

Firm Brochure
PART 2 OF FORM ADV

Item 1: Cover Page



This brochure provides information about the qualifications and business practices of Urban Wealth Management Group, LLC. If you have any questions about the contents of this brochure, please contact us at: (424) 277-2260, or by email at: rene.nourse@urbanwm.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

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

Effective Date: December 26, 2020

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Item 2: Material Changes

This version of Urban Wealth Management's Brochure, dated December 26, 2020, is our other than annual amendment brochure document. It contains information regarding our business practices as well as a description of potential conflicts of interest relating to our advisory business that could affect a client's account with us

Material Changes since the Last Update

This Brochure dated December 26, 2020 provides information about the qualifications and business practices of the Adviser. Except for the item listed below, the business practices of the Adviser are substantially the same as represented in this Firm's previous annual updated brochure, dated June 18, 2020.

Item 4: Advisory Business has been amended to include information regarding speaking engagements by the Adviser's personnel.

Item 5: Fees and Compensation, Investment Management has been amended to include new information regarding fees charged by the Adviser for speaking engagements. The individual fees for Financial Planning have also been amended.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: (424) 277-2260 or by email at: rene.nourse@urbanwm.com.



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FORM ADV PART 2A**Item 4: Advisory Business****Firm Description**

Urban Wealth Management Group, LLC hereinafter (“the Adviser”) became an SEC registered investment advisory firm in 2017. Urban Wealth Management Group, LLC was founded in 2012. The Adviser provides investment management, financial planning and wealth management services to individuals, businesses and charitable organizations through customized portfolios and separately managed accounts for a fee. The Adviser is a fee-based firm. investment management and financial planning firm. The firm is not a FINRA registered Broker-Dealer and does not earn commissions for sales of securities products. However, there may be some associated persons of the Adviser that are registered with an unaffiliated Broker-Dealer, Veritas Independent Partners. At times those associated persons might recommend the purchase of a commissioned product as part of a financial plan.

The Adviser does not act as a custodian of client assets and the client always maintains asset control. The Adviser has discretion of client accounts and places trades for clients under a limited power of attorney. The Adviser does not act as a sponsor and does not provide investment advice to a WRAP program.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Any conflicts of interest arising out of the Adviser’s or its associated persons are disclosed in this brochure.

Principal Owner: René Nourse is a 100% stockholder.

Types of Advisory Services

The Adviser provides investment supervisory services, also known as asset management services. On more than an occasional basis, the Adviser furnishes advice to clients on matters not involving securities, such as financial planning matters, taxation issues, retirement and estate planning.

All assets are managed on a discretionary basis.



Tailored Relationships

The goals and objectives for each client are documented in our client relationship management system. Investment Policy Statements are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Assignment of Investment Management Agreements

Agreements may not be assigned without client consent.

Types of Agreements

The following agreements define the typical client relationships.

Investment Management Agreement

As part of the investment management service, all aspects of the client's financial affairs are reviewed, and realistic and measurable goals are set and objectives to reach those goals are defined. Includes existing portfolio analysis, personalized risk questionnaire and analysis, Investment Policy Statement, Asset Allocation, Research, Portfolio Construction and Monitoring. As goals and objectives change over time, suggestions are made and implemented on an ongoing basis. The Adviser periodically reviews a client's financial situation and portfolio through regular contact with the client which often includes an annual meeting with the client. The Adviser makes use of portfolio rebalancing software to maintain client allocations according to the Investment Policy Statement in effect.

The scope of work and fees are provided to the client in writing prior to the start of the relationship via the Advisory Service Agreement. The agreement sets forth the services to be provided, the fees for the service and the agreement may be terminated by either party in writing at any time.

Financial Planning Agreement

Financial planning program services are comprehensive in scope and require multiple in person and/or virtual meetings to gather information, offer input, review documents, provide written evaluations and recommendations as well as the preparation and presentation of analytical reports and projections. Additionally, if authorized, it is our intention to communicate and synchronize the planning initiatives with the client's other professional advisors, such as accountant, attorney, business manager, et al. Financial planning includes various levels of services for a flat fee, including the Essentials GIG designed for individuals beginning to build out their financial lives, Deluxe GIG, a holistic financial planning platform designed to configure, build and strengthen one's financial life and wealth and the Elite GIG which is a more customized planning platform for individuals with higher level of financial and/or wealth complexity. All services are outlined in the Urban Wealth Management Services Platform document.

Financial planning may be the only service provided to the client and the firm does not require that the client use or purchase the investment advisory services offered by the Advisor or any of the insurance products or other products and services offered by the associated persons of the Advisor. There is an inherent conflict of interest for the Advisor whenever a financial plan recommends use of professional investment management services or the purchase of insurance products or other financial products or services. The Advisor or its associated persons may receive compensation for financial planning and the provision of investment management services and/or the sale of insurance and other products and services. The Advisor does not make any representation that these products and services are offered at the lowest available cost and the client may be able to obtain the same products or services at a lower cost from other providers. However, the client is under no obligation to accept any of the recommendations of the Advisor or use the services of the Advisor in particular.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans including recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations, personal and employee benefits, and other risk protection platforms such as liability coverages, income protection and long term care planning.

College Planning and Funding Agreement

This platform provides strategic planning guidelines and best practices for college funding. The advisor reviews an individual's financial status and provides a customized plan detailing the most cost-efficient options to pay for college. The educational funding analysis includes a calculation of the EFC (Expected Family Contribution), financial aid award estimates, and savings options, which incorporates college savings plans, scholarship eligibility, and education tax credits. The agreement for services and fees is calculated on a per student basis.

