is encouraged to notify WorthFM 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.

The Client will receive brokerage statements no less than quarterly from 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 Client will also have access to their accounts via our website at <https://WorthFM.com>.

## **Item 14 – Client Referrals and Other Compensation**

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WorthFM is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. WorthFM does not receive commissions from product sponsors, broker-dealers or any unrelated third party.

### Participation in Institutional Advisor Platform

WorthFM participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. The Advisor receives some benefits from TD Ameritrade through its participation in the Program. As disclosed above, WorthFM participates in TD Ameritrade's institutional customer program and the Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help the Advisor manage and further develop its business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, WorthFM endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by WorthFM or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

### Referrals from Solicitors

If a Client is introduced to WorthFM by either an unaffiliated or an affiliated solicitor (herein a "Solicitor"), WorthFM may pay the Solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Advisers Act as well as any applicable state securities regulations. Referral fees are paid solely from WorthFM's investment advisory fees and will not result in any additional charges or higher fees to the Client. The Solicitor will provide the Client with a copy this Disclosure Brochure along with a Solicitor's Disclosure Statement containing the terms and conditions of the solicitation arrangement including compensation.

## **Item 15 – Custody**

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WorthFM 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". The Client is required to engage the Custodian to retain their funds and securities and authorize WorthFM to utilize that Custodian for the Client's security transactions. WorthFM also encourages Clients to review statements provided by the Custodian. For

more information about custodians and brokerage practices, see “Item 12 - Brokerage Practices”.

### **Item 16 – Investment Discretion**

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WorthFM assumes full 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 WorthFM. 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 WorthFM will be in accordance with each Client's investment objectives and goals.

### **Item 17 – Voting Client Securities**

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The Advisor may be granted the discretionary authority to receive and vote proxies by the Client through the Client's separate agreement with the Custodian. The Advisor generally abstains from voting, unless the Advisor views, in its fiduciary duty, that the particular vote is both important and necessary for the interests of the Client. In such instances, the Advisor will render its vote based on the specific circumstances of that proxy.

### **Item 18 – Financial Information**

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

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

**Effective: January 25, 2017**

This Form ADV 2A – Appendix 1 ("Wrap Fee Program Brochure") provides additional information about the business practices of Worth Financial Management LLC dba WorthFM ("WorthFM" or the "Advisor") with respect to the WorthFM Wrap Fee Program. If you have any questions about the contents of this Disclosure Brochure, please contact us at via our website at <https://WorthFM.com> or at the contact information below.

WorthFM is a Registered Investment Advisor with the U.S. Securities and Exchange Commission ("SEC"). 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 Disclosure Brochure and provides information through WorthFM to assist you in determining whether to retain the Advisor.

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## Item 2 – Material Changes

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Form ADV 2 - Appendix 1 provides information regarding the WorthFM Wrap Fee Program. This Wrap Fee Program Brochure must always be accompanied with the WorthFM Form ADV 2A ("Disclosure Brochure").

### Material Changes

- In December 2016, direct owners of Worth Financial Management LLC ("WorthFM") transferred their ownership interests in WorthFM to Worth Financial Holdings Inc. ("WorthFH"). Effective with this change, WorthFM is now a wholly-owned subsidiary of WorthFH. Existing owners and investors in WorthFM now directly or indirectly hold interests in WorthFH. Please see Item 4.
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## Item 3 – Table of Contents

---

Item 1 – Cover Page .....	11
Item 2 – Material Changes .....	12
Item 3 – Table of Contents .....	12
Item 4 – Services Fees and Compensation .....	13
Item 5 – Account Requirements and Types of Clients .....	14
Item 6 – Portfolio Manager Selection and Evaluation .....	14
Item 7 – Client Information Provided to Portfolio Managers .....	15
Item 8 – Client Contact with Portfolio Managers .....	15
Item 9 – Additional Information .....	15

## Item 4 – Services Fees and Compensation

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The WorthFM Wrap Fee Program (the Wrap Fee Program”) is an investment advisory program sponsored by Worth Financial Management LLC dba WorthFM (“WorthFM” or the “Advisor”). Through the Wrap Fee Program, WorthFM provides tailored investment advisory services for its Clients. These services are provided exclusively through the Advisor’s website at <https://WorthFM.com>.

