



Financial Designs Wealth Management, LLC

Part 2 of Form ADV

8000 NW 7th Street Suite 201

Miami, FL 33126

786-388-0030

operations@fdwealth.net

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This Form ADV Part 2A ("Brochure") provides information about the qualifications and business practices of Financial Designs Wealth Management, LLC ("FD Wealth"). If you have any questions about the contents of this Brochure, please contact us at 786-388-0030, or via email at operations@fdwealth.net. 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 FD Wealth is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

This item provides a summary of specific material changes that have been made to this Brochure since the last filing on April 2021.

FD Wealth is a newly formed investment adviser. The company obtained SEC registration on May 24, 2021. This filing is being made to update FD Wealth's assets under management as of August 31, 2021 and to apply for registration as a State of Florida registered Investment Adviser due to the Firm not having achieved \$100,000 million in regulatory assets under management within 120 days of the effective date of its SEC registration. Upon the State of Florida's approval of FD Wealth's investment adviser application, FD Wealth will withdraw from SEC registration.

In addition to stylistic and editing changes:

Item 4 is being updated to reflect that as of August 31, 2021 FD Wealth has assets under management of \$119,498,271, of which \$70,055,330 are regulatory assets under management and \$49,442,941 are being classified as assets under advisement.

Item 19 is being updated to report information required for state registered advisers.

There are no other material changes. We will provide you with a new Brochure whenever there are material changes or new information. You may obtain a copy of our most recent Brochure, at any time, without charge, by contacting us at operations@fdwealth.net. In addition, the most recent version of our Brochure, is publicly available on the SEC's website www.adviserinfo.sec.gov.

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Form ADV Part 2B Brochure Supplement(s) are provided separately to clients.

Item 4: Advisory Business

Financial Designs Wealth Management LLC ["FD Wealth"), the Advisor or "the Firm") was organized on April 15, 2021 as a Florida LLC. FD Wealth is owned by Jennifer Valdes. FD Wealth offers wealth management services and financial planning to individuals, high net worth individuals, trusts, corporations and retirement plan sponsors. At the start of the relationship, FD Wealth's advisors will meet with clients to determine their financial needs and goals and design a personalized investment strategy that includes the selection of third-party money managers, and/or Separately Managed Accounts (SMAs). FD Wealth offers discretionary or non-discretionary portfolio management. Client assets will be invested in a wide range of products including: U.S. and international stocks, bonds, Exchange Traded Funds ("ETFs"), mutual funds and were appropriate, alternative investments.

Clients will sign an Investment Management Agreement that sets forth the terms and conditions of the engagement and other important disclosures. The Investment Management Agreement will be effective upon acceptance by the client, FD Wealth and the custodian. We will only provide investment management supervision to client assets listed in the Investment Management Agreement.

Selection of Other Investment Advisers /Independent Third Party Manager

FD Wealth will use one or more independent third-party managers as sub advisers. Clients will enter into a separate written agreement with the independent third party manager and will receive the independent third party manager's Brochure, Form CRS (Client Relationship Summary) and other pertinent disclosure documents

On an ongoing basis, FD Wealth will monitor the performance of accounts managed by third party-managers. FD Wealth seeks to ensure that the third-party manager's strategies and target allocations remain aligned with our clients' investment objectives.

Pension Consulting Services

FD Wealth offers pension consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options consistent with the parameters set forth in the plan documents, education services to plan participants, investment performance monitoring, and/or ongoing consulting. Pension consulting services will generally be non-discretionary and advisory in nature. The ultimate decision to act on behalf of the plan shall remain with the plan sponsor or other named fiduciary.

We may also assist with participant enrollment meetings and provide investment-related educational sessions to plan participants on such topics as: asset allocation, diversification, risk tolerance and investment time horizons. Our educational sessions may also include other investment-related educational topics applicable to the particular plan. FD Wealth may also provide additional types of pension consulting services to plans on an individually negotiated basis. All We will provide the plan fiduciaries with a written document that lists all agreed to services and fees.

