

Item 1 - Cover Page

CENTRAL WEALTH, LLC
FORM ADV – PART 2A INFORMATION
April 8, 2016

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This Brochure provides information about the qualifications and business practices of Central Wealth, LLC (“Central Wealth”). If you have any questions about the contents of this Brochure, please contact us at (605) 681-7079. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about Central Wealth (CRD No. 283266), including a copy of its Form ADV Part 1, is available on the SEC's website at www.adviserinfo.sec.gov.

Central Wealth is a registered investment adviser. Registration of an investment adviser does not imply any certain level of skill or training.

Item 2 - Material Changes Since this Brochures Last Annual Update

As a newly registered investment adviser there have been no material changes. Any future material changes to this brochure will be noted in this section.

Item 3

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Item 4 - Advisory Business

Central Wealth is registered with the U.S. Securities and Exchange Commission (“SEC”) and makes counseling, including financial planning, investment consulting, investment management and retirement plan advisory services available to a wide variety of clients. Central Wealth has been registered as an investment adviser since April of 2016. Central Wealth is wholly-owned by Commercial Finance Corp. Commercial Finance Corp is owned by Tim Brown and John Brown. Central Wealth does not control any other firm.

Central Wealth offers investment management services through a wrap fee program which is described in a separate Form ADV, Part 2A "Wrap Fee" Appendix I Brochure. Accounts in the wrap fee program are charged one fee for both advisory services and certain transaction commissions. As sponsor of the wrap fee program, Central Wealth receives part of the wrap fee.

Central Wealth Representatives begin each advisory service by carefully examining the client’s investment objectives and financial circumstances. During this stage, time is taken to educate clients about the various features of different types of Central Wealth counseling or investment management services that would benefit the client. Clients are also informed about investment alternatives and investment risks to make them aware that attempting to attain a higher rate of return entails accepting higher levels of risk and the potential for loss. Once this initial evaluation is complete, Central Wealth Representatives recommend one or more of the advisory services described below that will be provided in a manner aimed at achieving the Client’s investment or other objectives. Clients are free to contact their Central Wealth Representative at any time.

Financial Planning and Consulting Services

In designing a project or comprehensive financial plan, regardless of the complexity, Representatives will:

- Interview the client, analyze the client’s financial needs and assist the client in developing realistic goals and objectives based on information provided by the client. The Representative may also clarify planning problems and outline strategies designed to meet the client’s goals. A client may retain Central Wealth to perform a single nonrecurring project, such as investment research or specific investment advice, retirement planning or insurance analysis, or a comprehensive plan covering these and other subjects. A client may also engage a Representative for projects that may require annual or more frequent reviews if more complex long-term planning is needed.
- Prepare an initial written project or comprehensive plan in the scope requested by a client based on the information gathered during the client interview and needs evaluation. This plan may include establishing a clear set of objectives, an outline of resources, a written investment policy statement, an asset allocation model, strategy recommendations, retirement, estate, education, or insurance planning, product recommendations, and steps to take for implementing advice provided.

- Help the client implement the plan, including purchasing and/or selling securities and/or insurance products.
- Review the plan periodically in the scope and frequency agreed upon with the client.

The Representative may also, as needed, recommend changes to the client's investment portfolio or Plan, either in writing or verbally. Changes in the client's financial condition, personal circumstances, goals, or general economic conditions may trigger changes in the plan. To the extent material changes have occurred to a client's circumstances or goals, or to the extent a client requests a new project, the client will be asked to sign a new services agreement. The client may initiate contact with the client's Representative as often as needed and the Representative will schedule conferences as needed, usually no less than annually.

All planning is based on information provided by the client. It is the client's responsibility to be certain Central Wealth has current and accurate information for the initial plan and it is the client's responsibility to inform the Representative of material changes affecting the investments and planning strategies implemented.

Retirement Plan Services

Central Wealth can provide the following services to retirement plan accounts:

ERISA Section 3(21) Plan Investment Advisory Services: Central Wealth can perform non-discretionary investment advisory services at the retirement plan level as described below.