Non-Profit Agreement

We provide professional financial services to nonprofits and foundations. This platform is driven by the mission and goals of the organization. Our approach is to assist board members in understanding their financial duties and responsibilities. By taking a holistic approach to financial advising, we work with non-profits to provide clarity to the financial planning and investment process. We use our knowledge, methodology, and experience to collaborate with board members and executive directors to develop a sound approach for helping to meet the goals of your organization. As such, our first step in working with nonprofits and foundations is understanding their objectives and working with the board to ensure that their mission is reflected in their fiduciary responsibilities.

We may make recommendations that encourage clients to utilize our wealth management services when we feel that these services are the best tool for helping clients meet their financial goals. As

we may be compensated for this additional service, there is a potential conflict of interest. However, the clients are under no obligation to act upon any of these recommendations or effect any transactions if the clients decide to follow the recommendations.

Small Business Agreement

For small business owners, we focus on providing holistic financial planning services that are specific to being an entrepreneur. Our evaluations and recommendations are pertinent to not only the business owner but for their family needs as well. We evaluate and recommend appropriate services for personal risk management solutions, such as appropriate levels of insurance coverages, employee benefits and retirement plan options. This service platform can be customized to address the business owner's needs.

Asset Management

As of December 31, 2019, Urban Wealth Management had \$133,928,013 assets under management, \$133,928,013 of which was managed on a discretionary basis and \$00.00 of which was managed on a non-discretionary basis.

Investments may also include equities (stocks), corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (variable life insurance, variable annuities, and mutual funds shares) and U. S. government securities. Assets are invested primarily in no-load mutual funds exchange-traded funds, stocks, and bonds. Fund companies charge each fund shareholder an investment management fee that is disclosed in the fund prospectus. Brokerages may charge a transaction fee for the purchase of some funds.

The Adviser does not receive any compensation, in any form, from fund companies. Initial public offerings (IPOs) are not available through the Adviser.

Sub-Advisory Services

The Adviser provides investment management services offered by other advisers in individually managed funds or via separately managed accounts. Where employed the Adviser delegates discretionary investment authority to the sub-advisor to research and select and monitor portfolio securities for each client. Typically, the annual fee is pro-rated and paid quarterly, in advance, by the offering advisory firm based upon the market value of the assets on the last day of the previous quarter as determined in accordance with the method described in the advisory agreement between the offering adviser and the client. The offering adviser and the Adviser may mutually agree to a lower fee for a client of the offering adviser. When calculating the advisory fee, the first quarter will commence on the first calendar quarter after the effective date of the sub-advisory agreement. Fund investors may pay management fees (those paid to the Adviser and possibly additional fees to the offering adviser) and/or fund related expenses to the adviser offering the fund. See the ADV Part 2A of the offering advisory firm for separately managed accounts for a description of the fund/offering advisor fees and expenses, termination clauses, minimum investment amounts and any other requirements needed to invest in a particular fund.



Typically, the sub-advisory agreements are in effect until terminated by the offering advisory firm or the Adviser by written notice to the other. Some sub-advisory agreements may require the Adviser to provide the offering advisory firm with sixty (60) days prior written notice.

Termination of Agreements

Clients may terminate any of the aforementioned agreements at their discretion. For investment management services, clients shall be charged pro rata for services provided through to the date of termination. For financial planning services, the client must notify the advisor in writing 30 days prior to termination. 25% of the financial planning fee is non-refundable as it covers the on-boarding and setup process for the firm's financial planning services platform. For clients who have elected to pay their financial planning fee up-front, refunds will be provided on a pro-rata basis net of the 25% non-refundable deposit. Access to the Personal Financial Dashboard will be terminated at the end of the 30-day period.

The Adviser may terminate any of the aforementioned agreements at any time by notifying the client in writing at least 30 days in advance. For investment management services, clients shall be charged pro rata for services provided through to the date of termination. For financial planning services, 25% of the financial planning fee is non-refundable as it covers the on-boarding and setup process for the financial planning services platform. For clients who have elected to pay their financial planning fee up-front, refunds will be provided on a pro-rata basis net of the 25% non-refundable deposit. Access to the Personal Financial Dashboard will be terminated at the end of the 30-day period. The Adviser reserves the right to terminate any financial planning engagement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in the Adviser's judgment, to providing proper financial advice.

Speaking Engagements

The Adviser's personnel may present at businesses, associations, conferences or other events for individuals interested in learning more about personal finance, investing, running an investment advisory practice, or other topics. The content of speaking engagements will vary depending upon the needs of the attendees. Speaking engagements are educational in nature and do not involve the sale of investment products. Information presented will not be based on any one person's need, nor does the Adviser provide individualized investment advice to attendees during speaking engagements.

Item 5: Fees and Compensation

Investment Management

The Adviser bases its fees on a percentage of assets under management. Although the Investment Management Agreement is an ongoing agreement and constant adjustments are required, the length of service to the client is at the client's discretion. The client or the investment manager may terminate an Agreement by written notice to the other party. At termination, fees will be billed on a pro rata basis for the portion of the month completed.

The portfolio value at the completion of the prior full billing month is used as the basis for the fee computation, adjusted for the number of days during the billing month prior to termination. The investment management fees are negotiable at the sole discretion of the Adviser.

For clients whose investable assets with The Adviser are in excess of \$250,000 financial planning services are automatically included at no additional cost.

AUM (ASSETS UNDER MANAGEMENT)	INVESTMENT MANAGEMENT FEE	FINANCIAL PLANNING SERVICES
\$5,500– 249,999	1%	N/A
\$250,000 - \$999,999	1%	Financial Planning Services Included
\$1,000,000 - \$4,999,999	.75%	
\$5,000,000- \$9,999,999	.50%	
\$10,000,000+	.25%	

Financial Planning

ONE YEAR RETAINER. The fee for a financial plan is predicated upon the facts known at the start of the engagement. The financial planning services and fee is at the sole discretion of the Adviser. As noted above, financial planning services may be combined with Investment Management services based on the assets under management. Fees for stand-alone financial planning and those combined with Investment Management services are set forth in the Urban Wealth Management Services Platform document. At the conclusion of the one-year retainer, client can renew their service platform or sign up for our annual check in platform.

Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary.

FINANCIAL PLANNING PLATFORM	INDIVIDUAL	FAMILY
Essential GIG	\$2,560	\$3,760
Deluxe GIG	\$4,000	\$5,200
Elite GIG	\$7,560	\$10,000
Check-in GIG	\$1,500	\$2,100
College Planning and Funding GIG	\$1040 per student	
Virtual Customized College Affordability Assessment	\$799 per student	
Customized College Planning & Funding Analysis	\$1485 per student	
Comprehensive Customized College	\$2490 per student	
The Small Business Planning GIG	\$2500 - \$5000	\$5,200
The Nonprofit and Foundation GIG	\$2500 - \$5000	\$10,000

Fee Billing

Investment management fees are billed monthly, in advance, which means that clients will be billed before the month during which services will be provided. Fees are deducted from the client account to facilitate billing as authorized by the investment management agreement.

For Financial Planning services, there are two payment options. Clients who wish to pay the planning fee up front, a 10% discount is provided. For monthly payment options, 25% is payable upfront to cover setup and onboarding for the client. The remaining balance is payable over six months.

Compensation for the Sale of Securities or Other Investment Products

Our firm's Investment Advisor Representatives may be registered representatives with Veritas Independent Partners, LLC, securities broker-dealers, and members of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation. In their separate capacity as a registered representative, such Investment Advisor Representatives may receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Additionally, certain Investment Advisor Representatives of our firm may also be licensed as independent insurance agents, and may earn commission-based compensation for selling insurance products to you, including variable annuities. If these persons earn commissions on the sale of variable annuities recommended to you, we will not include the annuity accounts in the total value used for our advisory billing/fee computation. Annuities will be purchased for your account only after you

receive a prospectus disclosing the terms of the annuity. You are under no obligation, contractually or otherwise, to purchase variable annuities through any person affiliated with our firm.

Compensation earned by these Investment Advisor Representatives in their separate capacities as registered representatives and/or licensed insurance agents is separate and in addition to our advisory fees. These practices present a conflict of interest because Investment Advisor Representatives of our firm who are registered representatives and/or licensed insurance agents may have a financial incentive to effect securities transactions on your behalf and/or sell insurance products to you. In efforts to mitigate any conflicts of interest, it is our firm's strict policy that our firm and Investment Advisor Representatives act in our client's best interests. Clients are under no obligation to purchase securities and/or insurance products through any person affiliated with our firm.

Other Fees

The client will likely incur fees from brokerages, custodians, administrators and other service providers. These fees are incurred as a result of managing a client account and are charged by the service provider. The amount and nature of these fees is based on the service provider's fee schedule(s) at the provider's sole discretion. These fees are separate and distinct from any fees charged by the Adviser.

The Adviser or the sub-advisors selected by the Adviser may include mutual funds, variable annuity products, ETFs, and other managed products or partnerships in clients' portfolios. Clients may be charged for the services by the providers/managers of these products in addition to the management fee paid to the Adviser. These fees and expenses are described in each mutual fund's or underlying annuity fund's prospectus or in the offering memorandums of a partnership or in the ADV Part 2A of the sub-adviser. These fees will generally include a management fee, other fund expenses and a possible distribution fee. No-load or load waived mutual funds may be used in client portfolios so there would be no initial or deferred sales charges; however, if a fund that imposes sales charges is selected, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund or variable annuity or investment partnership directly, without the services of the Adviser. Accordingly, the client should review both the fees charged by the funds and the applicable program fee charged by the Adviser to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

If it is determined that a client portfolio shall contain corporate debt or other types of over the counter securities, the client may pay a mark-up or mark-down or a "spread" to the broker or dealer on the other side of the transaction that is built into the purchase price of the security.

In some cases, there may be fees charged which are a result of brokered trading activity by associated personnel of the Adviser that is outside of the constructs of the Adviser's investment advisory portfolios and are thus not included in the management fee. These trades are generally at the request of the client the fees may vary in size depending on the nature of the client's requests.

Compensation for Speaking Engagements

Educational seminars, workshops, or speaking engagements are offered on a fixed fee basis. The fixed fee will be agreed upon before the engagement. The fixed fee can range between \$0 - \$20,000 per event, or \$0 and may be negotiable. Fees for speaking for non-profits, churches and schools may be waived.

Item 6: Performance Fees

Fees are not based on a share of the capital gains or capital appreciation of managed securities. However, the Adviser may employ certain types of investments that do charge a performance fee in which the Adviser does not participate. For these investments, refer to their offering or private placement memorandum for an explanation and amounts of the performance fees.

Item 7: Types of Clients Description

The Adviser generally provides investment advice to individuals, pension and profit-sharing plans, trusts, estates, or charitable organizations, corporations and business entities. Client relationships vary in scope and length of service.

Account Minimums

The firm does not have a minimum account size requirement.

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

Methods of Analysis

Security analysis methods may include charting, fundamental analysis, technical analysis and cyclical analysis. The main sources of information include the internet, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases. Other sources of information that the Adviser may use include the products of research vendors that are widely available. In addition, the Adviser's custodian may provide research as part of its services to the Adviser.

Investment Strategies

Strategies may include long-term purchases, short-term purchases and asset allocation models. The primary investment strategy used on client accounts is strategic asset allocation utilizing a core and satellite approach. This means that we use passively managed index and exchange-

traded funds as the core investments, and then add actively managed funds or individual securities where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets. The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement that documents their objectives and their desired investment strategy. The Adviser's strategies do not involve frequent trading.

Market, Security and Regulatory Risks

Any investment with the Adviser involves significant risk, including a complete loss of capital and conflicts of interest. All investment programs have certain risks that are borne by the investor which are described below:

Market Risks:

Market Volatility. The profitability of the Adviser substantially depends upon it correctly assessing the future price movements of stocks, bonds, options on stocks, and other securities and the movements of interest rates. The Adviser cannot guarantee that it will be successful in accurately predicting price and interest rate movements.

