

PART 2A FORM ADV

**AS OF:
NOVEMBER 15, 2021**

**EMERGINGWEALTH INVESTMENT MANAGEMENT, INC.®
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**www.EmergingWealth.com (Under Construction)
CRD# 151471**

The Securities and Exchange Commission (SEC) requires this regulatory disclosure document to be called a “Brochure”.

This document provides information about the qualifications and business practices of EmergingWealth Investment Management, Inc.®. If you have any questions about the contents, please contact us at: (866) 280-4896. The information within has been filed with the United States Securities and Exchange Commission (SEC), and any required state securities authority. *

Additional information about EmergingWealth Investment Management, Inc.® is available on the SEC’s website at www.adviserinfo.sec.gov.

* The SEC does not approve and/or verify any firms’ brochure.

MATERIAL CHANGES:

Annual Update:

The Material Changes section of this document will be updated annually when material changes occur since the previous release of the Firm Brochure.

Material Changes Since The Last Update:

The firm no longer uses Folio Investments, Inc. as a custodian (Item 12).
The firm has added TD Ameritrade as a custodian (Item 12 and Item 14).

Additional Copies:

To receive additional copies, please contact them by telephone at: (866) 280-4896 or by E-mail at: wealth@emergingwealth.com.

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ADVISORY BUSINESS:

EmergingWealth Investment Management, Inc.® (“The Company”) reserves the right to add, delete and/or modify any or all the services listed below as it may deem appropriate, in writing, with a thirty (30) day notice to the affected clients. Furthermore, the fees for the affected services provided to the client may change as well.

Firm Description:

The Company is a Fee-Only U.S. Securities Exchange Commission registered investment advisory firm located in Pittsburgh, Pennsylvania. The Company was founded in July, 2009. The Company began offering Investment Management Services initially. On May 1, 2015, The Company began offering Investment Management Consulting Services. On January 1, 2019, The Company began offering Hourly Financial Planning Services.

Upon retention and depending upon the Client's situation and needs, advice will be provided but is not limited to one or more of the following services:

1. Financial Objective Determination;
2. Financial Problem Identification;
3. Cash Flow Consulting;
4. Income Tax Planning;
5. Insurance Coverages Review;
6. Investment Management/Consulting;
7. Education Planning;
8. Retirement Planning;
9. Estate Planning;
10. Other Potential Services.

Portfolios and the underlying investments are generally reviewed at The Company's discretion depending upon, but not limited to, client circumstances, cash inflows and outflows, if material, and political and economic conditions as well as investment and financial market conditions and movements.

The Company reserves the right to add, delete and/or modify any or all the services listed below as it may deem appropriate, in writing, with a thirty (30) day notice to the affected clients. Furthermore, the fees for the affected services provided to the Client may change as well.

Principal Owners:

As of March 31, 2021, Louis P. Stanasolovich and Celine M. Stanasolovich are each 48.5% shareholders. The remaining 3.0% of ownership is owned by two (2) other employees.

Types of Advisory Services:

Financial Planning Services:

The Company offers, at times, Financial Planning services to individuals and families on an hourly basis at The Company's stated billing rates. Financial Planning services are generally not offered without the retention of the firm for Investment Management or Investment Consulting Services.

An analysis of the Client's current family, financial, long-term objectives and the preparation of recommendations will be made.

Financial Planning includes one or more of the following topics:

1. Analysis Of Overall Financial Well Being
2. Current Cash Flow Analysis
3. Income Tax Planning, Projections And Tax Reduction Strategies
4. Education Projections, Funding And Counseling For Other Educational Issues
5. Retirement Projections, Withdrawals From Retirement Accounts And Counseling For Other Retirement Issues
6. Estate Document Review, Estate And Inheritance Tax Reduction Strategies, Beneficiary Coordination And Asset Retitling
7. Insurance Policy Type Reviews Including Survivor Needs Analysis And Liability Assessments
8. Review Of All Employee Benefits
9. Advise Clients Where Possible As To How To Manage Their Debts
10. General Recommendations With Regard To Investments

Recommendations will be provided in all the above areas mentioned when retained by the Client to do so. Implementation of the recommendations is at the discretion of the Client.

Investment Services:

The Company offers the following Investment Services to individuals and families on a discretionary basis.

The assets to be managed and/or overseen will be designated by the Client. An analysis of the client's current family, financial, long-term objectives and the preparation of recommendations will be made by The Company.

Clients will retain individual ownership of all investments or through entities so designated by the Client.

The Company/Subadvisor will attempt, on a best efforts basis, to minimize income tax events on a yearly or multi-year basis to the best of its ability if appropriate.

Margin transactions, although not used for investment purposes, can be used when requested by clients to access cash from their account.

Discretionary Investment Management Services:

The Company has engaged Legend Financial Advisors, Inc.[®] (hereafter "Legend" or the "Sub-Advisor"), a registered investment advisor related to The Company through common ownership and control, to directly manage all client portfolio assets as Sub-Advisor. All investment professionals of The Company are also associated persons of Legend.

Alternatively, The Company may manage securities portfolios directly as opposed to utilizing any Sub-Advisor.