The Wrap Fee Program Brochure is provided solely as a disclosure as WorthFM typically includes securities transaction fees as part of its overall investment advisory fee (as detailed in Item 5 of the Disclosure Brochure). This Wrap Fee Program Brochure will reference back to the WorthFM Disclosure Brochure in which this Wrap Fee Brochure is an Appendix.

WorthFM offers investment advisory and related services to individuals, high net worth individuals, and other types of clients through interactive web sites, including <https://WorthFM.com> (each referred to as a “Client”).

Please see Item 4 of the Disclosure Brochure for details regarding the Advisor’s investment management services.

The Client will pay the Advisor an investment advisory fee that is based on the assets under management in the Investment Account and Retirement Account [and excluding the value of the Client’s Savings Account]. The Client will be charged a monthly asset-based fee, at an annual rate of 0.50%, based on the fair market value of portfolio assets under management in the Investment Account and Retirement Account at the end of each month. The investment advisory fees in the first month of the Agreement shall be prorated from the inception date of the Account[s] to the end of the first month.

Fees are not negotiable and are not based on an aggregation of all Client accounts. All securities held in accounts managed by WorthFM will be independently valued by the Custodian. WorthFM will not have the authority or responsibility to value portfolio securities.

Advisory Services provided by WorthFM pursuant to a wrap fee structure may cost the Client more or less than purchasing these types of investment management services separately. When the Advisor absorbs normal securities transactions fees, the Advisor may have a financial incentive to limit the transactions in Client accounts, as each trade will increase costs to the Advisor.

Additional details are included in Item 5.A. of the Disclosure Brochure.

The WorthFM Wrap Fee Program includes typical securities trading costs incurred in connection with the discretionary investment management services provided by WorthFM. Securities transaction fees for Client-directed trades may be charged to the Client. Clients engaging the Advisor under this Wrap Fee Program will typically pay a higher overall investment advisory fee, but will not be responsible for securities transaction fees for their accounts. Clients should discuss the expected level of trading in the Client’s account[s] to determine whether to engage the Advisor under this Wrap Fee Program or pay for securities transaction fees separately. Fees may be negotiable at the sole discretion of the Advisor.

Clients may incur certain fees or charges imposed by third parties, other than WorthFM, in connection with investments made on behalf of the Client’s account[s]. The Advisor typically includes securities transactions costs, if any, as part of its overall advisory fees. The Advisor seeks to implement portfolios using ETFs are not charged a securities transaction fee by the Custodian. Please see Item 4.D. above.

In addition, all fees paid to WorthFM for investment advisory services are separate and distinct from the expenses charged by ETFs to their shareholders. These fees and expenses are described in each ETF’s prospectus. These fees and expenses will generally be used to pay management fees for the ETFs, other fund expenses, account administration (e.g., custody, brokerage and account reporting). A Client could invest in these products directly, without the services of WorthFM, but would not receive the services provided by WorthFM 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 WorthFM to fully understand the total fees to be paid.

## **Item 5 – Account Requirements and Types of Clients**

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WorthFM offers investment advisory and related services to individuals, high net worth individuals, and other types of clients through interactive web sites, including <https://WorthFM.com>. Please see Item 7 of the Disclosure Brochure.

## **Item 6 – Portfolio Manager Selection and Evaluation**

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### **A. Portfolio Manager Selection**

WorthFM serves as the sponsor and portfolio manager for the WorthFM Wrap Fee Program. The Advisor also engages institutional sub-advisors to support the investment management of the Wrap Fee Program.

### **B. Related Persons**

WorthFM personnel or affiliates serve as portfolio manager[s] for services under this Wrap Fee Program. WorthFM only manages this wrap fee program. WorthFM does not act as portfolio manager for any third-party wrap fee programs.

### **C. Associated persons**

WorthFM Advisory Persons serve as portfolio managers for the WorthFM Wrap Fee Program described in this Wrap Fee Brochure. Please refer to the Items 4 and 8 of the Disclosure Brochure for details on the services provided by WorthFM. For information related to the background of WorthFM associated persons, please see Items 9 and 11 of the Disclosure Brochure.

