



Financial Wealth Management, LLC

Experience | Integrity | Trust

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Madison, Wisconsin 53711

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Phone: 608-276-9691 | Fax: 608- 276-1343

March 26, 2020

IMPORTANT DISCLOSURES

This Wrap Fee Program Brochure provides information about the qualifications and business practices of Financial Wealth Management, LLC ("FWM"). If you have any questions about the contents of this Brochure, please contact us at 608-276-9691. 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 FWM, including a copy of its Form ADV Part 1, is available on the SEC's website at www.advisorinfo.sec.gov.

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

Material Changes

No material changes have been made to the information contained in this brochure since its last annual updating amendment, filed March 25, 2020.

Future material changes to this brochure will be noted in this section and promptly provided to clients.

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Services, Fees and Compensation

Financial Wealth Management, LLC ("FWM") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC") and notice filed in various states. FWM provides a number of advisory programs to clients. FWM offers Limited Discretionary Asset Management, Financial Planning, Retirement Planning, Specific Analysis, Third Party Manager, and 401(k) Account services to a wide variety of clients. FWM has been registered as an investment adviser since January 2006, and is wholly owned by Daniel P. Hyland. FWM does not control any other firm and is not under common control with any other firm.

This brochure describes FWM's services provided on a "wrap fee" basis. A wrap fee combines FWM's advisory fee with certain transaction costs and third-party manager fees. Financial Planning, Retirement Planning, Specific Analysis and 401(k) services provided on a non-wrap fee basis are described in a separate Form ADV Part 2 Brochure.

As of December 31, 2019, FWM has assets of approximately \$236,000,000 under discretionary management and assets under advisement of \$57,000,000.

Limited Discretionary Asset Management Services

This Service begins by FWM assisting each client to determine their investment objectives. Then the client's FWM Advisor helps the client establish an investment account composed primarily of no-load mutual funds, load mutual funds purchased at net asset value and exchange-traded funds. Accounts may also include stocks, bonds, annuities, real estate investment trusts (REITs), both traded and untraded, certificates of deposit, and other assets. Services include an evaluation and assessment of a client's investment positions and recommendations concerning specific types of investments suited to the account based upon an evaluation of each client's financial circumstances, investment objectives, risk tolerance and restrictions imposed by each client. An FWM Advisor then supervises the client's investment portfolio and, using discretionary authority granted by the client, makes purchases and sales of investments as deemed appropriate. The FWM Advisor also attempts periodically to meet with the client, either in person or via conference call, to discuss account performance and current objectives and any changes in a client's financial circumstances.

Limited Discretionary Asset Management Service Fees

The service contracts used by FWM provide for a range of annual fees beginning at 1.10% and decreasing to .40% as the value of assets under management increase.

Third-Party Manager Services

In those instances where a client may benefit from receiving portfolio management services from a firm other than FWM, FWM may recommend a Third-Party Manager Service. This Service may be offered with the assistance of manager search program sponsors which specialize in assisting investment advisers, such as FWM, in providing advice about investment managers and preparing reports for use in monitoring the performance of portfolios managed by investment managers. Independent searches by FWM may also be performed without any manager search program sponsors assistance.

Third-Party Manager Services begin with an FWM Advisor identifying the client's investment objectives and manager selection criteria. FWM then presents the investment management firm(s) which FWM believes can provide services having the goal of meeting the client's objectives and which will enter into an investment management agreement with the client. Third-Party Management Service program sponsors may assist FWM with manager presentations and with other duties relating to providing this service. Generally, clients only have contact with their FWM Advisor when selecting a manager and periodically determining the performance of the manager.

FWM usually uses manager background information prepared by the manager or by manager search program sponsors which describe the histories, investment philosophies, risk factors, investment returns, and investing time frames on investment management firms. Generally, these firms have agreed to accept accounts and stand ready to provide management services to a client provided the client's account size and other conditions meet the minimum standards established by the manager and further provided that the client's investment objectives are consistent with the manager's investment philosophy. To facilitate account reporting, account assets may be held at a custodian designated by the Third-Party Manager Services sponsor. These Third-Party Manager Services are often securities broker-dealers which will also provide custodial services. They may also generally require a client to have all securities transactions for the client's account processed by them.