- Central Wealth will review plan's Investment Policy Statement ("IPS"), if requested.
- Central Wealth will advise the client of appropriate investment categories for each client's retirement plan consistent with client's adopted Investment Policy Statement.
- Central Wealth will advise clients of appropriate assets/investment instruments which are consistent with the investment categories selected by the client.
- Central Wealth will monitor performance of the investment choices of each client and provide periodic advice regarding possible changes to the investment selections.
- Clients shall have ultimate authority for selecting the investments for the client's retirement plan.

ERISA Section 3(38) Plan Investment Management Services: Central Wealth can perform discretionary investment management services at the plan level as described below. Note, this service is distinct from the Section 3(21) services described above.

- Central Wealth will review plan's IPS, if requested;
- For a participant-directed individual account plan, the IPS will set forth the number of general investment options and asset class categories to be offered to plan participants with a goal of providing a menu of investments that will allow for the creation of well-diversified portfolios designed to provide for long-term appreciation and capital preservation through a mix of equity and fixed income exposures.

- (c) Once client approves the IPS, Central Wealth will review the investment options available through the plan and will notify the plan's recordkeeper as to Central Wealth's instructions to add, remove and/or replace specific "core" investment options to be offered to plan participants that meet the criteria set forth in the IPS. Central Wealth will monitor the core investment options and, on a regular basis, provide reports to client and instructions to the plan's recordkeeper to remove and/or replace investments that no longer meet the IPS criteria.
- (d) Central Wealth will retain final decision-making authority with respect to removing and/or replacing investments in the core lineup, and the client will not have any further responsibility to communicate instructions to any third-party, including the plan's recordkeeper, custodian and/or third-party administrator.
- (e) Central Wealth will monitor investments in the plan's accounts with Custodian and shall implement changes to investment selections as Central Wealth deems appropriate.

Non-Fiduciary Services: Central Wealth can perform the non-fiduciary services as described below.

- (a) Central Wealth will meet with representatives of client, at intervals mutually acceptable to client and Central Wealth, to discuss investment performance.
- (b) Central Wealth will provide client with a quarterly report regarding:
 - (i) performance of each investment selected by client for client's plan; and
 - (ii) performance of one or more comparative benchmarks.
- (c) Central Wealth will assist client with selection of any plan service providers as requested, but client shall be ultimately responsible for selecting other plan service providers.
- (d) Central Wealth will contact client at least annually to determine if there have been any changes in client's financial situation or investment objective(s), and will remind client at least quarterly, in writing, that client should inform Central Wealth if there have been (or are anticipated to be) any such changes.
- (e) As requested, Central Wealth will conduct informational/educational group meetings with plan participants at initial installation of the plan, and periodically thereafter in the scope and frequency mutually agreed upon between client and Central Wealth regarding:
 - (iii) general investment concepts;
 - (iv) investment objectives and performance of selected investments; and
 - (v) investment allocations and strategies available to meet various investment objectives.

Central Wealth's assistance in participant investment education shall be consistent with and within the scope of the definition of investment education found in Department of Labor Interpretive Bulletin 96-1.

Investment Management Services

Central Wealth offers clients discretionary investment management and reporting services by means of its Investment Management Services program, offered both as a "wrap" and non-wrap fee program. This brochure discusses the non-wrap program, for more information regarding the wrap fee option, see our ADV Appendix 1 brochure. Through this program, clients receive investment analysis, allocation recommendations, quarterly statements reflecting holdings and transactions, quarterly statements, and ongoing account monitoring services for a portfolio which may include stocks, bonds, mutual funds, exchange-traded funds, private placements, and other securities. Central Wealth will exercise discretionary trading authority when authorized by the client to do so. When the client grants discretionary authority, this means that Central Wealth Representatives will have authority to purchase and sell securities of their choice in the amounts and at the times they believe it is suitable for a client's account to do so. Central Wealth may also recommend the use of third-party investment managers to manage all, or a portion of the assets. Such managers will also have limited discretionary trading authority.