### Performance-Based Fees

WorthFM does not charge performance-based fees for its investment advisory services. The fees charged by WorthFM are as described in “Item 5 – Fees and Compensation” above and are not based upon the capital appreciation of the funds or securities held by any Client. WorthFM 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. Please see Item 6 of the Disclosure Brochure.

### Methods of Analysis

WorthFM primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from WorthFM is derived primarily from its institutional sub-advisory relationships.

As noted above, WorthFM generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. WorthFM 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, WorthFM 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.

### Risk of Loss

Past performance is not a guarantee of future returns. Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. WorthFM 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. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Additional details regarding the risks associated with a Client's investment portfolio are also provided on the Advisor's websites.

### Voting Client Securities

The Advisor may be granted the discretionary authority to receive and vote proxies by the Client through the Client's separate agreement with the Custodian. The Advisor generally abstains from voting, unless the Advisor views, in its fiduciary duty, that the particular vote is both important and necessary for the interests of the Client. In such instances, the Advisor will render its vote based on the specific circumstances of that proxy.

## **Item 7 – Client Information Provided to Portfolio Managers**

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WorthFM 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 Program.

## **Item 8 – Client Contact with Portfolio Managers**

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There is no restriction on the Client's ability to contact WorthFM. Sub-advisors engaged by WorthFM are not readily available for Client contact.

## **Item 9 – Additional Information**

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### Disciplinary Information and Other Financial Industry Activities and Affiliations

WorthFM and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider with whom you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for our firm name or by our CRD# 281672.

The sole business of WorthFM is to provide investment advisory services to its Clients and is not involved in other business endeavors. WorthFM does not maintain any affiliations with other firms, other than contracted service providers to assist with the servicing of its Client's accounts.

*Financial Media Company* - Supervised Persons of WorthFM may also be employed by Dailyworth.com, Inc., a financial media company. Amanda Steinberg is also the primary owner and CEO of Dailyworth.com, Inc.

### Participation in Institutional Advisor Platform

WorthFM requires that Clients establish their account[s] at TD Ameritrade Inc. ("TD Ameritrade"), a FINRA-registered broker-dealer and member SIPC. TD Ameritrade will serve as the Client's "qualified custodian". WorthFM maintains an institutional relationship with TD Ameritrade, whereby the Advisor receives economic benefits from TD Ameritrade however, there is no direct link between the Advisor's institutional relationship and the investment advice we provide to our clients or the securities we may recommend. WorthFM recommends TD Ameritrade based on criteria such as, but not limited to, the reasonableness of commissions charged, execution capabilities, services that are made available to the Client, and access to technology.

WorthFM participates in the institutional advisor program (the "Program") offered by TD Ameritrade Institutional. TD Ameritrade Institutional is a division of TD Ameritrade Inc., member FINRA/SIPC ("TD Ameritrade"), an unaffiliated SEC-registered broker-dealer and FINRA member. TD Ameritrade offers to independent investment advisors services, which include custody of securities, trade execution, clearance and settlement of transactions. The Advisor receives some benefits from TD Ameritrade through its participation in the Program. As disclosed above, WorthFM participates in TD Ameritrade's institutional customer program and the Advisor may recommend TD Ameritrade to Clients for custody and brokerage services. There is no direct link between the Advisor's participation in the program and the investment advice it gives to its Clients, although the Advisor receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving the Advisor participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to the Advisor by third party vendors. TD Ameritrade may also have paid for business consulting and professional services received by the Advisor's related persons. Some of the products and services made available by TD Ameritrade through the program may benefit the Advisor but may not benefit its Client accounts. These products or services may assist the Advisor in managing and administering Client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help the Advisor manage and further develop its



business enterprise. The benefits received by the Advisor or its personnel through participation in the program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, WorthFM endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by WorthFM or its related persons in and of itself creates a conflict of interest and may indirectly influence the Advisor's choice of TD Ameritrade for custody and brokerage services.

#### Code of Ethics, Review of Accounts, Client Referrals, and Financial Information

WorthFM has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all associated persons of WorthFM. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. WorthFM and its associated persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of WorthFM's associated persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that address ethics and conflicts of interest.