FWM makes its own manager recommendations, using managers it is familiar with and does not conduct any specialized or large database searches. FWM will engage the manager using discretion, or the client will select one. FWM then supplies the manager or manager search program sponsor with information regarding the financial background and investment objectives of the client to the extent such information is provided by the client. FWM also provides periodic assistance in evaluating manager performance and, if necessary, recommendations to replace a manager selected.

FWM generally does not recommend the replacement of, or replace, a manager based on short-term performance results. In the event FWM becomes aware of a significant change in the manager's investment philosophy, loss of significant investment management personnel or a change in ownership, FWM will re-evaluate the manager to determine if the manager has changed from how the manager represented itself initially and then determine whether to recommend a change to the client.

Each client grants the manager complete and unlimited discretionary trading authority in the agreement the client signs; so, the manager can place transaction orders at will for a client's account. Each client has the opportunity to instruct the manager with respect to investment restrictions imposed on the management of the client's account. There is no restriction on a client contacting the manager directly for other purposes. Each client account with a manager is managed individually and is separate from the accounts of other clients of the manager. Each client receives confirmations of each securities transaction placed by the manager for the client's account, periodic custodian account statements, as well as summary of account performance (prepared by the manager search program sponsor or by the client's manager) at least quarterly.

Even though certain managers may have provided higher return results than other managers, they may not be presented to a client by FWM due to the influence of other factors, including the nature of a portfolio manager's investment style and time under which securities were managed to produce returns.

Third-Party Manager Service Fees

Fees for Investment Third-Party Management Services from FWM are the same as for Limited Discretionary Asset Management Services specified above. In addition, the fees paid by a client to the Third-Party Manager typically range from .40% to .80%.

General Fee Disclosures

Fees are payable in advance and are generally not negotiable. Fees cover FWM's advisory fee and most transaction costs. FWM has the right to reduce fees at its sole discretion under certain circumstances. The first quarter's fee is pro-rated from the date assets are received in the account to the end of the first quarter. Subsequent fee payments are due and are valued at the beginning of each quarter based on the value of the account assets (securities, cash and cash equivalents) under management as of the close of business on the last business day of the preceding quarter as valued by an independent pricing service, where available, or otherwise in good faith. Certain client assets may be excluded from management fees. Also, the values of related accounts may, at FWM's discretion, be combined for fee calculation purposes.

If assets are deposited after the inception of a quarter, the fee payable with respect to such assets is prorated based on the number of days remaining in the quarter. The initial partial quarter fees and fees due to additional deposits may be waived at the discretion of FWM.

Fees due to FWM are deducted from the client's account when due, and clients are mailed a 10 day advance notice that the advisory fee will be deducted from their account. Authorization for the deduction of fees 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 service fees paid. FWM will consider the client's investment objectives if it is necessary to liquidate any account asset(s) to cover the fee. Roth IRA and/or Section 529 account fees for client accounts may be deducted from other family-related client non-IRA accounts managed by FWM.

If the agreement with FWM is terminated, fees previously paid will be refunded on a prorated basis to the date when the termination becomes effective which is 30 days after receipt of the verbal or written termination notice, except in the State of Michigan where the termination notice becomes effective 5 days after receipt. By current Company practice, FWM pays all client transaction costs except upon notice of termination of this agreement.

Wrap Fee Disclosures

Wrap programs offer both advisory services and brokerage (i.e., transaction) costs for one set fee. The total fees paid under a wrap program may be more or less than if advisory and brokerage services were paid for separately. Factors that can influence whether a wrap fee would be beneficial for a client include: the size of the account, number of expected transactions, strategies employed, type of securities within an account, and whether trades are placed through a brokerage firm other than the custodian recommended by FWM (which are not covered under FWM's wrap program and result in transaction charges to the account).