The initial asset allocation recommendations are based on the financial information gathered from each client including net worth, risk tolerance, financial goals and objectives, investment restrictions and overall financial conditions. Based on this information, the client is provided with investment recommendations designed to provide an appropriate asset mix consistent with the client's objectives. The client's portfolio and its performance are monitored by the client's Representative in light of the client's stated goals, objectives and investment restrictions. The frequency of these reviews is determined by the Representative. Representatives meet with the client on an as needed basis to discuss the portfolio and other aspects of the service.

As a general rule, Central Wealth believes that investing is best suited to those who believe in a long-term buy-and-hold policy. Therefore, clients should not expect frequent investment changes in the portfolio. However, as a result of monitoring the account, portfolio modifications may be advisable and made. Commissions will be charged for transactions by the brokerage firm processing the transactions.

As a new advisory firm, there are no assets under discretionary or non-discretionary management to report.

Item 5 - Fees and Compensation

Fees paid to Central Wealth are for Central Wealth advisory services only and are negotiable. The fees do not include, for example, the fees charged by third parties such as third-party managers, or accountants and attorneys assisting with providing the client with accounting and legal advice. Commissions on transactions and other account fees will also be charged by brokerage firms in accordance with the account's brokerage firm's normal commission schedule. See Item 12, Brokerage Practices. Customary commissions on insurance are also not included.

Prospective clients should be aware that in addition to Central Wealth's advisory fees, each mutual fund in which a client's assets are invested also pays its own advisory fees and other internal expenses which already have been deducted from the fund's reported performance. Depending on the fund, a client may be able to invest directly in the shares issued by the fund

with or without incurring any sales or third-party management fees. Account maintenance fees are also deducted by the custodian.

In addition, there are tax effects pertaining to fund share redemptions, and other sales, made by Central Wealth on behalf of clients. Redemptions and sales are taxable events which may accelerate the recognition of capital gains, and losses, and frequent redemptions and sales may result in short-term, rather than long-term, capital gains and losses.

Financial Planning and Consulting Service Fees

Fees may be charged for Counseling and Financial Planning services as a fixed fee per project basis, or on an hourly fee basis. The standard hourly rates are as follows:

Clerical	\$75
Paraplanner	\$200
Advisory Representative	\$250
Advisory Representative, CFP	\$400

These hourly rates may be negotiated.

Fixed fees, or project fees, are determined by each Representative by estimating the complexity of the client's circumstances, the level of skill required to perform the service, and the amount of time that will be required to perform research, analysis, and plan preparation. The exact fee is disclosed to the client prior to contract signing.

One-half of the fee is payable upon commencement of services with the balance due upon delivery of the written plan or completion of counseling services. Payment arrangements are established in the services agreement. The fee may be waived in whole or in part by a Representative or Central Wealth at their sole discretion. The Agreement may be terminated by either party by giving 10 days' advance written notice to the other. Any unearned prepaid fee is returned to the client upon termination.

The fees described above may change based on special situations such as an expansion of a project, increase in the number of reviews, more specialized needs of the client, more complex planning, or more detailed reporting. Before such a change is made, the client is given 10 day prior written notice and agrees to such changes by signing a new services agreement, or an amendment thereto.

Fees do not include product transaction commissions, or the fees for third-party professional services, e.g., attorneys, accountants, or other third parties.

Retirement Plan Consulting Services Fee

Fees for Central Wealth's Retirement Plan Consulting Services described above are either a flat fee or based on the value of assets under management. Section 3(21) consulting services are charged on a flat fee basis, section 3(38) management services are charged as a percentage of the assets under management within the plan ranging from 0.5 to 1.0 %. All fees are payable monthly, in advance, and are negotiable. The initial fee is based upon account value when the account is opened and is provided to the end of the

month. Upon termination, all prepaid unearned fees are prorated and returned to the client. Fees can be amended by Central Wealth upon 30 days advance written notice by Central Wealth to client.

Central Wealth may act as investment manager to plan's individual plan participants and will earn asset-based advisory fees from those individuals, by separate agreement with them, for providing management services.