Material Non-Public Information. By reason of their responsibilities in connection with other activities of the Adviser and/or its affiliates, certain principals or employees of the Adviser and/or its affiliates may acquire confidential or material non-public information or be restricted from initiating transactions in certain securities. The Adviser will not be free to act upon any such information. Due to these restrictions, the Adviser may not be able to initiate a transaction that it otherwise might have initiated and may not be able to sell an investment that it otherwise might have sold.

Investments in Undervalued Securities. The Adviser intends to invest in undervalued securities. The identification of investment opportunities in undervalued securities is a difficult task, and there are no assurances that such opportunities will be successfully recognized or acquired. While investments in undervalued securities offer the opportunities for above-average capital appreciation, these investments involve a high degree of financial risk and can result in substantial losses. Returns generated from the Adviser's investments may not adequately compensate for the business and financial risks assumed.

Market or Interest Rate Risk. The price of most fixed income securities move in the opposite direction of the change in interest rates. For example, as interest rates rise, the price of fixed income securities falls. If the Adviser holds a fixed income security to maturity, the change in its price before maturity may have little impact on the Adviser's performance; however, if the Adviser has to sell the fixed income security before the maturity date, an increase in interest rates could result in a loss to the Adviser.

Investments in Non-U.S. Investments. From time to time, the Adviser may invest and trade a portion of its assets in non-U.S. securities and other assets (through ADRs and otherwise), which will give rise to risks relating to political, social and economic developments abroad, as well as risks resulting from the differences between the regulations to which U.S. and foreign issuers and markets are subject. Such risks may include:

- Political or social instability, the seizure by foreign governments of company assets, acts of war or terrorism, withholding taxes on dividends and interest, high or confiscatory tax levels, and limitations on the use or transfer of portfolio assets.
- Enforcing legal rights in some foreign countries is difficult, costly and slow, and there are sometimes special problems enforcing claims against foreign governments.
- Foreign securities and other assets often trade in currencies other than the U.S. dollar, and the Adviser may directly hold foreign currencies and purchase and sell foreign currencies through forward exchange contracts. Changes in currency exchange rates will affect the Adviser's net asset value, the value of dividends and interest earned, and gains and losses realized on the sale of investments. An increase in the strength of the U.S. dollar relative to these other currencies may cause the value of the Adviser's investments to decline. Some foreign currencies are particularly volatile. Foreign governments may intervene in the currency markets, causing a decline in value or liquidity of the Adviser's foreign currency holdings. If the Adviser enters forward foreign currency exchange contracts for hedging purposes, it may lose the benefits of advantageous changes in exchange rates. On the other hand, if the Adviser enters forward contracts for the purpose of increasing return, it may sustain losses.
- Non-U.S. securities, commodities and other markets may be less liquid, more volatile and less closely supervised by the government than in the United States. Foreign countries often lack uniform accounting, auditing and financial reporting standards, and there may be less public information about the operations of issuers in such markets.

Regulatory Risks:

Strategy Restrictions. Certain institutions may be restricted from directly utilizing investment strategies of the type in which the Adviser may engage. Such institutions, including entities subject to ERISA, should consult their own advisors, counsel and accountants to determine what restrictions may apply and whether an investment in the Adviser is appropriate.

Trading Limitations. For all securities, instruments and/or assets listed on an exchange, including options listed on a public exchange, the exchange generally has the right to suspend or limit trading under certain circumstances. Such suspensions or limits could render certain strategies difficult to complete or continue and subject the Adviser to loss.

Also, such a suspension could render it impossible for the Adviser to liquidate positions and thereby expose the Adviser to potential losses.

Conflicts of Interest: In the administration of client accounts, portfolios and financial reporting, the Adviser faces inherent conflicts of interest which are described in this brochure. Generally, the Adviser mitigates these conflicts through its Code of Ethics which provides that the client's interest is always held above that of the Firm and its associated persons.

Security Specific Risks:

Liquidity: Liquidity is the ability to readily convert an investment into cash. Securities where there is a ready market that is traded through an exchange are generally more liquid. Securities traded over the counter or that do not have a ready market or are thinly traded are less liquid and may face material discounts in price level in a liquidation situation.

Currency: Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.

Item 9: Disciplinary Information

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Brokerage Affiliations

Associated persons of the Adviser are registered representatives of a broker dealer, Veritas Independent Partners. That associated personnel of the Firm affiliated with Veritas Independent Partners is a conflict in interest in that associated personnel may receive commissions in addition to compensation they receive as an employee of the Adviser. However, clients of the Adviser are not required to use the services offered by the registered representatives associated with the Adviser. The Adviser does not make any representation that the services are at the lowest cost available and clients may be able to obtain those services and/or products at a more favorable rate.

Other Material Affiliations

The Adviser has arrangements that are material to its advisory or its clients with a related person who is another investment advisor and an insurance company or agency. The Adviser's affiliation with an insurance company or agency is a conflict of interest as the related personnel of the Adviser receive compensation for the sale of insurance products. However, clients of the Adviser are not required to use the insurance services/products offered by the associated persons

of the Adviser. The Adviser does not make any representation that the insurance services/products are at the lowest cost available and clients may be able to obtain those services and/or products at a more favorable rate from other service providers.

The Adviser's affiliation with another investment advisor is confined to the provision of back office and other administrative services for which the Adviser compensates the other investment adviser according to the terms of a written contract.

Speaking Engagements and Conferences

The Adviser and Investment Advisor Representatives of the Adviser may be compensated for speaking engagements and hosting conferences. While advisory services may be discussed as part of the speaking engagement, the compensation is not part of the advisory services offered through the Adviser.