The Company and/or the Sub-Advisor will manage each client's securities portfolio (each has its own strategy) on an ongoing discretionary basis. After an initial discussion about the client's comfort with risk, their individual financial goals and objectives as well as the client's income tax situation to a degree, The Company will develop an initial investment strategy to address the client's needs. The recommended investment strategy will incorporate a portfolio of investments appropriate for the clients' circumstances. Upon mutual agreement with the client regarding the recommended investment strategy, a portfolio will be implemented. Thereafter, The Company/Sub-Advisor will provide ongoing management of the investment assets at its sole discretion without first consulting the client. However, should the client circumstances and/or wishes change after the initial recommendations are developed, the client will need to notify The Company. The Company will notify the Subadvisor of any changes. The Company will then consult with the client to develop a new investment strategy or modify the existing investment strategy.

Most portfolios can include open-end and closed-end mutual funds and Exchange-Traded products, but some portfolios in certain cases could include individual securities such as bonds, stocks and other types of investments unless the client has otherwise restricted their usage in writing. Investment securities will be selected on the basis of any or all of the following criteria: the investment's performance history; the industry/sector; country and/or region it is located in; statistical measures; valuation of the investment or asset class as are applicable; the mutual fund/investment manager; the mutual fund/investment manager's style and philosophy; and the mutual fund/investment manager's fee structure among other criteria as well as their income tax-efficiency, if applicable.

Investment position weightings within a portfolio managed with discretion by The Company will be based upon the criteria mentioned above in addition to the client's income tax circumstances, if applicable, as well as the type of portfolio they select.

Discretionary Investment Management Consulting Services:

This Investment Service is similar to the Discretionary Investment Management service, but may or may not involve more complex assets and/or accounts to manage.

This service could include accounts and/or investments that are difficult to value such as retirement plan balances of the individual client(s) and/or variable annuities except for once per year, or could possibly be aggregated with accounts and/or with family member accounts. Some of the assets may possibly be held at Custodians that either do not offer electronic downloads and/or do not allow The Company to have discretionary authority over. These difficult to value assets may also result in more staff time than those assets held at one or more of The Company's preferred Custodians.

Also, multiple portfolios for this service can be aggregated under a single fee.

This service may also include the management of assets that are held at The Company's Preferred Custodians where The Company does have discretionary authority.

The Company and/or the Sub-Advisor manages securities portfolios for this Investment Service similar to "Discretionary Investment Management Services" mentioned above. If the assets are held at Custodians not on The Company's Preferred Custodians list, The Company will advise the client as to how to position those assets. Upon direction by The Company trade executions of such securities will need to be traded directly by the client or in conjunction with the client and The Company. It is solely the responsibility of the client to reposition these assets in this type of situation although; The client can request The Company's assistance.

The Company and/or the Sub-Advisor will likely manage securities portfolios only at one of the preferred Custodians on an ongoing basis.

However, should the Client circumstances and/or wishes change after the initial recommendations are developed, the Client will need to notify The Company. The Company will then consult with the Client to develop a new investment strategy or modify the existing investment strategy.

Client Imposed Restrictions:

The goals and objectives for each client generally are discussed in conversations prior to the implementation of their investment portfolio. Clients may impose restrictions on investing in certain securities or types of securities. The client should notify The Company in writing, in advance, of any restrictions regarding their investment portfolios.

Wrap Fee Programs:

The Company does not participate in any wrap fee programs.

Client Assets:

As of December 31, 2020, The Company manages approximately \$24,527,651.80 in discretionary assets for forty-two (42) clients.

As of December 31, 2020, The Company consults upon approximately \$1,559,456.60 (assets under advisement) for seven (7) clients (Please note these 7 clients are included amongst the 42 clients above).

FEES AND COMPENSATION

Compensation Description/Fee Billing:

The Company only receives fees from its clients. This is known as a Fee-Only compensation structure as opposed to a Fee and Commission (also known as Fee-Based) compensation structure, or a Commission-Only compensation structure offered by other types of advisors and brokers. Generally, fees are not negotiable.

However, in extremely rare circumstances, The Company, in their sole discretion, may waive their minimum fee and/or adjust the fee charged based upon certain criteria (e.g., historical relationship, type of assets, amount of assets to be added, anticipated future additional assets, dollar amounts of assets to be managed, anticipated future earning capacity, accounts owned by relatives of the client and/or businesses related to the client, account composition, etc.).

For investment related fees only, The Company may discount the listed advisory fees up to 30.0% subject to minimum applicable fees to legal, insurance, accounting, banking, actuarial and other types of professional financial advisors and/or their firms. This discount is provided in the hope that these firms and their associated individuals may recommend The Company and/or its affiliates to their clients who need investment advisory services. However, no firm or individual who receives the discount is obligated in any way to recommend The Company to any person. There is no direct compensation paid to these firms or individuals for referring prospective clients to The Company.

The Company may also offer up to a 30.0% discount to non-profit organizations.

For any service, a Client may terminate their relationship at any time and receive a prorata refund of any unearned fee. Similarly, any earned, unpaid fees will be due and payable upon termination.

For any service, The Company may terminate their relationship at any time and will refund any unearned fees as determined on a prorata basis, if applicable. Similarly, any earned, unpaid fees will be due and payable upon termination.

For investment related fees only, if a Client's account has tradable securities in it, even though it is not managed, it is considered part of the billable assets. If a Client's account is used strictly as a checking account, it is not part of the billable assets.

If investment accounts have been established at a custodian that The Company and the client have previously agreed upon here-in-after known as one of The Company's preferred Custodians, the fee will be billed directly from such account.