Fees payable to Central Wealth for Retirement Plan Consulting Services are, with the client's prior permission, automatically deducted from the client's account when due. The client will receive reports from the account's custodian, showing the fee calculation and fee amounts debited. Central Wealth will liquidate without obtaining prior permission of the client, money market shares to pay the fee and, if money market shares or cash value are not available, other investments will be liquidated. Authorization for the deduction of fees from the managed account is contained in the Services Agreement. The client may terminate the authorization for automatic deduction at any time by notifying Central Wealth in writing. The client may choose to pay the fee directly by invoice each month.

Investment Management Fees

Fees for Investment Management Services (non-wrap) are negotiable and calculated as a percentage of the total value of investments under Central Wealth's management as set forth below.

Market Value of Account	Annual Rate
On the first \$100,000	1.35%
On amounts between 100,001 to 500,000	1.10%
On amounts between \$500,001 to \$2 mil	0.85%
On amounts between \$2,000,001 to \$5,000,000	0.35%
On amounts over \$5million	0.10%

In some cases fees and payment periods may be negotiated. All fees due are set forth in each client's services agreement.

Advisory fees are payable monthly or quarterly in advance and are calculated on the basis of the market value of the investments in the accounting including any balances held in money market funds. Central Wealth's fee does not include transaction and other custodial charges, such as commissions, related to the management of the account.

For monthly fee calculations, the fee for the initial partial month will be prorated based on the number of days within the month services are provided. Subsequent fees are charged based on the market value of the account as of the last business day of the previous month.

For quarterly fee calculations, the fee for the initial quarter is pro-rated for the period services are provided. Subsequent fees are based upon the market value of the account as of the last business day of the previous quarter.

Upon termination of the account, any prepaid advisory fees will be prorated to the date of termination and refunded.

Fees payable to Central Wealth are deducted from the client's account when due and reports from the account's custodian show the fee debits. Central Wealth will liquidate money market shares to pay the fee and, if money market share or cash value are not available, other investments will be liquidated. Authorization for the deduction of fees this way is contained in the services agreement. The client's periodic account statements from the custodian disclose all amounts disbursed from the account, including advisory and services fees paid. The client may terminate the authorization for automatic deduction of advisory fees payable to Central Wealth at any time by notifying Central Wealth in writing.

Central Wealth has the right to modify its fee schedule upon thirty (30) days advance written notice to the client. The Investment Management Services agreement may be terminated by thirty (30) days advance written notice by either party to the other.

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

Central Wealth does not charge any performance-based fees. All fees are disclosed above.

Item 7 - Types of Clients/Minimum Account Size

Central Wealth makes its advisory services available to a wide variety of clients including, but not limited to, individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

Although Central Wealth does not generally impose any conditions for providing its services, Central Wealth Representatives may negotiate a minimum fee for all services.

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

Central Wealth's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance); and cyclical analysis (determining the desirability of an issue based upon the status of an issue within the price cycle the security or similar securities have followed historically).

Central Wealth's main sources of information include, but are not limited to, financial newspapers and magazines, research materials prepared by others, and corporate rating services.

Neither Central Wealth, nor the third party managers it may secure, guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those recommended or applied by Central Wealth.

Central Wealth may recommend exchange-traded funds ("ETF"). ETF shares are bought and sold at market price unlike mutual funds. ETFs are subject to risks similar to those of stocks.

Item 9 - Disciplinary Information

Central Wealth does not have any disciplinary information to report regarding itself or any of its counselors or other related persons.

Item 10 - Other Financial Industry Activities and Affiliations

Central Wealth is affiliated with Central Bank, thus a conflict of interest exists when a Central Wealth Representative recommends deposit accounts, trust services, certificates of deposits, or other bank products.

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

Representatives of Central Wealth may buy or sell securities for themselves that they also recommend to clients. Where a transaction for a Representative, or an account related to a Representative, is contemplated, a client's transaction is given priority. Central Wealth has developed a Code of Ethics applicable to all persons who have access to confidential client records or to recommendations being made for client accounts. Designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires, among other procedures, such "access persons to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for clients' accounts. The Code also established certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

Item 12 - Brokerage Practices

Although it generally does not exercise discretion to select brokerage firms, Central Wealth Representatives typically recommend the custodial services of TD Ameritrade, Inc., member FINRA/SIPC or Charles Schwab & Co., Inc., member SIPC, (collectively known as "Service Providers").