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

Code of Ethics

The Adviser has adopted a Code of Ethics which establishes standards of conduct for its supervised persons. The Code of Ethics includes general requirements that such supervised persons comply with their fiduciary obligations to clients and applicable securities laws, and specific requirements relating to, among other things, personal trading, insider trading, conflicts of interest and confidentiality of client information. It requires supervised persons to report their personal securities transactions and holdings quarterly to the Adviser's Compliance Officer and requires the Compliance Officer to review those reports. It also requires supervised persons to report any violations of the Code of Ethics promptly to the Adviser's Compliance Officer. Each supervised person of the Adviser receives a copy of the Code of Ethics and any amendments to it and must acknowledge in writing having received the materials. Annually, each supervised person must certify that he or she complied with the Code of Ethics during that year. Clients and prospective clients may obtain a copy of the Adviser's Code of Ethics by contacting the Compliance Officer of the Adviser.

Participation or Interest in Client Transactions

Under the Adviser's Code of Ethics, the Adviser and its managers, members, officers and employees may invest personally in securities of the same classes as are purchased for clients and may own securities of the issuers whose securities are subsequently purchased for clients. If an issue is purchased or sold for clients and any of the Adviser, managers, members, officers and employees on the same day purchase or sell the same security, either the clients and the Adviser, managers, members, officers or employees shall receive or pay the same price, or the clients shall receive a more favorable price. The Adviser and its managers, members, officers and employee may also buy or sell specific securities for their own accounts

based on personal investment considerations, which the Adviser does not deem appropriate to buy or sell for clients.

Personal Trading

The Chief Compliance Officer of the Adviser is René Nourse. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

Item 12: Brokerage Practices

Brokerage Selection and Soft Dollars

The Adviser recommends brokerage firms (qualified custodians) such as Charles Schwab. As a result, the Adviser receives some benefits, the primary one being access to the Schwab Institutional website and downloads that communicate with the Adviser's software for portfolio management and other technology that enables Adviser to serve clients. Schwab provides periodic reports that address contemporary financial services issues and compliance newsletters that assist Adviser in maintaining an up-to-date compliance program. Schwab also arranges group purchase discounts of some research subscriptions, but the value of those to Adviser are not significant as comparable discounts are available to non-Schwab Advisers. The Adviser occasionally participates in conference calls hosted by Schwab that are helpful in running its business and in serving clients. Adviser believes that Schwab's technology is state of the art for the way that Adviser manages client accounts and helps Adviser keep trading costs down. All clients benefit equally from this technology because it allows the Firm to execute transactions in the same manner in all accounts, to the extent that it is appropriate. Adviser also receives some measurement of its business at Schwab and insight as to how its business compares with other comparable Advisory firms that use Schwab's services.

It is the policy and practice of the Adviser to strive for the best price and execution for costs and discounts which are competitive in relation to the value of the transaction and which comply with Section 28(e) of the Securities Exchange Act of 1934, as amended.

Order Aggregation

The Adviser may purchase and/or sell the same security for many accounts, even though each Client account is individually managed. When possible, the Adviser may also aggregate the same transaction in the same securities for many Clients.

If more than one price is paid for securities in an aggregated transaction, each client in the aggregated transaction will receive the average price paid for the block of securities in the same aggregated transaction for the day. If the Adviser is unable to fill an aggregated transaction completely, but receives a partial fill of the aggregated transaction, the Adviser will allocate the filled portion of the transaction to clients based on an equitable rotational system as follows:

- The Adviser must ensure that adequate and full disclosure of its allocation and bunching practices has been made prior to the transaction.
- All clients/investors, accounts or funds participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rata basis.
- Aggregate transactions must not be executed unless the intended and resultant aggregation is consistent with its duty to seek best execution and any terms found in the Adviser's written agreements.
- Aggregated orders filled in their entirety shall be allocated among clients/investors, accounts or funds in accordance with an allocation statement created prior to the execution of the transaction(s); partially filled orders shall be allocated pro-rata based on the allocation statement and the variance from the modeled allocation of a security. Where this method prescribes an odd lot that is less than 100 shares for an account, the allocation will be rounded up to a whole lot. Client/investor funds held collectively for the purpose of completing the transaction may not be held in this commingled manner for any longer than is practical to settle the transaction.
- Each client/investor, account or fund that participates in an aggregated order will participate at the average share price for all the Adviser's transactions in that security on a given business day, with transaction costs shared pro-rata based on each client/investor's, account's or fund's participation in the transaction.
- Investments resulting from any aggregated order must be consistent with the specific investment objective(s) of each client/investor, account or fund as detailed in any written agreements. No additional compensation shall result from the proposed allocation. No Client/investor, account or fund will be favored over any other Client/investor, account or fund as a result of the allocation.
- Pre-allocation statement(s) specifying the participating Client/investor accounts and the proposed method to allocate the order among the clients/investors, accounts or funds are required prior to any allocated order. Basis for establishing pre-allocations may include pro-rata of account assets to assets for the specific strategy, executing broker and variance from modeled position holding as factors. Should the actual allocation differ from the allocation statement, such trade may only be settled with the approval of the CCO or another appropriately qualified and authorized principal of the Adviser.

Directing Brokerage for Client Referrals

The Adviser and its associated persons do not receive client referrals from broker dealers or third parties as consideration for selecting or recommending brokers for client accounts.

Item 13: Review of Accounts

Periodic Reviews

Account performance review statements are prepared and provided quarterly for clients. For meetings, on-demand performance reports are also provided.

Review Triggers

Accounts are reviewed quarterly or more frequently when market conditions dictate. Other conditions that may trigger a review are changes in the tax laws, new investment information, and changes in a client's financial or personal situation. Account reviews are performed by the Investment Adviser Representative responsible for the client. They are tasked with considering the client's current security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Regular Reports

Clients receive periodic reports on at least a quarterly basis. The written reports may include account valuation, performance stated in dollars and as a percent, net worth statement, portfolio statement, and a summary of objectives and progress towards meeting those objectives. Clients receive statements of account positions no less than quarterly from the account custodian.