The Client authorizes The Company, under its discretionary authority, to liquidate positions held at one of The Company's Preferred Custodians in the portfolio in order to provide sufficient funds for fee payment.

The Client authorizes The Company to deduct the initial payment as well as all subsequent payments from the Client's designated account(s) held at The Company's Preferred Custodians.

At The Company's discretion, and only in unusual circumstances, the initial payment will be payable by check to "EmergingWealth Investment Management, Inc.®". Subsequent payments then will be made from an investment account(s) at one of The Company's preferred Custodians.

In the event an investment account is not available to bill from, the client will be billed directly.

Also, in special circumstances, The Company may elect to bill the Client directly.

As stated above, The Company reserves the right to add, delete and/or modify any or all the services listed above, in writing, as it may deem appropriate with a thirty (30) day notice to the affected clients. Furthermore, the fees for the affected services provided to the client may change as well.

Each Custodian has its own fee schedule which has no relation to The Company's fee schedule. See the fee schedule for the Custodian at which the investments are being held for further information.

Discretionary Investment Management Fee Schedule (For Clients Who Custody at Shareholders Service Group/Pershing after April 1, 2018):

The fiscal quarterly fee for each portfolio (All portfolios incepted prior to May 31, 2017 will be billed separately on a fiscal quarter basis except for non-adult children's accounts. All portfolios incepted after May 31, 2017, will be billed on a combined basis per family entity including non-adult children's accounts on a fiscal quarter basis.) for Discretionary Investment Management Services will be charged as a percentage of assets under management, according to the following schedule:

- a. .2500% on the first \$500,000.00;
- b. .1875% on the amount in excess of \$500,000.00 but not greater than \$2,000,000.00;

- c. .1250% on the amount in excess of \$2,000,000.00, but not greater than \$5,000,000.00
- d. .0625% on the amount in excess of \$5,000,000.00.

The minimum fiscal quarterly advisory fee for investment management is \$750.00. This minimum fee may prevent The Company from providing services to small portfolios. Only one portfolio can be utilized to achieve this minimum fee. However, in extremely rare circumstances, The Company, in their sole discretion, may waive their minimum fee.

The Company has the discretion to waive the portfolio minimum size (value of \$250,000.00 if it deems it appropriate; i.e. for the client as well as the children of Clients and/or relatives that live in the same household as the client.).

The Company at its discretion may modify the fiscal quarterly fee calculation date due to any number of circumstances which affect either the client and/or The Company.

Discretionary Investment Management Consulting Fee Schedule:

For a single annual fee (The fee is normally recalculated once annually on or prior to the anniversary date, but split into four equal fiscal quarterly payments.), this type of fee schedule roughly follows the one for the Discretionary Investment Management Service, but may or may not involve more complex assets and/or accounts to manage. This service could include accounts and/or investments that are difficult to value except for once per year, such as retirement plan balances of the individual client(s) and/or variable annuities, or could possibly be aggregated with accounts not held at one or more of The Company's Preferred Custodians and/or with family member accounts. Furthermore, The Company may not have discretionary authority over those assets held at Custodians other than The Company's Preferred Custodians in which case, The Company will advise the client as to how these assets are to be positioned.

In addition, these difficult to value assets can also result in more staff time to value than assets held at one or more of The Company's Preferred Custodians thereby possibly resulting in a higher fee.

Also, multiple portfolios can be included under this single fee.

The minimum fiscal quarterly advisory fee for Investment Management Consulting is \$750.00.

Individual portfolios are subject to a minimum securities value for each portfolio of \$250,000.00.

The minimum fees and portfolio sizes may prevent The Company from providing services to clients that cannot achieve these minimums. However, in extremely rare circumstances, The Company, in their sole discretion, may waive their minimum fee.

The Company has the discretion to waive the portfolio minimum size (value of \$250,000.00 if it deems it appropriate; i.e. for the Client as well as the children of Clients and/or relatives that live in the same household as the Client.).

The fee to be paid by the client to The Company is payable as follows: The fee shall be billed quarterly, the first of which is due upon the execution of the contract (in other words, fees are paid one fiscal quarter in advance), each subsequent quarter is due three months, six months, and nine months, respectively, after the anniversary date and on the same date(s) each year thereafter.

The Company, at its discretion, may modify the annual anniversary review date (this is the effective date for billing purposes only) due to any number of circumstances which affect either the client and/or The Company.

If the annual anniversary review date is modified, then the fiscal quarterly fees are due immediately, and subsequently in three months, six months, and nine months as well as on the same date(s) each year thereafter.

On or just prior to each annual anniversary date, The Company will determine the fee (normally paid in quarterly increments) for the next fiscal year and then notifies the client of its decision in writing. The client, at that point in time, can discuss The Company's decision. The Company reserves the right to not send a communication in writing if the fee does not change.

If the Client's asset level increases or decreases by 20.00% or more within the Client's fiscal year billing period, the fee will be automatically reviewed for the next fiscal quarter for adjustment.

Financial Planning Fee Information:

Hourly Financial Planning Fee Schedule:

The Company will charge all the staff members' applicable hourly fees listed below in arrears monthly to the Client.

