

Item 1: Cover Page

Firm Brochure – Wrap Fee Program: Form ADV Part 2A

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This wrap fee program brochure provides information about the qualifications and business practices of Centerpiece Wealth Advisor. If you have any questions about the contents of this brochure, please contact us at 720-409-3176. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration does not imply a certain level of skill or training.

Additional information about Centerpiece Wealth Advisor also is available on the SEC's website at www.adviserinfo.sec.gov, CRD #296956.

Item 2: Material Changes

This is the first version of this Brochure. There are no prior editions from which material changes have been made.

Item 3: Table of Contents

Item 1: Cover Page	1
Item 2: Material Changes.....	2
Item 3: Table of Contents	3
Item 4: Services, Fees, and Compensation	4
Description of Services.....	4
Program Cost.....	4
Additional Fees	4
Compensation to Firm and Representatives	5
Item 5: Account Requirements and Types of Clients.....	5
Item 6: Portfolio Manager Selection and Evaluation.....	5
Portfolio Management.....	6
Performance-Based Fees and Side-By-Side Management.....	6
Assets Under Management	6
Methods of Analysis and Investment Strategies	6
Financial Planning Risks	6
Investment Strategy Risks.....	7
Risks of Specific Investments	7
Voting Client Proxies.....	7
Item 7: Client Information Provided to Portfolio Managers.....	8
Item 8: Client Contact with Portfolio Managers	8
Item 9: Additional Information	8
Disciplinary Information.....	8
Other Financial Industry Activities and Affiliations.....	8
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	8
Review of Accounts.....	9
Client Referrals and Other Compensation	9
Financial Information	9

Item 4: Services, Fees, and Compensation

Description of Services

Co-owners Jason Baer and Beau Pollard founded Centerpiece Wealth Advisor in 2018 to help the families we serve to protect, preserve, grow, and pass on their wealth for generations to enjoy.

Centerpiece Wealth Advisor (“Centerpiece,” “We,” “Us,” “the Firm”) provides comprehensive wealth management services, including:

- ✓ Investment Planning ✓ Risk Management and Insurance Planning
- ✓ Banking and Credit Management ✓ Retirement Planning ✓ Tax Planning
- ✓ Executive Compensation ✓ Planning for Incapacity ✓ Charitable/Philanthropic giving
- ✓ Education and Family Support/Governance ✓ Titling and Beneficiary Designations
- ✓ Executor and Trustee Selection ✓ Distribution of Estate

We provide these services for one fee including transaction and trading costs (a “Wrap Fee”), as follows:

Total Assets Under Management	Annual Fee (% of Assets Managed)
\$1,000,000 to \$2,000,000	1%
\$2,000,001 to \$3,000,000	.9%
\$3,000,001 to \$5,000,000	.8%
Over \$5,000,000	.7%

Fees are calculated daily, accumulated, and deducted from client accounts in arrears at the end of each calendar quarter.

All fees are negotiable at the discretion of Centerpiece.

Neither Centerpiece nor any of our representatives provide tax or legal advice. We will partner with your tax and legal professionals.

Program Cost

The program may cost the client more than or less than paying for trading and transaction costs separately from an advisory fee. There are several factors that bear upon the comparative cost of the program, including trading activity in your account, and our ability to aggregate trades.

Additional Fees

Clients in this Wrap Fee Program will not have to pay separately for transaction or trading fees. However, you are still responsible for other account fees, such as annual IRA fees to the custodian, transition fees if the account is moved to another broker, or mutual fund fees, as applicable.

Compensation to Firm and Representatives

Neither Centerpiece, nor any of its representatives receive any additional compensation beyond advisory fees for your participation in this program. We provide advisory services only through this Wrap Fee Program.

For clients with all or part of their portfolio managed by an institutional asset manager (See Item 6), we pay that manager's fee out of the advisory fee that we receive from the client. This creates a conflict of interest in that we do not keep all of the advisory fee in-house, so we may have a financial incentive to recommend our own management versus that of another asset manager. We mitigate this conflict of interest by the following:

- First, foremost, and always, we have a fiduciary duty to act in our client's best interest.
- We analyze pricing, complexity, and the client's tax situation to determine which approach (our own management with low-cost funds and ETFs, or through another manager) will more efficiently meet client fixed-income needs. We will recommend the more efficient approach regardless of our own compensation or financial interest.

Item 5: Account Requirements and Types of Clients

There is a \$1,000,000 minimum to open an account with Centerpiece.

We provide services to wealthy families, business owners and affluent professionals.

Item 6: Portfolio Manager Selection and Evaluation

We directly manage all investment portfolios for our clients, except for complex fixed-income needs (e.g. bond ladders, or customized fixed income portfolios). In some cases, we may recommend separate account management through an institutional asset manager. We use institutional asset managers who have extensive bond inventories and can create complex fixed-income portfolios. As discussed in Item 4, we will recommend our own management or that of an institutional manager based on which will more efficiently meet each client's need.

We compare all portfolio managers' performance, net of fees, directly to industry benchmarks for the appropriate asset classes.

We also use third-party reviews from Morning Star and Reuters to gather an overall consensus of funds, and their accuracy and compliance with presentation standards.

Portfolio Management

We offer comprehensive financial planning to our clients help our clients choose a portfolio that is appropriate in view of their goals, concerns and appetite for return and risk within their investment plan.

Our tailored and customized strategies may include long-term and short-term strategies depending upon your liquidity needs, tax efficiency needs and suitability requirements. We can customize reasonable restrictions and preferences on the strategies recommended in your investment plan.

Performance-Based Fees and Side-By-Side Management

Centerpiece does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Assets Under Management

Centerpiece offers investment management on a non-discretionary basis only. As of this initial filing, Centerpiece does not have any non-discretionary assets under management.

