



**URBAN WEALTH  
MANAGEMENT GROUP, LLC**  
**FORM ADV PART 2B**

**BROCHURE SUPPLEMENT**

**MARCH 30, 2021**

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**MILLU CHANG RAMIREZ**

INVESTMENT ADVISOR REPRESENTATIVE  
INDIVIDUAL CRD NO. 6178879

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This brochure supplement (“Supplement Brochure”) dated March 30, 2021 provides information about Millu C. Ramirez that supplements Urban Wealth Management Group, LLC’s (“UWM” or the “Adviser”) Form ADV Part 2A (“Brochure”). You should have received a copy of the Brochure. If you did not receive UWM’s Brochure or if you have any questions about the contents of this Supplement Brochure, please contact us by telephone at (424) 277-2260 or by email at [rene.nourse@urbanwm.com](mailto:rene.nourse@urbanwm.com).

Additional information about Millu C. Ramirez is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The site is searchable by a unique identifying number known as a CRD number. Millu C. Ramirez’s CRD number is 6178879.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**Millu Chang Ramirez**

**CRD No. 6178879**

**Born: 1963**

### EDUCATIONAL BACKGROUND

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1987 – Cal Poly University Pomona, Bachelor of Science – Business Administration

### BUSINESS EXPERIENCE

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

### PROFESSIONAL DESIGNATIONS, LICENSING & EXAMS

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#### State Securities Law Exam

Series 65 – Uniform Investment Adviser Law Examination

#### General Industry/Products Exam

Series 6 – Investment Company Products/Variable Contracts Representative Examination

#### Insurance Licenses

California Insurance License No. 0I36937

#### Certified Financial Planner (CFP)

To receive the CFP designation from the Certified Financial Planner Board of Standards, Inc., you must successfully complete four components: education, examination, experience, and ethics.

1. *Education*- The two-part education requirement includes both (1) completing coursework on financial planning through a CFP Board Registered Program, and (2) holding a

bachelor's degree or higher (in any discipline) from an accredited college or university. You must complete the coursework before you can take the CFP® exam. You have 5 years from the date you pass the CFP® exam to complete the bachelor's degree requirement.

2. *Examination*- Passing the CFP® exam demonstrates that you have attained the knowledge and competency necessary to provide comprehensive personal financial planning advice. The CFP® exam is a 170-question, multiple-choice test that consists of two 3-hour sessions over one day. The exam includes stand-alone and scenario-based questions, as well as questions associated with case studies.
3. *Experience*- The experience requirement prepares you to provide personal financial planning to the public without supervision. You can fulfill the experience requirement either before or after you take the exam. You need to complete either 6,000 hours of professional experience related to the financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
4. *Ethics*- The ethics requirement is the final step. It indicates you have agreed to adhere to high ethical and professional standards for the practice of financial planning, and to act as a fiduciary when providing financial advice to your client, always putting their best interests first.

### **ITEM 3: DISCIPLINARY INFORMATION**

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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**

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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**

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

#### **ITEM 6: SUPERVISION**

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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:

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