Clients should be aware that there is no direct link between Central Wealth and Service Providers in connection with the advice Central Wealth gives to clients. Central Wealth receives economic benefits through the custody and operating relationships it has with service providers that are not typically available to the Service Providers' retail investors. These benefits include the following products and services, provided to Central Wealth without cost or at a discount: duplicate client statements and confirmations, research related products and tools, consulting services, access to a trading desk serving Representatives, access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares directly to or from 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 discounts or no fees on compliance, marketing, research, technology, and practice management products and

services provided by third-party vendors. The Service Providers may also pay for business consulting, professional services, and research received by Central Wealth affiliated persons and may also pay or reimburse expenses (travel, lodging, meals, and entertainment expenses) for Central Wealth personnel to attend conferences or meetings relating to their service platforms or to their advisor custody and brokerage services generally. Some of these products and services made available by the service providers may benefit Central Wealth, but may not benefit its clients. Such other services made available by Service Providers are intended to help Central Wealth manage and further develop its business enterprise, and such services may or may not depend on the amount of brokerage transactions directed to them.

Clients should be aware the receipt of economic benefits by Central Wealth described above, in and of itself, creates a potential conflict of interest and may directly or indirectly influence Central Wealth recommendation of those service providers for custody and brokerage service.

Thus, the receipt of these services creates an incentive and conflict of interest for Central Wealth when it recommends Service Providers services.

Other than the services described above, Central Wealth and its Representatives do not direct transactions and the commissions they generate (soft dollars) to brokerage firms or other parties to receive research or other benefits.

Clients should be aware of the fact that not all advisers require clients to use a particular brokerage firm. Because clients having accounts managed by Central Wealth are required to open accounts with, and use the transaction services of, Service Providers, Central Wealth may not be able to achieve the most favorable execution of client transactions. Thus, use of only Service Providers may cost clients more money.

Central Wealth does not process transactions through Service Providers in return for Service Providers referring new clients to Central Wealth.

When exercising discretion, Central Wealth may combine orders for more than one client's account to form a "block" order for the purpose of seeking a better price and or execution. When a block order is executed, the broker/dealer executing the order typically allocates an average execution price to all shares in the block order, which Central Wealth then allocates to each customer's account position on a pro rata basis. Should a block order only be partially filled, available shares are distributed in a manner fair to all accounts.

Item 13 - Review of Accounts and Reports

For clients receiving Financial Planning and Consulting Services, a written project report or comprehensive financial plan is prepared in the scope requested by the client during the initial interview and subsequent counseling sessions. Reviews of financial plans are performed from time to time by your Representative at the times requested by a client and as your Representative deems appropriate. More than one Representative may be involved in the development of a plan and, with the client's permission, the client's legal and accounting professionals may be involved. When outside professionals become involved in the planning process, the cost of the outside professionals is the responsibility of the client.

Clients receiving Investment Management Services receive reports monthly or quarterly from their account's custodian. The client may receive a written performance report as often as is agreed upon between the client and Central Wealth, but not more often than quarterly. The client's portfolio is regularly reviewed by the Central Wealth Representative as frequently as agreed upon by the client and the Representative, or more frequently if the Representative determines, to ensure the investments in the account are in line with the client's stated investment policy guidelines.

Item 14 - Client Referrals and Other Compensation

Central Wealth does not currently have any client referral relationships. Thus, it does not pay any fee to a third party for making client referrals to it. Also, as indicated above, the firm does not direct brokerage transactions to any third party, including Service Providers, in return for client referrals.

Item 15 - Custody

Central Wealth does not take custody of client funds or securities. These safekeeping services are typically provided to managed accounts only by the brokerage firm processing the securities transactions ordered by Central Wealth.

To the extent a client receives any account or other investment ownership statement from Central Wealth, Central Wealth recommends the client carefully compare the report to the custodian's statements.