Account Statements

All assets are held at qualified custodians and the custodians provide account statements not less than quarterly to clients at their address of record. Clients should carefully review such statements for any discrepancies or inaccuracies.

Performance Reports

Pursuant to recent amendments to Rule 206(4) under the Investment Advisers Act of 1940, the Securities and Exchange Commission now requires advisers to urge clients to compare the information set forth in their statement from the Adviser with the statements received directly from the custodian to ensure accuracy of all account transactions.

Item 14: Client Referrals and Other Compensation

Incoming Client Referrals

The Adviser receives client referrals which may come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals to Third Parties

The Adviser does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

Item 15: Custody

The Adviser does not accept or permit the Firm or its associated persons from obtaining custody of client assets including cash, securities, acting as trustee, provide bill paying service, have password access to control account activity or any other form of controlling client assets. All checks or wire transfer to fund client accounts are required to be made out to/sent to the account custodian.

In the event that the Adviser's custodial agreement enables the Adviser to withdraw, or transfer, client funds or securities upon instruction to the custodian it conflicts with the Advisor's Investment Management Agreement. The Adviser only takes custody within the scope of fee withdrawal from a client's account. The Principal and CCO of the Adviser reviews money handling activity of the adviser to ensure that custody of client funds is not exercised beyond what is provided for in the Investment Management Agreement irrespective to the terms of the Adviser's custodial agreement(s).

Item 16: Investment Discretion

The Adviser contracts for limited discretionary authority to transact portfolio securities accounts on behalf of clients. Discretionary authority is granted either by the Adviser's investment management agreement and/or by a separate limited power of attorney where such document is required. The Adviser has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. The firm's discretionary authority regarding investments may however be subject to certain limitations. These limitations are recognized as the restrictions and prohibitions placed by the Client on transactions in certain types of business or industries. All such restrictions are to be agreed upon in writing at the account's inception.

The Adviser will consult with the client where discretion is not obtained prior to each trade in order to obtain client approval for the transaction(s). The client authorizes the discretion to select the custodian to be used and the commission rates paid to the Adviser. The Adviser does not receive any portion of the transaction fees or commissions paid by the client to the custodian on certain trades.

Item 17: Voting Client Securities

The Adviser will not vote nor advise clients how to vote proxies for securities held in client accounts. The client clearly keeps the authority and responsibility for the voting of these proxies. The Adviser does not give any advice or take any action with respect to the voting of these proxies. For accounts subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA"), the plan fiduciary specifically keeps the authority and responsibility for the voting of any proxies for securities held in plan accounts. The Adviser promptly passes along any proxy voting information to the clients or their representatives.

Item 18: Financial Information

The Adviser does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. The Adviser meets all net capital requirements that it is subject to and the Adviser has not been the subject of a bankruptcy petition in the last 10 years.

The Adviser is not required to provide a balance sheet as it does not serve as a custodian for client funds or securities and does not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

Business Continuity Plan

The Adviser has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, T-1 communications, line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

Summary of Business Continuity Plan

A summary of the business continuity plan is available upon request to the Adviser's Chief Compliance Officer.

Information Security Program

Information Security

The Adviser maintains an information security program to reduce the risk that your personal and confidential information may be breached.

Privacy Practices

Privacy Policy



Below is a summary of the Adviser's Privacy Policy regarding client personal information. A complete version of the Privacy Policy is contained in your client advisory agreement and may be obtained by contacting the Compliance Officer of the Adviser.

Urban Wealth Management:

- a) Collects non-public personal information about its clients from the following sources:
 - Information received from clients on applications or other forms.
 - Information about clients' transactions with the Adviser, its affiliates and others.
 - Information received from our correspondent clearing broker with respect to client accounts.
 - Medical information submitted as part of an insurance application for a traditional life or variable life policy; and
 - Information received from service bureaus or other third parties.
- b) The Adviser will not share such information with any affiliated or nonaffiliated third party except:
 - When necessary to complete a transaction in a customer account, such as with the clearing firm or account custodians.
 - When required to maintain or service a customer account.
 - To resolve customer disputes or inquiries.
 - With persons acting in a fiduciary or representative capacity on behalf of the customer.
 - With rating agencies, persons assessing compliance with industry standards, or to the attorneys, accountants and auditors of the firm.
 - In connection with a sale or merger of The Adviser's business.
 - To protect against or prevent actual or potential fraud, identity theft, unauthorized transactions, claims or other liability.
 - To comply with federal, state or local laws, rules and other applicable legal requirements.
 - In connection with a written agreement to provide investment management or advisory services when the information is released for the sole purpose of providing the products or services covered by the agreement.
 - In any circumstances with the customer's instruction or consent.
- c) Restricts access to confidential client information to individuals who are authorized to have access to confidential client information and need to know that information to provide services to clients.
- d) Maintains physical, electronic and procedural security measures that comply with applicable state and federal regulations to safeguard confidential client information.

PART 2B OF FORM ADV

Item 1: Cover Page



This brochure provides information about the qualifications and business practices of Urban Wealth Management. If you have any questions about the contents of this brochure, please contact us at: (424) 277-2260, or by email at: rene.nourse@urbanwm.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

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

Effective Date: December 26, 2020

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(424) 277-2260 | Fax : (424) 277-5524
www.urbanwm.com
rene.nourse@urbanwm.com

Form ADV Part 2B

Item 2: Education and Business Standards

Urban Wealth Management requires that advisors have a bachelor's degree and further coursework or work experience demonstrating knowledge of investment management principals. Examples of acceptable coursework may include: an MBA, a CFP, a CFA, a ChFC, JD, CTFA, EA or CPA. Alternatively, advisors must have work experience that demonstrates their aptitude for investment management.