The billing rate for Hourly Financial Planning Fee Schedule for staff time is listed below:

Wealth Advisor:	\$300.00 per hour
Senior Assistant Wealth Advisor:	\$150.00 per hour
Senior Investment Analyst:	\$150.00 per hour
Assistant Investment Analyst:	\$100.00 per hour
Assistant Wealth Advisor:	\$100.00 per hour
Investment Coordinator:	\$100.00 per hour
Administrative:	\$75.00 per hour
Clerical:	\$25.00 per hour

Invoices will be created monthly and sent to The Client unless other billing arrangements have been mutually agreed upon. In addition to the invoice, The Client will receive a breakout of each employee's activity and time spent completing that activity.

If monthly staff charges incurred total less than \$100.00, billing may be deferred to the following billing month for up to a maximum of three months.

In special circumstances, The Company may require a deposit (fixed rate fee) in advance of any services rendered. The deposit will be offset against the fee for any services rendered. Once the deposit amount is exhausted, The Company will require an additional deposit amount to continue services to the Client.

PAST DUE ACCOUNTS:

The Company currently charges a 1.00% monthly late fee on any advisory fee balances that are thirty (30) calendar days overdue, subject to a minimum late fee of \$50.00 per thirty (30) calendar day period. An additional 1.00% late fee, subject to the minimum described above, will be charged to the client on the remaining outstanding balances each thirty (30) calendar day period thereafter until the balance is paid in full. Please note that the late fee percentage rate and the minimum late fee are subject to change.

OTHER FEES OR EXPENSES:

All fees paid for investment advisory services are separate and distinct from the fees and expenses charged by pooled investment securities including, but not limited to; open and closed-end mutual funds, Exchange-Traded products, limited partnerships, etc. The fees from these entities will include, but are not limited to; a management fee, other fund expenses, a possible distribution fee, and early redemption fees.

In addition to The Company's advisory fees, clients are also responsible for the fees and expenses charged by custodians and broker-dealers. Such fees may include, but are not limited to; Custodial fees, account fees, administration fees, IRA fees, check issuance fees, wire transaction fees, checking account fees, any transaction charges, fees for duplicate and/or paper quarterly or monthly statements as well as electronic and/or paper transaction confirmation statements, and fees for electronic data feeds and reports. Termination fees may also apply to the liquidation and/or transfer of any account including, but not limited to, retirement and non-retirement accounts.

In certain circumstances, electronic delivery may not be available.

The Company will impose its own in-advance, non-refundable, annual processing fee of \$500.00 for non-electronic delivery of documents and/or performance reports if a client does not have the ability to receive documents from The Company or communicate in an electronic form.

The fee will be billed on the annual contract date.

In extremely rare circumstances, The Company may agree to waive this requirement.

The Company may impose a transaction fee on any transaction or service performed for a client's non-managed account (Ex. Trade of security).

The Company may impose a fee for providing maintenance to a non-managed account held at one or more of The Company's Preferred Custodians that it utilizes.

Termination of Agreement:

All agreements will continue in effect until terminated by either party by written notice to the other. Electronic communications will not suffice except facsimile transmission (with a hard copy provided to The Company). All parties of any of The Company's agreements must sign the Termination Schedule (Schedule T) that The Company will provide upon either party's desire to terminate the relationship. Termination of an agreement will not affect the client's obligation to pay advisory fees (prorated through the date of termination).

A client may close his/her/its account at any time and receive a refund of any unearned fee, if applicable. Similarly, any earned, unpaid fee will be due and payable upon termination.

Investment transactions will only be effected up to and including the date of termination. Upon client notification of termination and until the date of termination, The Company and/or the Sub-Advisor will only execute investment transactions based on written instructions provided by the client. Electronic communications will not suffice except by facsimile transmission.

Securities/Investment Products Compensation:

The Company does not accept compensation for securities or other investment products.

Not Affiliated/Agent:

Clients have the option to purchase investment products that The Company recommends through other broker-dealers or agents. However, The Company reserves the right to terminate its contract with the client if the custodian that the client chooses does not offer services competitive with The Company's preferred custodians from either a service or pricing standpoint.

Conflict Of Interest:

The Company receives, at no cost, research products and services from mutual fund and/or Exchange-Traded Product companies. These companies provide research products and services to advisory firms and/or advisors in the hope that they may recommend their products to advisory clients. The Company has no obligation to these mutual fund companies to recommend their products. The Company will only recommend these products when consistent with its fiduciary duty to the client.

Commissions And Other Sales Compensation:

The Company does not sell any commissioned products. The Company is not affiliated with entities and/or individuals that sell financial products, securities and/or services for commissions. In addition, finder's fees are not accepted.

Other Advisory Fees:

Sub-Advisory Fee:

The Company has engaged Legend to directly manage all their clients' portfolios as the Sub-Advisor. The Company will compensate the Sub-Advisor for its role as Sub-Advisor. There are no referral fee arrangements between the two entities.

Staff Time:

The Company charges the following fees for staff time:

Wealth Advisor:	\$300.00 per hour
Senior Assistant Wealth Advisor:	\$150.00 per hour
Senior Investment Analyst (CFA®):	\$150.00 per hour
Assistant Investment Analyst:	\$100.00 per hour
Assistant Wealth Advisor:	\$100.00 per hour
Investment Coordinator:	\$100.00 per hour
Administrative:	\$75.00 per hour
Clerical:	\$25.00 per hour

A client may terminate their relationship at any time. Any earned, unpaid fees will be due and payable upon termination.

In addition, The Company may terminate their relationship at any time. Any earned, unpaid fees will be due and payable upon termination.

PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Fees are not based on a share of the capital gains or capital appreciation of managed and/or consulted upon securities.