Methods of Analysis and Investment Strategies

We recommend investments strategies for your portfolios based on fundamental analysis. Fundamental analysis is a method of evaluating an investment to measure its intrinsic value by examining related economic, financial and other qualitative and quantitative factors.

Fundamental analysis studies anything that can affect the investment's value, including macroeconomic and microeconomic factors. Macroeconomic factors include the overall domestic/global economic output, unemployment, inflation, industry conditions to geopolitical tension. Microeconomic factors include the study of the company management, the competitive edge comparative to peers, and the company's overall financial condition. The end goal of a fundamental analysis is to produce a quantitative value to compare with a security's current price, thus indicating whether the security is undervalued or overvalued.

Financial Planning Risks

The financial planning process employs assumptions for future growth based on past historical trends in volatility and returns, as well as current valuations and expected returns. Results may vary, and future investment returns are subject to factors such as inflation rates, bond yields, economic factors, and market fluctuation.

Growth assumptions may not be met, and market or economic factors may cause investments made based on our recommendations to underperform or lose value, and you could lose money.

Investment Strategy Risks

Although we manage your portfolio in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy seeks to purchase investments that are undervalued or priced below their perceived value. However, the overall market or specific investment may fail to reach expectations or perceived value.

Risks of Specific Investments

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have internal costs that lower investment returns. Mutual funds can be fixed income (bonds), equity (stock), or a blend. Mutual funds may not attain the investment objectives stated in their prospectuses, may drift from the “style” for which they were originally purchased, and fund management may change without notice.

Equities (Stocks): Stocks are purchased in expectation of a future dividends and/or capital gains if the price of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed Income (Bonds): Bonds are purchased in expectation of interest and principal payments a fixed schedule. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities. The fixed income market can fluctuate. Fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Risks include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Commodity ETFs (e.g., gold, petroleum, currency, etc.) carry the same risks as the underlying commodity markets.

Non-U.S. Securities: International investments carry risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and less-accurate public information available in some countries.

Diversification and asset allocation do not ensure a profit or protect against a loss. Investing in securities involves risk of loss that you should be prepared to bear. There can be no guarantee that any approach to investing will result in a desired outcome.

Voting Client Proxies

Centerpiece will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. We will offer proxy guidance upon client request. Clients may also direct proxy questions to the issuer of the security.

Item 7: Client Information Provided to Portfolio Managers

For portfolios that we manage directly, the portfolio manager under this wrap program is the same person as the client's advisory representative, therefore the portfolio manager will have all client information that has been provided to Centerpiece. We connect with our clients at least every quarter and solicit their input prior to making any changes to their wealth management/investment plan.

For portfolios with an institutional manager, we will provide the following information to the portfolio manager: overall portfolio allocation, time horizon, liquidity, tax preferences, and client investment restrictions. We provide this information upon account opening and when there is a change regarding our client's investment strategy.

Item 8: Client Contact with Portfolio Managers

For portfolios that we manage directly, there are no restrictions on a client's ability to contact and consult with their portfolio manager.

For portfolios with an institutional manager, all communication between the client and portfolio manager will be coordinated through Centerpiece. Clients do not have direct access to the institutional portfolio manager.

Item 9: Additional Information

Disciplinary Information

Centerpiece does not have any legal or disciplinary events to disclose.

Other Financial Industry Activities and Affiliations

Beau Pollard is a licensed insurance agent, and from time to time, may advise clients regarding or recommend insurance products. These products pay a commission, which creates a conflict of interest, as there is a financial incentive to recommend insurance products based on compensation rather than client best interest. Centerpiece will always act in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the choice of whether to implement an insurance recommendation, and always have the right to choose other advisors, brokers, or agents that are not affiliated with Centerpiece to implement any such recommendation.

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

We have adopted a code of ethics that sets forth standards of conduct and required compliance with securities laws. A copy of our code of ethics is available to any client or prospective client upon request.

Associates of Centerpiece will not trade the same securities recommended to our clients 2 business days prior and after to mitigate any conflicts of interests.

Front running (trading shortly ahead of clients) is prohibited. We have a duty to clients to exercise our authority and responsibility for the benefit of our clients, and to place client interests first.

We periodically review personal securities transactions to ensure that our policies are followed, and that client interests are placed first.

Review of Accounts

Centerpiece will perform an initial review of all accounts under its management and will perform periodic reviews thereafter. The initial review will assess the client's overall financial situation, attempt to determine the client's risk profile and risk tolerance, determine the client's long-term financial goals, explain our investment approach, and review the current balances and investments in your account.

Centerpiece will conduct periodical reviews at least monthly. We will provide quarterly (or at a frequency agreed upon by our client) portfolio review reports that will be uploaded to the client portal and we will provide in-person or conference call reviews to review the portfolios directly with our clients. The custodian of the clients' accounts will send statements at least quarterly. Additionally, Centerpiece will review client accounts prior to and following any trades in individual securities or any large withdrawal or additions to the client's account to ensure the account still meets the client's investment objectives. Reviews may also be triggered by market factors, events likely to materially influence markets, or upon request.

Client Referrals and Other Compensation

We do not pay anyone for referring clients to us, nor are we paid by anyone for referring clients to them.

We do not receive client referrals from custodians or broker-dealers in which we have an institutional advisory arrangement. Also, we do not receive other benefits from custodians or broker-dealers in exchange for client referrals.

Financial Information

Centerpiece does not require the payment of \$1200 or more in fees, six months or more in advance.

Centerpiece does not have any financial conditions that may impair our ability to meet our contractual obligations to our clients.