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

René Annise Nourse, Managing Member/Chief Compliance Officer

Year of Birth: 1954

Formal Education after High School: BA, Psychology, Oberlin College

Business Background:

Urban Wealth Management Group, LLC	Managing Member; Chief Compliance Officer	01/2017 to Present
Veritas Independent Partners	Registered Representative	11/2018 to present
CONCERT Wealth Management Group, Inc., dba Urban Wealth Management,	Registered Associate;	6/2012 to 01/2017
Purshe Kaplan Sterling Investments	Registered Associate/Representative	6/2012 to 9/2018
Morgan Stanley Smith Barney	Registered Associate/Representative	6/2009 to 6/2012
Citigroup Global Markets Inc. – Smith Barney	Registered Representative	9/2000 to 6/2009
Prudential Securities Inc.	Registered Representative	5/1993 to 9/2000
Dean Witter Reynolds Inc.	Registered Representative	11/1985 to 5/1993

Certifications, Exams, Licenses:

CFP®; Series 3, 6, 7, 63, 65; CA Insurance License #0571752

The Certified Financial Planner (CFP®) Board of Standards certification process includes requirements in Education, Experience, Ethics and passing the CFP® certification examination.



Items 3 & 7: Disciplinary Information

As it relates to past, current or prospective clients, René Nourse not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4: Other Business Activities

Rene Nourse is a registered securities representative of Veritas Independent Partners, a registered broker- dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), and the Securities Investor Protection Corporation ("SIPC"). René Nourse is also an insurance agent appointed with various insurance companies and is owner of UWM Insurance Services, LLC and is compensated for insurance related business through this related entity. In these capacities Ms. Nourse may recommend insurance, advisory, or other products, and receive commissions and other compensation if products are purchased through any firms with which Ms. Nourse is affiliated. Thus, a potential conflict of interest may exist between the interests of Ms. Nourse and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Ms. Nourse or effect any transactions if they decide to follow the recommendations.

Item 5: Additional Compensation

In the course of business René Nourse does not receive economic benefit from non-clients for providing advisory services.

Item 6: Supervision

René Nourse is self-supervised as she is the only Principal of the Adviser. Records of her activities are recorded in the books and records and client relationship management system of the Adviser.



April Lynn Charles, Sr. Registered Associate

Year of Birth: 1972

Formal Education after High School: Business Administration, Long Beach City College

Business Background:

Veritas Independent Partners, LLC	Financial Advisor	01/2019 to Present
Urban Wealth Management Group, LLC	Sr. Registered Assoc.;	01/2017 to Present
CONCERT Wealth Management, Inc., dba Urban Wealth Management,	Sr. Registered Associate;	6/2012 to 01/2017
Purshe Kaplan Sterling Investments	Registered Representative	6/2012 to 9/2018
Morgan Stanley Smith Barney	Registered Associate	6/2009 to 6/2012
Citigroup Global Markets Inc. – Smith Barney	Registered Associate	9/2000 to 6/2009
Prudential Securities Inc.	Registered Associate	5/2000 to 9/2000

Certifications, Exams, Licenses: Series 7, 66

Items 3 & 7: Disciplinary Information

As it relates to past, current or prospective clients, April Charles not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4: Other Business Activities

April Charles is a registered securities representative of Veritas Independent Partners, a registered broker- dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), and the Securities Investor Protection Corporation ("SIPC"). Ms. Charles is not a producer and does not recommend any securities in this capacity.

Item 5: Additional Compensation

In the course of business April Charles does not receive economic benefit from non-clients for providing advisory services.

Item 6: Supervision

April Charles is supervised by René Nourse as Chief Compliance Officer. She reviews April Charles's work through frequent office interactions as well as remote interactions.



She also reviews April Charles's activities through our client relationship management system.

René Nourse's contact information : PHONE : (424) 277-2260
EMAIL: rene.nourse@urbanwm.com



Diane Marie Manuel, Financial Advisor

Year of Birth: 1960

Formal Education after High School:

- B.S., Public Administration, University of Southern California
- MBA, Business Administration, Claremont
- Ph.D., Psychology, Claremont

Business Background:

Urban Wealth Management Group, LLC	Financial Advisor	01/2017 to Present
LaBrunerie Financial Services, Inc.	Registered Representative	05/2018 to 11/2018
CONCERT Wealth Management, Inc., dba Urban Wealth Management,	Financial Advisor	10/2015 to 01/2017
Purshe Kaplan Sterling Investments	Registered Representative	10/2015 to 2016
Merrill Lynch, Pierce, Fenner & Smith, Inc.	Financial Advisor	7/2007 to 10/2015
The California Endowment	Analyst	10/2003 to 7/2007

Certifications, Exams, Licenses:

Series 66, CFP®, CRPC®, CA Insurance License # 0F94324

The Certified Financial Planner (CFP®) Board of Standards certification process includes requirements in Education, Experience, Ethics and passing the CFP® certification examination.

Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. The program is designed for approximately 120-150 hours of self-study. The program is self-paced and must be completed within one year from enrollment.

Items 3 & 7: Disciplinary Information

As it relates to past, current or prospective clients, Diane Manuel not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4: Other Business Activities

Diane Manuel is also a licensed insurance agent and may receive compensation according to the insurance provider's commission schedule and is compensated through UWM Insurance Services, LLC. To the extent that Diane Manuel may recommend securities, insurance or other products and receives commissions and/or other compensation creates a conflict of interest may exist between the interests of Diane Manuel and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Diane Manuel or affect any transactions through Diane Manuel if they decide to follow the recommendations. There is no assurance that these products are recommended at the lowest price and that products from other providers may be available at a lower cost.

Diane Manuel serves as Chair for the Board of Directors for The Women's Foundation of California. Ms. Manuel is not compensated for this position.

Diane Manuel is Founder and Success Facilitator for Create Success Lab and receives compensation.