The Company does not charge Performance-Based Fees.

The Company does not offer Side-By-Side Management services.

TYPES OF CLIENTS

The Company provides investment management services to individuals, trusts, estates, non-profit organizations, businesses and medical practices.

The Company also provides personal financial planning services to individuals.

Client relationships vary in scope and length of service.

METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Methods of Analysis/Investment Strategy:

The Company has entered into a written Sub-Advisory agreement with Legend Financial Advisors, Inc.[®], (Legend), a registered investment advisor affiliated with The Company through common ownership and control, to provide Investment Management Services to The Company client portfolio(s). As such, and pursuant to the terms of the written Sub-Advisory agreement, Legend will utilize the “Methods Of Analysis” and “Investment Strategies” indicated on Legend’s Firm Brochure Form ADV, Part 2A in managing The Company client portfolio(s).

Risk of Loss:

The Company and/or the Sub-Advisor does not guarantee the future performance of the client’s investment assets or any specific level of performance, the success of any investment decision or strategy that may be used, or the success of The Company’s and/or the Sub-Advisor’s overall management of the client’s investment assets. The client understands that decisions made to use investment assets on behalf of the client are subject to various risks including, but not limited to:

1. **Interest-Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
2. **Financial Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security’s underlying circumstances. For example, political, economic and social conditions may trigger market events.
3. **Inflation or Deflation Risk:** When any type of inflation is present, a United States dollar today will not buy as much as a United States dollar in the future, because purchasing power is eroding at the rate of inflation. Deflation has the opposite effect.
4. **Currency Risk:** Overseas investments are subject to fluctuations in the value of the United States dollar against the currency of the investment’s originating country. This is also referred to as exchange rate risk.
5. **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
6. **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its

income from a steady stream of customers who buy electricity regardless of the economic environment.

7. Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
8. Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because The Company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
9. Political Risk: Government policy may adversely affect securities prices. While domestic policy may have an impact on domestic securities, the risk is more pronounced for international investing. International investing involves additional risks including, but not limited to, currency fluctuations, political or economic conditions affecting the foreign country and differences in accounting standards and foreign regulations.

DISCIPLINARY INFORMATION

Criminal Or Civil Action:

The Company and its employees have not ever been involved in any criminal or civil action events related to past or present investment clients.

Administrative Proceeding Before The SEC Or Any Other Regulatory Agencies:

The Company and its employees have not ever been involved in any administrative proceeding before the SEC or any other regulatory agency events related to past or present investment clients.

Self-Regulatory Organization Violations:

The Company and its employees have not ever been involved in any Self-Regulatory Organization (SRO) violations events.

OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS:

Broker-Dealer Affiliations:

The Company and its employees are not registered nor have an application pending to register as a broker-dealer. The Company and its employees are not registered nor do they have an application to register as a future commissions merchant, commodity pool operator, commodity trade advisor or an associated person of the foregoing entities.

Other Affiliations:

In addition to acting as an investment advisor, The Company also publishes client newsletters or provides editorial content to other newsletter publications which address general issues about investing and financial planning oriented topics. In either case, the editorial content provides no specific recommendations to clients and other readers and; therefore, does not address the investment needs of any client.

It is anticipated that The Company's employees and its principal executive officer will spend less than 10.0% of their time on this activity.

Wealth Advisor Publishing, Inc., which provides educational information to the financial advisory industry and the public as a publisher is 100.0% owned by Louis P. Stanasolovich, a 48.5% owner of The Company and its sister company, Legend Financial Advisors, Inc.[®]. Wealth Advisor Publishing, Inc. shares office space with The Company and Legend Financial Advisors, Inc.[®]. Legend Financial Advisors, Inc.[®]'s employees contribute services to Wealth Advisor Publishing, Inc.'s business efforts for hourly fees.

Related Persons:

The Company does not have any relationship or arrangement that is material to the business or to the clients with any related persons.

Other Investment Advisors:

The Company obtains Sub-Advisory services from its affiliated SEC registered investment advisor, Legend Financial Advisors, Inc.[®], (SEC File No. 801-44704). Both firms, The Company and Legend, have overlapping and/or common ownership. EmergingWealth shares office space. Legend Financial Advisors, Inc.[®]'s employees contribute services to EmergingWealth Investment Management, Inc.[®]'s business efforts for hourly fees.

Legend Financial Advisors, Inc.[®] (SEC registered investment adviser, file number 801-44704) and EmergingWealth Investment Management, Inc.[®] (SEC registered investment adviser, file number 801-70731) have overlapping and/or common ownership with Legend. EmergingWealth shares office space and rents employees based on an hourly billing rate. Wealth Advisor Publishing, Inc. shares office space with Legend and The Company. Legend's employees contribute services to Wealth Advisor Publishing, Inc.'s business efforts for hourly fees.

Wealth Advisor Publishing, Inc. is 100.0% owned by Louis P. Stanasolovich, a 48.5% owner of Legend and The Company.

Wealth Advisor Publishing, Inc. provides educational information to Registered Investment Advisors, Broker/Dealers, and other types of financial professionals about investing and/or financial planning subjects. The staff of The Company performs services relating to the educational offerings of Wealth Advisor Publishing, Inc. The Company is reimbursed for the use of its staff members.

CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics:

The Company has adopted a Code of Ethics which sets forth high ethical standards of business conduct that The Company requires of its employees, including compliance with applicable federal securities laws. The Company's Code of Ethics also includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by The Company's employees. Among other things, the Code of Ethics also requires the prior approval of any acquisition of securities in a limited offering (e.g., private placement) or an initial public offering. The Code of Ethics also includes oversight, enforcement and recordkeeping provisions. A copy of the Code of Ethics is available to The Company's advisory clients or prospective clients upon request.

Participation or Interest in Client Transactions:

The Company does not have any employees. It retains its Sub-Advisor's services.

Personal Trading:

The Company does not have any employees. It retains its Sub-Advisor's services.

BROKERAGE PRACTICES

Selecting Brokerage-Dealers/Custodians:

All investment management, investment consulting, or sub-advisory clients are free to select any Broker-Dealer/Custodian of his or her choice. However, The Company reserves the right to terminate its contract with the Client if the Broker-Dealer/Custodian that the Client chooses does not offer services competitive with The Company's preferred Broker-Dealers/Custodians. The Company is not affiliated with any of the Brokerage Firms. The Brokers do not supervise The Company, its Advisors, or activities.

For investment management and investment consulting clients in need of brokerage or custodial services, and depending on client circumstances and needs, The Company may recommend the use of including, but not limited to; Pershing Advisors Solutions LLC, custodian for Shareholders Service Group,, and TD Ameritrade, all are FINRA member broker-dealers unaffiliated with The Company and/or its Sub-Advisor. The recommendation of these firms is consistent with their fiduciary duty to the Client.

Clients should evaluate these broker-dealers before opening an account. The factors considered by The Company when making this recommendation are the broker's ability to provide professional services, The Company's experience with the broker-dealer, reputation, and quality of execution services and costs of such services, among other factors.

Clients are not under any obligation to effect trades through any recommended broker.

The Company does not receive fees or commissions from any of these arrangements.

The Company reserves the right to decline acceptance of any client account for which the client directs the use of a broker-dealer other than Pershing Advisor Solutions LLC/Shareholders Service Group or TD Ameritrade, if The Company believes that this choice would hinder its fiduciary duty to the client and/or its ability to service the account. In directing the use of Pershing Advisors Solutions/Shareholders Service Group and TD Ameritrade, neither The Company nor the Sub-Advisor, will have the authority to negotiate fees on a trade-by-trade basis or to necessarily obtain volume discounts and best execution may not be achieved. In addition, a disparity in fees may exist between the fees charged to the client and those charged to other clients of The Company and/or the Sub-Advisor. Clients should note, while The Company has a reasonable belief that Pershing Advisor Solutions LLC and TD Ameritrade are able to obtain best execution and competitive prices, neither The Company nor the Sub-Advisor, will independently seek best execution price capability through other broker-dealers.

Research And Other Soft Dollars:

The Company does not receive research or other products or services from a broker-dealer third party in connection with client securities transactions.

Brokerage For Client Referrals:

All investment management or investment consulting clients are free to select any broker-dealer of his or her choice. However, The Company reserves the right to terminate its contract with the client if the custodian that the client chooses does not offer services competitive of The Company's preferred custodians.

The Company does not receive referrals of potential clients from any Broker/Dealer or Custodian and therefore does not have an incentive to recommend a broker-dealer based on client referrals.

Directed Brokerage:

The Company strongly discourages a client to engage in Direct Brokerage. By using Directed Brokerage, The Company may not be able to achieve the most favorable execution and this practice may be more costly.

Order Aggregation:

Clients should note that while The Company has a reasonable belief that any broker-dealer engaged by the Sub-Advisor is able to aggregate the purchase or sale of securities for various client accounts, The Company cannot guarantee this practice.

Trade Error Disclosure:

Pershing Advisor Solutions LLC/TD Ameritrade

The Company will contact the trade desk to advise them of the error. The trade will be reversed and the Client will be made whole. There is a trade correction fee of \$20.00 assessed to The Company. Where a gain results, the market maker will retain the profit. Where a loss results, The Company will be required to make the Client whole.

REVIEW OF ACCOUNTS

Discretionary Investment Management And Discretionary Investment Management Consulting:

Periodic Reviews:

An initial review of the portfolio is made and recommendations are provided to the Client. Thereafter, reviews of the portfolio(s) are conducted at least quarterly. Reviewers are members of the Subadvisory firm's Investment Committee.

Portfolios, other than normal reviews, are reviewed at The Company's discretion depending upon but not limited to; client circumstances, cash inflows and outflows, and political and economic conditions as well as investment and financial market conditions and movements. Portfolio reviews are also triggered by, but not limited to; technical indicators, interest rate fluctuations, tax circumstances, client circumstances and/or upon client request.

Performance Reports:

In addition to the monthly statements and confirmations of transactions a client receives from their custodian, The Company or the Custodian will offer electronic performance reporting.

CLIENT REFERRALS AND OTHER COMPENSATION

Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

The Company participates in the institutional advisor program (the "Program") offered by TD Ameritrade. TD Ameritrade offers to independent investment advisor services which include custody of securities, trade execution, clearance and settlement of transactions. The Company receives some benefits from TD Ameritrade through its participation in the Program.