The wrap fee covers FWM's advisory fee and, except as noted, most transaction commission costs. The fee does not include the following: (a) charges for services provided by FWM or third parties which are outside the scope of this Agreement; (b) mark-ups and mark-downs charged on principal trades; (c) commissions and other fees for transactions placed through a broker-dealer other than a custodian recommended by FWM; and (d) commissions and fees for transactions and activities performed after the date notice of termination of this Agreement is provided by either party to the other.

Some mutual funds do not impose sales charges, but transaction fees may be charged on certain mutual fund transactions by the brokerage firm processing the trades. Mutual funds and exchange-traded funds also incur internal costs, such as investment management fees and other internal expenses, which are more fully described in the prospectus of each fund. These internal costs are incorporated in the calculation of the funds' net asset value, which is the cost clients pay to purchase fund interests (and is separate from and in addition to the fees client pays to FWM). Clients should be aware that such funds may be available outside of the Limited Discretionary Asset Management Services program at no charge. By current Company practice, FWM pays all client transaction costs except upon notice of termination of this agreement.

Because FWM covers transaction costs for clients, its advisors have a financial incentive to not make frequent trades in client accounts because doing so may increase FWM's transaction costs and reduce the firm's revenues (which is shared by the FWM Advisor). Because fees are asset-based, an incentive exists for the FWM Advisor to recommend that clients not reduce their positions because doing so would reduce the fee received by FWM. FWM may receive more compensation in this program over others which require separate payment for advice, brokerage and other services. FWM's wrap fee may be more or less than that charged by FWM to another client for similar services, and by other advisers for similar services.

Account Requirements and Types of Clients

FWM generally provides advisory services to individuals (including high-net worth individuals), but its advisory services are available to a wide variety of clients including, but not limited to, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

Although FWM does not generally impose any conditions for providing its services, there is a minimum account size of \$300,000 to open and maintain an account through the Limited Discretionary Asset Management Service or Third-Party Manager Services program. The account minimum may be waived for certain client accounts at the discretion of FWM.

Portfolio Manager Selection and Evaluation

Third-Party Managers

Third-party managers may be used in this wrap program. To the extent they are, these managers are provided the client information they request in order to provide services.

No specific standards are applied by the firm in the selection of managers. In most cases, the firm will recommend managers it is familiar with (*see Third-Party Manager Services, above*).

Performance information provided by third-party managers is not reviewed for accuracy or compliance with performance presentation standards. Performance information of third-party managers may not be calculated on a uniform and consistent basis.

FWM as Manager

FWM Advisors are also portfolio managers (*see Wrap Fee Disclosures, above*). Because of their focus on individual clients, FWM Advisors providing management services may not have a history of performance that is appropriate to compare against other individuals and firms. Therefore, FWM does not subject FWM Advisors to the same selection and review process as third-party managers it evaluates. However, only seasoned FWM Advisors, having sufficient securities knowledge and customer advisory experience, are permitted to provide management services on behalf of FWM in the Limited Discretionary Asset Management program.

Other Services Provided by FWM

In addition to managing wrap-fee portfolios, as discussed above, FWM also provides the services below.

Financial Planning and Retirement Planning Services

In designing a financial or retirement plan, regardless of the complexity, FWM Advisors 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. FWM Advisors may also clarify planning problems and outline strategies designed to meet the client's goals.
- Prepare an initial 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.

FWM Advisors may also, as needed, recommend changes to clients' investment portfolios or plans, 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. Clients may initiate contact with their FWM Advisor as often as desired and their FWM Advisor will schedule conferences as appropriate, usually no less than annually. Clients are responsible for implementing plans provided by FWM.

All planning is based on information provided by clients. It is the client's responsibility to ensure FWM has current and accurate information for the initial plan. Clients are also responsible for informing FWM of material changes affecting the investments and planning strategies recommended.