Item 16 - Investment Discretion

When providing Investment Management Services, Central Wealth Representatives may exercise discretion when granted authority by clients and most clients grant discretionary authority to Central Wealth. When doing so, it allows Central Wealth to select the securities to buy and sell, the amount to buy and sell, when to buy and sell, and the commission rate paid without obtaining specific consent from the client for each trade. Clients should be aware that Representatives may make different recommendations and effect different trades with respect to the same securities and insurance to different advisory clients. Commissions and execution of securities transactions implemented through the custodian/broker dealer recommended by Central Wealth may not be better than the commissions or execution available if the client used another brokerage firm. However Central Wealth believes the overall level of services and support provided to the client by custodians and broker dealers Central Wealth recommends outweighs the potentially lower costs, which may be available from other brokerage service providers.

Depending on the service agreement, third-party managers used to manage client accounts or portions of client accounts may be hired or terminated by Central Wealth using discretionary authority granted to Central Wealth by a client. Such third-party managers also have authority granted by the client to purchase and sell securities at their discretion.

If a client directs Central Wealth to effect transactions through a particular broker/dealer, including Service Provider, Central Wealth will do so. However, such an instruction may have

implications to the client which may include incurring transaction costs and commissions that may be higher or lower than if the instruction had not been given. Also, restricting Central Wealth to particular broker/dealers may limit Central Wealth ability to include a client account order within block orders to obtain the best price or execution. In addition, if Central Wealth is effecting transactions in a security for clients by means of a block order, as well as an order in the same security for a client who has directed Central Wealth to use a particular broker/dealer, Central Wealth will affect the block order immediately prior to effecting the directed brokerage trade. Thus, clients directing Central Wealth to use a particular broker/dealer may not receive the same average price for securities bought or sold that would be received if the order was part of a block order.

Item 17 - Voting Client Securities

Central Wealth and its Representatives do not vote proxies on behalf of clients who will receive such notices from their account's custodian

Central Wealth also does not take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. However, it is available to answer questions regarding such notices.

Item 18 - Financial Information

Central Wealth does not receive fees of more than \$1,200 six months or more in advance, thus no financial statement for Central Wealth is attached. Central Wealth does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.

Privacy Policy

FACTS	WHAT DOES CENTRAL WEALTH, LLC ("Central Wealth") DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and employment information • Income, net worth and investment experience • Risk tolerance and retirement assets <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Central Wealth chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Central Wealth share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	Yes	Yes

For non-affiliates to market to you		No	No
*If your representative terminates his or her relationship with us and moves to another investment advisory firm, we or your independent representative may disclose your personal information to the new firm, unless you instruct us not to by returning the completed Privacy Choices Notice form attached to this notice.			
Questions?	Call ____ - ____ - ____		
Who we are			
Who is providing this notice?		Central Wealth Management, LLC (Central Wealth)	
What we do			
How does Central Wealth protect my personal information?		To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We restrict access to your personal information to those employees who need it to perform their job responsibilities.	
How does Central Wealth collect my personal information?		We collect your personal information, for example, when you <ul style="list-style-type: none">• enter into investment advisory contract• apply for insurance• seek financial advice We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.	
Why can't I limit all sharing?		Federal law gives you the right to limit only <ul style="list-style-type: none">• sharing for affiliates' everyday business purposes—information about your creditworthiness• affiliates from using your information to market to you• sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> Non-affiliates we share with can include companies such as vendors, and other service providers.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include categories of companies such as insurance companies.</p>
Other important information	
Central Wealth Management, LLC is a registered investment advisor.	
If you want to limit our sharing	
Contact us	<p>If you prefer that we not share your nonpublic personal information (except in those circumstances described previously that are permitted or required by law), please contact the Privacy Coordinator:</p> <p>By telephone: ____-____-____</p> <p>By mail: Mark your choices below, fill in, and send the form to:</p> <p>Central Wealth, LLC Privacy Coordinator 2906 Hamilton Blvd. Sioux City, IA 51102</p> <p>Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.</p>

Check your choices

**Your choices will
apply to everyone on
your account**

Check any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me. (*I will receive a renewal notice for this use for marketing in 5 years.*)
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

Your name

Your address

Account
number

Mail to:

Central Wealth, LLC
Privacy Coordinator
2906 Hamilton Blvd.
Sioux City, IA 51102