WorthFM allows our associated persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. WorthFM 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. WorthFM does not have a material interest in any securities traded in Client accounts. When trading for personal accounts, associated persons of WorthFM may have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially 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 WorthFM requiring reporting of personal securities trades by its associated persons for review by the Chief Compliance Officer. While WorthFM allows our associated 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 afterwards. At no time will WorthFM, or any associated person of WorthFM, transact in any security to the detriment of any Client. To request a copy of our Code of Ethics, please contact us via our website at <https://WorthFM.com>.

#### Referrals from Solicitors

If a Client is introduced to WorthFM by either an unaffiliated or an affiliated solicitor (herein a "Solicitor"), WorthFM may pay the Solicitor a referral fee in accordance with the requirements of Rule 206(4)-3 of the Advisers Act as well as any applicable state securities regulations. Referral fees are paid solely from WorthFM's investment advisory fees and will not result in any additional charges or higher fees to the Client. The Solicitor will provide the Client with a copy this Disclosure Brochure along with a Solicitor's Disclosure Statement containing the terms and conditions of the solicitation arrangement including compensation.

#### Financial Information

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

**Worth Financial Management LLC  
dba  
WorthFM**

**Form ADV Part 2B – Brochure Supplement  
for**

**Amanda M. Steinberg  
Chief Executive Officer**

**Effective: January 25, 2017**

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Amanda M. Steinberg (CRD# 6586573) in addition to the information contained in the Worth Financial Management LLC dba WorthFM ("WorthFM" or the "Advisor") (CRD # 281672) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the WorthFM Disclosure Brochure or this Brochure Supplement, please contact us via our website at <https://WorthFM.com> or at the contact information below.

Additional information about Ms. Steinberg is available on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Worth Financial Management LLC  
8331-35 Germantown Avenue, 2nd Floor  
Philadelphia, PA 19118  
Tel: (844) WORTHFM (844-967-8436)  
<https://WorthFM.com>**

## Item 2 – Educational Background and Business Experience

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Amanda M. Steinberg, born in 1977, is the Chief Executive Officer of WorthFM. Ms. Steinberg earned a B.A. in Urban Planning and Architecture from Columbia University in 1999. Additional information regarding Ms. Steinberg's employment history is included below.

### Employment History:

Chief Executive Officer Worth Financial Management LLC dba WorthFM	05/2015 to Present
Founder, Dailyworth.com, Inc.	01/2009 to Present
Founder & CEO, Soapbxx	01/2006 to 07/2011
Internet Operations Manager, American Civil Liberties Union	09/2004 to 01/2006
Managing Director, CitySoft	01/1999 to 01/2003
Project Associate, CoreTech Consulting	06/1998 to 06/1999

Ms. Steinberg does not provide investment advisory services to Clients

## Item 3 – Disciplinary Information

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

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 Ms. Steinberg.***

## Item 4 – Other Business Activities

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Ms. Steinberg is also the primary owner and CEO of Dailyworth.com, Inc., a financial media company. Ms. Steinberg is also the CEO of Worth Financial Holdings Inc., the parent to WorthFM.

## Item 5 – Additional Compensation

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Ms. Steinberg receives additional compensation in her role with Dailyworth.com, Inc. as described in Item 4 above.

## Item 6 – Supervision

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Ms. Steinberg serves as the Chief Executive Officer of WorthFM and is also supervised by Bridgot S. Basile, the Chief Compliance Officer. Ms. Basile can be reached at (844) 967-8436.

WorthFM has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of WorthFM. Further, WorthFM is subject to regulatory oversight by various agencies. These agencies require registration by WorthFM and its Supervised Persons. As a registered entity, WorthFM is subject to examinations by regulators, which may be announced or unannounced. WorthFM 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.

**Worth Financial Management LLC  
dba  
WorthFM**

**Form ADV Part 2B – Brochure Supplement  
for**

**Emily W. Jipson  
General Manager**

**Effective: January 25, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Emily W. Jipson (CRD# 6586562) in addition to the information contained in the Worth Financial Management LLC dba WorthFM (“WorthFM” or the “Advisor”) (CRD # 281672) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the WorthFM Disclosure Brochure or this Brochure Supplement, please contact us via our website at <https://WorthFM.com> or at the contact information below.