As part of the Program, The Company may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between The Company's participation in the Program and the investment advice it gives to its clients, although The Company receives economic benefits through its participation in the Program that are typically not available to TD Ameritrade retail investors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving The Company participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to client accounts); the ability to have The Company's fees deducted directly from client accounts; access to an electronic communications network for client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to The Company by third party vendors. TD Ameritrade may also pay for business consulting and professional services received by The Company's related persons. Some of the products and services made available by TD Ameritrade through the Program may benefit The Company but may not benefit its client accounts. These products or services may assist The Company in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help The Company manage and further develop its business enterprise. The benefits received by The Company or its personnel through participation in the Program do not depend on the amount of brokerage transactions directed to TD Ameritrade. As part of its fiduciary duties to clients, The Company endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits by The Company or its related persons in and of itself creates a conflict of interest and may indirectly influence The Company's choice of TD Ameritrade for custody and brokerage services.

Client Referrals To The Company:

The Company does not directly or indirectly compensate any person for client referrals at the present time. However, the client reserves the right to pay referral fees to a solicitor under a solicitor's arrangement.

The Company will also periodically receive referrals of potential clients from other professionals such as CPAs, attorneys, etc. as well as existing clients. The Company does not share any fees in this type of arrangement.

Solicitor Referrals:

The Company may contract with other professionals/individuals to introduce The Company to that individual introducing clients and/or acquaintances to share advisory fees. All such introductions will be made pursuant to Rule 206(4)-3 of the Investment Advisers Act of 1940 and applicable state laws and regulations. The Company will not contract with any client who is a resident of a state in which The Company has not filed as an investment advisor, if such notice filing is required.

If the above-mentioned solicitor (referring individual) desires to receive a portion of The Company's fees as a result of referring their Client and/or acquaintance to The Company, the solicitor (referring individual) must have their client and/or acquaintance sign a Solicitor's Agreement which discloses the amount of the fee to be shared.

The Company will only share its advisory fee with any solicitor (referring individual) and/or company who are licensed as an investment advisor, provided that the payment of such fee is in compliance with Rule 206(4)-3 of the Advisers Act and applicable state laws. No payment will be made without the delivery to The Company of a signed and dated acknowledgment of receipt of the Solicitor's Firm Brochure, and The Company's Firm Brochure (Part 2A of Form ADV).

The solicitor (referring individual) agrees to perform these duties in a manner consistent with The Company's instructions, the Investment Advisors Act of 1940 and rules thereunder and applicable state law.

The Company will make a bonafide effort to ascertain that the solicitor (referring individual) has complied with this agreement.

The advisory fee paid to The Company by such referred clients will be no different than the same as the fee that would have been charged had the referred client contracted with The Company themselves.

Referrals To Other Professionals:

The Company does not accept referral fees or any form of compensation from other professionals when its advisors refer a prospect or client to those other professionals.

Other Compensation:

The Company does not accept any other form of compensation.

CUSTODY:

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record (or electronically) at least quarterly. Upon receipt of statements directly from the custodian, the Client is responsible for careful review of all documents for errors. The Company is not affiliated with any Custodian. The Custodians do not supervise The Company, its Advisors, or Activities.

INVESTMENT DISCRETION:

Discretionary Authority for Trading:

The client delegates all discretionary authority for trading and all its powers regarding the investment assets to The Company and/or its Sub-Advisor. The client appoints The Company and/or its Sub-Advisor as their "attorney and agent in fact" with full authority to

buy, sell, or otherwise effect investment transactions on such investment assets on their behalf.

VOTING CLIENT SECURITIES:

The Company ***will not vote*** proxies for investments held in the client's accounts. The client will receive proxies and other solicitations directly from the custodian or transfer agent. The client may contact The Company with questions about a solicitation.

Regarding voting proxies for a qualified retirement plan, an exception can occur.

FINANCIAL INFORMATION:

Prepayment Of Fees:

The Company may require prepayment of fees for its Discretionary Investment Management Consulting Services nor does it require prepayment of fees of more than \$1,200.00 and six (6) months or more in advance. The Company is not required to provide an audited balance sheet to clients.

Bankruptcy:

The Company has not ever been the subject of a bankruptcy petition.

SUPPLEMENT TO PART 2A FORM ADV (PART 2B OF FORM ADV):

The Securities and Exchange Commission (SEC) requires this regulatory disclosure document to be called a "Brochure".

Education and Business Standards:

The Company requires that persons in an advisory function within the firm possess, at a minimum, the following qualifications: College level of education or corresponding years of service and experience in the financial industry in conjunction with standards for advice established and maintained by The Company as well as continual training to maintain the quality of recommendations, advice, and services provided to clients. In addition, persons in an advisory capacity within the firm must receive either the Certified Financial Planner (CFP®) designation or the Chartered Financial Analyst (CFA®) designation within eight years of starting to provide advice on The Company's behalf. Once a professional designation is obtained, each individual must meet all requirements to maintain their professional designation including, but not limited to, each year's minimum education requirements as set forth by any governing body.

Professional Certifications:

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

Certified Financial Planner (CFP®):

Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. CFP® certification requirements include:

1. Bachelor's degree from an accredited college or university.
2. Completion of the financial planning education requirements established by the CFP® Board (www.cfp.net).
3. Successful completion of the CFP® Certification Exam.
4. Three-year qualifying full-time work experience.
5. Successfully pass the Candidate Fitness Standards and background check.

Chartered Financial Analyst (CFA®):

Chartered Financial Analysts are licensed by the CFA® Institute to use the CFA® mark. CFA® certification requirements include:

1. Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
2. Successful completion of all three exam levels of the CFA® Program.
3. Have 48 months of acceptable professional work experience in the investment decision-making process.
4. Fulfill society requirements, which vary by society. Unless upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by sponsors.
5. Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA® Institute.