Diane Manuel is also a Member of Adasina Capital Social Justice Index Committee. The role of the Committee is to ensure the Adasina Social Justice Index is being managed according to its stated rules and guidelines. Furthermore, the Committee may periodically review the index's methodology, vote on rule changes, vote on additions or deletions, and use their combined industry expertise to determine which stocks qualify to be considered as index candidates. The Committee formally meets before each rebalance/reconstitution date and communicates informally throughout the year as other issues arise.

Item 5: Additional Compensation

In the course of business Diane Manuel does not receive economic benefit from non-clients for providing advisory services. Diane Manuel may be compensated for speaking engagements.

Item 6: Supervision

Diane Manuel is supervised by René Nourse as Chief Compliance Officer. She reviews Diane Manuel's work through frequent office interactions as well as remote interactions. She also reviews Diane Manuel's activities through our client relationship management system.

René Nourse's contact information : PHONE : (424) 277-2260
EMAIL: rene.nourse@urbanwm.com



Millu Chang Ramirez, Investment Advisor Representative

Year of Birth: 1963

Formal Education after High School:

- B.S., Business Administration, Cal Poly University Pomona, 1983-1987

Business Background:

Urban Wealth Management Group, LLC	Investment Advisor Representative	03/2018 to Present
Steel Peak Wealth Management, LLC	Investment Advisor Representative	05/2016 to 03/2018
Trilogy Capital	Investment Advisor Representative	05/2013 to 05/2016
National Planning Corporation	Investment Advisor Representative	04/20/13 to 05/2016
Fortune Estate Funding, Inc.	Property Manager	10/2008 to 05/2013

Certifications, Exams, Licenses:

CFP®, Series 6 and 65, CA Insurance License #0I36937

The Certified Financial Planner (CFP®) Board of Standards certification process includes requirements in Education, Experience, Ethics and passing the CFP® certification examination.

Items 3 & 7: Disciplinary Information

As it relates to past, current or prospective clients, Millu Ramirez has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4: Other Business Activities

Millu Ramirez is also a licensed insurance agent and may receive compensation according to the insurance provider's commission schedule and is compensated through UWM Insurance Services, LLC. To the extent that Millu Ramirez may recommend securities, insurance or other products and receives commissions and/or other compensation creates a conflict of interest may exist between the interests of Millu Ramirez and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Millu Ramirez or affect any transactions through Millu Ramirez if they decide to follow the recommendations. There is no assurance that these products are recommended at the lowest price and that products from other providers may be available at a lower cost.



Millu Ramirez is the wife of the President of Fortune Estate Funding, Inc. a real estate investment company.

Item 5: Additional Compensation

In the course of business Millu Ramirez does not receive economic benefit from non-clients for providing advisory services.

Item 6: Supervision

Millu Ramirez is supervised by René Nourse as Chief Compliance Officer. She reviews Millu Ramirez's work through frequent office interactions as well as remote interactions. She also reviews Millu Ramirez's activities through our client relationship management system.

René Nourse's contact information : PHONE : (424) 277-2260
EMAIL: rene.nourse@urbanwm.com



Derenda King, Financial Advisor

Year of Birth: 1969

Formal Education after High School:

- Bachelors, Psychology, UCLA, 1988-1993
- Masters, Education/Psychology Concentration, Pepperdine University, 1994-1996
- Doctorate of Education, Education, University of Southern California, 1996-2004

Business Background:

Urban Wealth Management Group, LLC	Financial Advisor	05/2018 to Present
LaBrunerie Financial Services, Inc.	Registered Representative	08/2018 to 11/2018
Waddell & Reed, Inc.	Financial Advisor	05/2014 to 05/2018
Abacus Wealth Partners, LLC	Planning Intern	10/2013 to 05/2014
Loyola Marymount University	Director, Academic Enrichment Programs	03/2006 to 08/2013
Biola University	Director, Learning Assistance Services	01/1999 to 03/2006

Certifications, Exams, Licenses:

CFP®, Series 66, CA Insurance License # 0F70631

Successfully passed Series 6 and Series 7

CDFA®, Certified Divorce Financial Analyst

The Certified Financial Planner (CFP®) Board of Standards certification process includes requirements in Education, Experience, Ethics and passing the CFP® certification examination.

Items 3 & 7: Disciplinary Information

As it relates to past, current or prospective clients, Derenda King has not been involved in legal or disciplinary events, has not been involved in arbitrations, has not been subject to self-regulatory organization or administrative proceedings and has not filed or planning to file a bankruptcy petition.

Item 4: Other Business Activities

Derenda King is also a licensed insurance agent and may receive compensation according to the insurance provider's commission schedule and is compensated through UWM Insurance Services, LLC. To the extent that Derenda may recommend securities,

insurance or other products and receives commissions and/or other compensation creates a conflict of interest may exist between the interests of Derenda King and those of the advisory clients. However, clients are under no obligation to act upon any recommendations of Derenda King or affect any transactions through Derenda King if they decide to follow the recommendations. There is no assurance that these products are recommended at the lowest price and that products from other providers may be available at a lower cost.

Derenda King is a registered securities representative of Veritas Independent Partners, a registered broker-dealer, member of the Financial Industry Regulatory Authority, Inc. ("FINRA"), and the Securities Investor Protection Corporation ("SIPC").

Derenda King is also a Notary Public with the National Notary Association. Ms. King serves as a board member on the Ladylike Foundation for which she receives no compensation.

Item 5: Additional Compensation

In the course of business Derenda King does not receive economic benefit from non-clients for providing advisory services.

Item 6: Supervision

Derenda King is supervised by René Nourse as Chief Compliance Officer. She reviews Derenda King's work through frequent office interactions as well as remote interactions. She also reviews Derenda King's activities through our client relationship management system.

René Nourse's contact information : PHONE : (424) 277-2260
EMAIL: rene.nourse@urbanwm.com