Additional information about Ms. Jipson is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**Worth Financial Management LLC  
8331-35 Germantown Avenue, 2nd Floor  
Philadelphia, PA 19118  
Tel: (844) WORTHFM (844-967-8436)  
<https://WorthFM.com>**

## Item 2 – Educational Background and Business Experience

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Emily W. Jipson, born in 1973, is the Chief Product Officer of WorthFM and provides non-advisory servicing relating to the design of the WorthFM offerings. Ms. Jipson earned an MS, Technology Management from Columbia University in 2006 and a B.S. in International Relations and Environmental Science from the University of Wisconsin-Madison in 1995. Additional information regarding Ms. Jipson's employment history is included below.

### Employment History:

General Manager, Worth Financial Management LLC dba WorthFM	07/2015 to Present
VP Product, Hearst Magazines International	10/2014 to 06/2015
Head of Global Product Management, Yahoo! Finance	09/2012 to 10/2014
VP Product Management - WSJ.com & Emerging Media, Dow Jones	10/2010 to 09/2012
VP Product Management, Gerson Lehrman Group	09/2008 to 12/2010
Chief Technology Officer, Money Media	04/2006 to 11/2010
Senior Product Manager, Financial Times	04/2005 to 04/2006
Director-Project Management, Gartner	02/2003 to 04/2005

## Item 3 – Disciplinary Information

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

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 Ms. Jipson.***

## Item 4 – Other Business Activities

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Ms. Jipson is dedicated to the investment advisory activities of WorthFM's Clients. Ms. Jipson does not have any other business activities.

## Item 5 – Additional Compensation

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Ms. Jipson is dedicated to the investment advisory activities of WorthFM's Clients. Ms. Jipson does not receive any additional forms of compensation.

## Item 6 – Supervision

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Ms. Jipson serves as the Chief Product Officer of WorthFM and is supervised by Bridgot S. Basile, the Chief Compliance Officer. Ms. Basile can be reached at (844) 967-8436.

WorthFM has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of WorthFM. Further, WorthFM is subject to regulatory oversight by various agencies. These agencies require registration by WorthFM and its Supervised Persons. As a registered entity, WorthFM is subject to examinations by regulators, which may be announced or unannounced. WorthFM 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.

**Worth Financial Management LLC  
dba  
WorthFM**

**Form ADV Part 2B – Brochure Supplement  
for**

**Bridgot S. Basile  
Director of Financial Planning & Investment Operations  
Chief Compliance Officer**

**Effective: January 25, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Bridgot S. Basile (CRD# 3257090) in addition to the information contained in the Worth Financial Management LLC dba WorthFM (“WorthFM” or the “Advisor”) (CRD # 281672) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the WorthFM Disclosure Brochure or this Brochure Supplement, please contact us via our website at <https://WorthFM.com> or at the contact information below.

Additional information about Ms. Basile is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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Philadelphia, PA 19118  
Tel: (844) WORTHFM (844-967-8436)  
<https://WorthFM.com>**

## Item 2 – Educational Background and Business Experience

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Bridgot S. Basile, born in 1976, is dedicated to supporting Clients of WorthFM in her role as the Director of Financial Planning & Investment Operations. Ms. Basile also serves as WorthFM's Chief Compliance Officer ("CCO"). Ms. Basile earned her B.S. in Finance from Villanova University in 1998. Additional information regarding Ms. Basile's employment history is included below.

### Employment History:

Director of Financial Planning & Investment Operations and Chief Compliance Officer, Worth Financial Management LLC dba WorthFM	06/2016 to Present
Senior Vice President, Wealth Management, Traynor Capital Management	02/2014 to 05/2016
Assistant Vice President, Research, Nuveen Investments Advisers, LLC	09/2000 to 05/2008
Associate, Fixed Income Group, The Vanguard Group	06/1999 to 01/2001
Associate, Business Valuation Group, Price Waterhouse Coopers	05/1998 to 06/1999

## Item 3 – Disciplinary Information

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

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 Ms. Basile.***

However, we do encourage you to independently view the background of Ms. Basile on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching by her full name or by her individual CRD# 3257090.

## Item 4 – Other Business Activities

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Ms. Basile is dedicated to the investment advisory activities of WorthFM's Clients. Ms. Basile does not have any other business activities.