Certified Public Accountant (CPA®):

Certified Public Accountant is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA®. The designation "CPA® Inactive" or an equivalent phrase is permitted in many states. These individuals have previously met the requirements but in the interim, have not met their continuing professional education requirements. CPA® certification requirements include:

1. Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
2. Successful completion of the Uniform Certified Public Accountant Examination.

Professional Plan Consultant (PPC™):

The Professional Plan Consultant (PPC™) designation signifies a commitment to education and service excellence in the qualified retirement plan industry. The 401(k) Service Training Program™ sets service standards in the retirement plan industry and imparts professionals not only with the knowledge, but the tools needed to meet and exceed those standards. PPC™ certification requirements include:

1. A successful candidate must have three years of financial industry sales, service, and/or support experience.
2. Successful completion of the 401(k) Service Training Program™ includes sitting for a 50-question, multiple choice examination and obtain a passing score of 80.0%.
3. A PPC™ candidate must attend either the instructor-led, multiple-day training session accredited by Robert Morris University or complete the online training program to gain a comprehensive understanding of the issues faced by plan sponsors, how to identify shortfalls in an employer-sponsored plan, and how to successfully address plan management issues.
4. On an ongoing basis, over a 12-month cycle, each PPC™ designee must complete six (6) continuing education hours in a format allowed by Financial Support Solutions.

Accredited Wealth Management AdvisorSM (AWMA[®]):

This designation will provide the candidate with advanced as well as practical knowledge about critical aspects of the financial advisory industry including: asset management, investment allocation and selection; investment performance and strategies; in addition to taxation of investment products. The course also includes training in investment for retirement, strategies for small business owners, and the management of deferred compensation plans. Furthermore, instruction will cover insurance, estate planning, asset protection and income tax reduction issues. AWMA[®] certification requirements include:

1. A candidate must obtain a passing score of 70.0% or higher
2. A candidate must comply with the Code of Ethics, by agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

NAPFA Registered Financial Advisor[®]:

This designation is the top level of membership in the National Association of Personal Financial Advisors (NAPFA), a professional financial planning membership organization. NAPFA Registered Financial Advisor[®] requirements include:

1. Three years of financial planning experience, submit a sample financial plan and pass a peer review process
2. Possess a Bachelor's degree from an accredited institution
3. Must also possess either the Certified Financial Planning™ designation awarded by the Certified Financial Planning Board of Standards, Inc., or the American Institute of Certified Public Accountants' Personal Financial Specialist (CPA[®]/PFS) credential
4. Must also adhere to NAPFA's Fiduciary Oath, Standards of Membership and Affiliation, and Bylaws
5. Must obtain Continuing Education Requirements of sixty (60) hours every two (2) years

6. Provide investment and/or financial advice on a strictly Fee-Only basis as defined by NAPFA, and continue to meet NAPFA's standards for strong character and adherence to the laws and regulation governing the profession.

Firm Advisory Staff:

Louis P. Stanasolovich, CFP®

Date of birth: February 5, 1957

Educational Background:

Bachelor of Science degree in Accounting from The Pennsylvania State University, 1979.

CFP® designation obtained in 1984.

Business Experience:

President and Founder, CEO, CCO, CIO, Legend Financial Advisors, Inc.® from January 1994 to Present.

President and Founder, CEO, CCO, CIO, EmergingWealth Investment Management, Inc.® from October 2009 to Present.

Disciplinary History: None

Other Business Activities:

100.0% Owner of Wealth Advisor Publishing, Inc.

Editor and Chief Operations Manager, President and CEO of Wealth Advisor Publishing, Inc.

Editor of *The Global Investment Pulse* Newsletter published by Legend Financial Advisors, Inc.® and EmergingWealth Investment Management, Inc.®

Additional Compensation From Other Business Activities: None

Supervision:

Louis P. Stanasolovich's compliance related activities, including personal securities trading (for himself and his family) are supervised by James J. Holtzman, CFP®. Mr. Holtzman reviews Mr. Stanasolovich's investment advisory work through frequent office interactions as well as remote interactions.

James J. Holtzman, CFP®'s contact information:

(866) 280-4896

legend@legend-financial.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceedings: None

Bankruptcy Petition: None

James J. Holtzman, CFP®, CPA® (Inactive)

Date of birth: January 25, 1974

Educational Background:

Bachelor of Science in Administration and Management, La Roche College, 1996.

Bachelor of Science in Accounting, La Roche College, 1996.

Registered Section 529 Plan Consultant through the www.savingforcollege.com.

Business Experience:

Wealth Advisor, Legend Financial Advisors, Inc.®, from December 2003 to Present.

Wealth Advisor, EmergingWealth Investment Management, Inc.®, from October 2009 to Present.

Shareholder of Legend Financial Advisors, Inc.® and EmergingWealth Investment Management, Inc.®

Disciplinary History: None

Other Business Activities: None

Additional Compensation: None

Supervision:

James J. Holtzman's compliance related activities, including personal securities trading (for himself and his family) are supervised by the Chief Compliance Officer. Mr. Holtzman's work is reviewed through frequent office interactions as well as remote interactions.

Chief Compliance Officer contact information:

(866) 280-4896

legend@legend-financial.com

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceedings: None

Bankruptcy Petition: None