Specific Analysis Services ("Analysis")

As the name of the service implies, Analysis Services entail performing a specific analysis of individual assets such as stocks, bonds, mutual funds, annuities or life insurance policies. The service may also include assisting employers and/or employees in providing advice on the types of investment plans and the selection of various types of investments within a plan. Service may also be provided concerning a client's estate including review of estate assets, re-registration and general assistance with client's estate.

Company Sponsored Retirement Plan Review

FWM will review client's company sponsored retirement plan allocations, including current allocation and the alternative funds available. FWM will consider clients' financial circumstances, investment objectives, risk tolerance and restrictions imposed by client. If FWM suggests allocation changes, implementation of these changes is the sole responsibility of the client. FWM will not monitor client's company sponsored plans and will only make further review based on future client request. Client understands that FWM does not guarantee results and that losses can occur from client implementation of suggested allocations.

Tailored Advice

Before providing any services, an FWM Advisor first reviews the client's current financial situation and then works with the client to determine short- and long-term investment objectives, any restrictions that should be placed on the management of the account, and their needs, goals, and risk tolerance (both economic and psychological). This allows FWM to determine the kinds and types of financial strategies to recommend and implement.

FWM also informs clients about investment alternatives and risks associated with investing, including that attempting to attain a higher rate of return necessarily requires accepting higher levels of risk and the greater potential for loss. Once this initial evaluation is complete, FWM Advisors recommend one or more of the advisory services described above and upon being engaged by the client, works to achieve the investment and other objectives previously established. As discussed above, FWM receives fees in connection with providing Limited Discretionary Asset Management Services as well as a portion of the fee for Third-Party Manager Services.

Performance-Based Fees and Side-by-Side Management

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

Methods of Analysis

FWM's security analysis method includes, but is not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance). Main sources of information include, but are not limited to, financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses and public filings. Neither FWM, nor the third-party managers it may secure, guarantee the results of the advice given. Investing in securities involves risk of loss, which all investors, including FWM clients, should be prepared to bear.

Voting Client Securities

FWM and FWM Advisors do not vote proxies on behalf of clients who will receive such notices from their account's custodian.

FWM 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, FWM is available to answer questions regarding such notices.

Client Information Provided to Portfolio Managers

FWM acts as portfolio manager and engages certain third-party managers to manage portions of client portfolios. Clients generally grant FWM the authority to discuss certain non-public information with third parties—including third-party managers who are engaged to manage their accounts. Depending upon the specific arrangement, FWM may be authorized to disclose various personal information including, without limitation: names, phone numbers, addresses, social security numbers, tax identification numbers, and account numbers. FWM may also share certain information related to its clients' financial positions and investment objectives in an effort to ensure that the third-party managers' investment decisions remain aligned with clients' best interests. This information is communicated on an initial and ongoing basis, or as otherwise necessary, within a reasonable amount of time, to the management of its clients' portfolios. Clients are responsible for alerting FWM about changes to their financial circumstances.

Client Contact with Portfolio Managers

Clients are free to contact their FWM Advisor at any time. Although the client is also free to contact their third-party portfolio manager, it is recommended clients contact their FWM Advisor prior to the third-party portfolio manager.

Additional Information

Disciplinary Information

FWM has no disciplinary information to report regarding itself or any FWM Advisors or other related persons.

Other Financial Industry Activities and Affiliations

FWM Advisors are also Registered Representatives of Private Client Services ("PCS"), a registered broker-dealer and FINRA/SIPC member, and licensed insurance agents appointed with various insurance companies. Clients are under no obligation to purchase or sell securities or insurance through their FWM Advisors; however, if clients choose to implement recommended plans, their FWM Advisor may earn commissions in addition to and separate from any fees paid for financial planning services. This presents a conflict of interest. The commissions may be higher or lower than what may be obtainable from other firms. FWM Advisors do not receive any portion of the commissions charged in connection with executing transactions related to the Limited Discretionary Asset Management Services or Third-Party Manager Services.

FWM Advisors may also be registered as Investment Adviser Representatives with PCS and offer that firm's advisory services as well.