## Item 5 – Additional Compensation

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Ms. Basile is dedicated to the investment advisory activities of WorthFM's Clients. Ms. Basile does not receive any additional forms of compensation.

## Item 6 – Supervision

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Ms. Basile serves as the Director of Financial Planning & Investment Operations as well as WorthFM's Chief Compliance Officer. Ms. Basile can be reached at (844) 967-8436.

WorthFM has implemented a Code of Ethics and internal compliance that guide each Supervised in meeting their fiduciary obligations to Clients of WorthFM. Further, WorthFM is subject to regulatory oversight by various agencies. These agencies require registration by WorthFM and its Supervised Persons. As a registered entity, WorthFM is subject to examinations by regulators, which may be announced or unannounced. WorthFM 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**

**Jordan Bastien  
Director, PR & Business Development**

**Effective: January 25, 2017**

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Jordan Bastien (CRD# 6637106) in addition to the information contained in the Worth Financial Management LLC (“WorthFM” or the “Advisor”, CRD# 281672) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the WorthFM Disclosure Brochure or this Brochure Supplement, please contact us via our website at <https://WorthFM.com> or at the contact information below.

Additional information about Ms. Bastien is available on the SEC’s Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 6637106.

## Item 2 – Educational Background and Business Experience

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Jordan Bastien, born in 1976, is dedicated to advising Clients of WorthFM as the Director of Customer Success and Business Development. Ms. Bastien earned a B.A. from Princeton University in 1998. Additional information regarding Ms. Bastien's employment history is included below.

### Employment History:

Director of Customer Success and Business Development, Worth Financial Management LLC	02/2016 to Present
Director of Alumni Relations, Abington Friends School	07/2012 to 02/2016
Director, Andrea Rosen Gallery	09/2003 to 10/2009
Gallery Manager, D'Amelio Terras	09/1999 to 09/2003

## Item 3 – Disciplinary Information

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

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 Ms. Bastien.***

However, we do encourage you to independently view the background of Ms. Bastien on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching with her full name or her Individual CRD# 6637106.

## Item 4 – Other Business Activities

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Ms. Bastien is dedicated to the investment advisory activities of WorthFM's Clients. Ms. Bastien does not have any other business activities.

## Item 5 – Additional Compensation

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Ms. Bastien is dedicated to the investment advisory activities of WorthFM's Clients. Ms. Bastien does not receive any additional forms of compensation.

## Item 6 – Supervision

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Ms. Bastien serves as [Director of Customer Success and Business Development for WorthFM and is supervised by Bridgot Basile, the Chief Compliance Officer. Bridgot Basile can be reached at (844) 967-8436.

WorthFM has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of WorthFM. Further, WorthFM is subject to regulatory oversight by various agencies. These agencies require registration by WorthFM and its Supervised Persons. As a registered entity, WorthFM is subject to examinations by regulators, which may be announced or unannounced. WorthFM 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

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Effective: January 25, 2017

### Our Commitment to You

Worth Financial Management LLC dba WorthFM ("WorthFM" or the "Advisor") is committed to safeguarding the use of personal information of our Client's (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. WorthFM (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.

WorthFM 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?

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?
<b>Servicing our Clients</b> 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
<b>Marketing Purposes</b> WorthFM 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 WorthFM or the client has a formal agreement with the financial institution. <b>We will only share information for purposes of servicing your accounts, not for marketing purposes.</b>	No	Not Shared
<b>Authorized Users</b> 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
<b>Information About Former Clients</b> WorthFM 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

### State-specific Regulations

California	In response to a California law, to be conservative, we assume accounts with California addresses do not want us to disclose personal information about you to non-affiliated third parties, except as permitted by California law. We also limit the sharing of personal information about you with our affiliates to ensure compliance with California privacy laws.
Massachusetts	In response to a Massachusetts law, clients must “opt-in” to share non-public personal information with non-affiliated third parties before any personal information is disclosed. We may disclose non-public personal information to other financial institutions with whom we have joint business arrangements for proper business purposes in connection with the management or servicing of your account.
Vermont	In response to a Vermont regulation, if we disclose personal information about you to non-affiliated third parties, we will only disclose your name, address, other contract information, and general information about our experience with you.

### 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 through our website at <https://WorthFM.com>.