FWM primarily utilizes TD Ameritrade with respect to providing comprehensive data, custodial or trustee services for client accounts and tracking support for client transactions. FWM also utilizes Capital Group (American Funds) for Section 529 plan assets, Community National Bank for certain self-directed IRA assets, and Griffin Capital, Phillips Edison and AR Global for certain non-traded Real Estate Investment Trust (REIT) accounts. FWM recommends that clients enter into custodial agreements with TD Ameritrade, who provides FWM with software programs to interface with client accounts.

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

As noted above, FWM Advisors may also be Registered Representatives and Investment Adviser Representatives for PCS and may be licensed as insurance agents for one or more insurance companies. FWM Advisors will recommend to clients that they use the services of PCS and purchase various insurance products from such insurance companies. Clients are free to use the services of PCS and purchase insurance products through these insurance companies, or to use the services of other broker/dealers and purchase the products of other insurance companies.

FWM and FWM Advisors may purchase or sell the same securities recommended to clients. If they do so, purchase and sell transactions for client accounts are given priority. FWM has established a Code of Ethics applicable to all persons at the firm 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 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 client accounts. The Code also establishes 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.

Review of Accounts

Clients receiving Limited Discretionary Asset Management and Third-Party Manager Services receive reports at least quarterly or more frequently from their account's custodian. Clients may receive a written performance report as often as is agreed upon between the client and FWM, but not more often than quarterly. Clients' portfolios are regularly reviewed by an FWM Advisor to ensure the investments in their accounts are in line with the respective account's stated investment policy guidelines. Clients should be aware that even though FWM Advisors regularly review client investments, they may determine that no transactions are necessary over certain, potentially significant, periods of time. FWM continues to review factors that may directly or indirectly affect clients' accounts during periods of limited to no account activity.

Client Referrals and Other Compensation

By current Company practice, FWM does not compensate third parties for referrals. However, FWM may from time to time compensate, under special circumstances, either directly or indirectly, third parties for client referrals. FWM is aware of the special considerations promulgated under Section 206(4)-3 of the Investment Advisers Act of 1940, as amended and state law. As such, all such solicitation arrangements are designed to comply with applicable federal and/or state laws.

Financial Information

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

FORM ADV – PART 2A

Brochure Supplements



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Brochure Supplements for the following Investment Advisor
Representatives of Financial Wealth Management, LLC.

Daniel P. Hyland, CFP® 10

Kyle D. Hyland, CFP® 11

Professional Designation Information

CFP® 12

IMPORTANT DISCLOSURES

This group supplement provides information about the investment adviser representatives ("IARs") of Financial Wealth Management, LLC ("FWM"), and supplements the FWM brochure. Please contact FWM at 608-276-9691 if you did not receive FWM's brochure or if you have any questions about the contents of this supplement. 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 the IARs in this brochure supplement is available on the SEC's website at www.advisorinfo.sec.gov.

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Educational Background and Business Experience

Dan graduated from the University of Wisconsin-Madison with a Bachelor of Business Administration in Finance in 1981. He received the designation of Certified Financial Planner from the College for Financial Planning in 1985.

He was President of Capital Financial Services, Inc. a registered broker-dealer, from 1981 to 1993 and a Supervisory Principal from 1993 to 1998. Dan has been a Registered Representative of Private Client Services, a registered broker-dealer, since 2018. He was a Registered Principal of SII Investments, Inc., also a registered broker-dealer, from 1998 through 2018. He has been President of FWM since he formed the firm in January 2006. He has also been an Investment Adviser Representative for Financial Planning Services, Inc. a state licensed investment adviser, which is no longer registered. He is also licensed in several states to offer and sell insurance products.

He has passed the FINRA Series 6 Investment Company Products/Variable Contracts Representative exam, Series 7 General Securities Representative exam, Series 22 Direct Participation Programs Representative exam, Series 24 General Securities Principal exam, Series 27 Financial and Operations Principal exam, Series 51 Municipal Fund Securities Limited Principal exam, Series 63 Uniform Securities Agent State Law exam and Series 65 NASAA Investment Advisors Law exam.

Disciplinary Information

He does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

He is licensed to sell insurance products for various insurance companies. He spends less than 1% of his time on these activities.

Additional Compensation

He may receive compensation for his involvement in the activities noted above, but he does not receive any additional economic benefit from third parties for providing advisory services.

Supervision

Dan Hyland is the Chief Compliance Officer for FWM; therefore, he is responsible for his own supervision and that of all other investment adviser representatives of FWM. His contact information is available on the cover page of this Schedule 2B.

March 26, 2020

Educational Background and Business Experience

Kyle was born in 1987. He graduated from the University of Wisconsin-Madison School of Business with a Bachelor's degree in Finance in 2010 and received his Master's in Financial Planning from the College for Financial Planning in 2013.

He has been a Registered Representative with Private Client Services since 2018. Kyle was a Registered Principal with SII Investments, Inc. from 2008 through 2018. He joined FWM in 2010 as a Research Associate and became a Financial Advisor in 2015. From 2005 until 2010 he also worked as Bag Staff at Hawks Landing Golf Course.

Kyle received the designation of Certified Financial Planner from the College for Financial Planning in February 2016.

He has passed the FINRA Series 7 General Securities Representative exam, Series 24 General Securities Principal exam, Series 63 Uniform Securities Agent State Law exam and Series 66 Uniform Combined State Law exam.

Disciplinary Information

Kyle does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court; (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

He is licensed to sell insurance products. He spends less than 5% of his time on these activities.

Additional Compensation

Kyle may receive compensation for his involvement in the activities noted above, but he does not receive any additional economic benefit from third parties for providing advisory services.

Supervision

Dan Hyland is the Chief Compliance Officer for FWM; he is responsible for Kyle's direct supervision and that of all other investment adviser representatives of FWM. Dan's contact information is available on the cover page of this Schedule 2B brochure.

Professional Designation Information

Certified Financial Planner (CFP®)

The CFP® designation is granted by the College for Certified Financial Planning after successfully completing the program which requires the candidate have a bachelor's degree from an accredited U.S. college or university, master a list of nearly 100 topics on integrated financial planning, sit for a 10-hour CFP Board Certification Examination, then demonstrate to have expert and extensive experience in the financial planning field plus three years full-time experience in the financial planning field, be approved by the CFP Board, as well as adhere to the CFP Board of Ethics and Professional Responsibility and Financial Planning Practice Standards and complete regular continuing education requirements.

Privacy Policy

FACTS	WHAT DOES FINANCIAL WEALTH MANAGEMENT, LLC ("FWM") 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 FWM chooses to share, and whether you can limit this sharing.		
Reasons we can share your personal information		Does FWM 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	No
For joint marketing with other financial companies		Yes	Yes
For our affiliates' everyday business purposes—information about your transactions and experiences		Yes	Yes
For our affiliates' everyday business purposes—information about your creditworthiness		Yes	Yes
For our affiliates to market to you		Yes	Yes
For non-affiliates to market to you		Yes	Yes
*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 608-276-9691		

Who we are

Who is providing this notice?

Financial Wealth Management, LLC (FWM)

What we do

How does FWM 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 FWM collect my personal information?

We collect your personal information, for example, when you enter into an 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

- 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

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Non-affiliates we share with can include companies such as vendors, and other service providers.

Joint marketing

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Our joint marketing partners include categories of companies such as insurance companies.

Other important information

Financial Wealth Management, LLC (FWM) is a registered investment advisor.

If you want to limit our sharing

Contact us

If you prefer that we not share your non-public, personal information (except in those circumstances described previously that are permitted or required by law), please contact the Privacy Coordinator:

By telephone: 608-276-9691

By mail: Mark your choices below, fill in and send the form to:

Financial Wealth Management, LLC
Privacy Coordinator
440 Science Drive, Suite 302
Madison, Wisconsin 53711

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.

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:

Financial Wealth Management, LLC
Privacy Coordinator
440 Science Dr.,
STE 302
Madison, WI 53711