Individual Retirement Account (“IRA”) Rollovers

We offer recommendations and advice concerning employer retirement plan or other qualified retirement accounts. Our recommendations may generally include that the client consider withdrawing the assets from his/her employer's retirement plan or other qualified retirement account and roll the assets over to an IRA or other qualified investment vehicle. If a client elects to roll the assets to an IRA that is subject to our management, we will charge an asset-based fee as described above under Item 5 below. This poses a conflict of interest because we have an incentive to recommend a rollover for the purpose of generating compensation rather than solely based on the client's needs. As a fiduciary, we are required to always act in the client's best interests. Clients are under no obligation, contractually or otherwise, to rollover their retirement assets, or to have their assets rolled into an IRA managed by us.

It is important for clients to understand that many employer retirement plan sponsors permit former employees to keep their retirement assets in their company plan, even after the employee terminates their employment with the firm, or retires. In determining whether to rollover employment retirement plan assets to an IRA or other investments vehicle, clients should consider the costs and benefits of each option. Employees will typically have the following options:

- Leave the funds in the employer's (or former employer's) plan.
- Move the funds to the new employer's retirement plan.
- Withdraw the funds from the plan, which results in a taxable distribution and a taxable event.
- Rollover the funds into an IRA rollover account.

Before making any changes to their plan, we encourage clients to carefully consider any tax implications with their accountant or tax advisor. Below are some general 401K Plan features and differences versus an IRA that clients should take into account:

- Employer retirement plans generally have a more limited investment menu than the investment options available in an IRA, or may also have unique investment options not available to the public, such as the opportunity to invest in the employer's securities if the employer is a publicly traded company.
- The employer retirement plan may offer financial advice, guidance, and/or model management or portfolio options at no additional cost, or at a fee which may be higher or lower than our advisory fee.
- In some cases, the employer retirement plan may allow participants to hire us as manager and keep the assets titled in the plan name.
- Clients should understand the various investments available in an IRA and the costs.
- Clients interested in investing only in mutual funds should understand the cost structure of the share classes available in the employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
- It may be possible to take out a loan on 401k Plan assets. This option is not available for IRAs.
- It may be possible to delay taking 401k Plan or retirement account minimum distributions beyond age 70½.
- Depending on state law, a 401k Plan may offer more liability protection than a rollover IRA. Although IRA assets are generally protected from creditors in bankruptcies, there can be some exceptions to the general rules

- Although IRA assets can be accessed at any time; IRA distributions are subject to ordinary income tax and may also be subject to a 10% early distribution tax penalty unless they qualify for an exception. There are certain exceptions available based on age, disability, or if the assets are used to pay for higher education expenses or to purchase a home

It is important that clients understand the differences and options available as well as the cost and tax implications to be able to decide whether an IRA rollover is appropriate.

Regulatory Assets Under Management

As of August 31, 2021 FD Wealth has assets under management of \$119,498,271, of which \$70,055,330 are discretionary regulatory assets under management and \$49,442,941 consisting of variable insurance products reported as assets under advisement. For reporting purposes, variable annuity contracts are shown based on contract values and variable universal life contracts are shown based on surrender values.

Item 5: Fees and Compensation

The annual advisory fee is generally based upon a percentage of the market value of assets placed under our management will not exceed 1.25%.

Our current in fee schedule for discretionary and non-discretionary portfolios is:

Up to \$10,000,000	1.25%
\$10,000,0001 to \$25,000,000	1.00%
\$25,000,000 and up	0.75%

Fees are charged quarterly in advance and are calculated on an account's asset value as of the last business day of the quarter for services provided during the prior quarter. Clients should also be aware that other clients may have received negotiated discounts and the same or similar investment services may be available from other investment advisors for a lower or higher fee. The fees paid to FD Wealth may be negotiated, or reduced for employee and family member accounts.

The Investment Management Agreement provides us with written authorization to deduct advisory fees from the client's custodian account. The fees will be reflected in the client's custodian account statements. We request that clients carefully review their custodian statements and inform us of any discrepancies.

FD Wealth may also charge clients on an hourly basis for customized analysis or projects, or in certain cases, we may charge a flat fee based upon various factors, including but not limited to, the services requested by the client, the size of the portfolio, the type of holdings in the portfolio and any pre-existing relationship with the client. Since these are customized services and separate from the other services we provide to clients, the fees will vary by client and by project. The specific fee will be fully disclosed in writing prior to the start of any services.

FD Wealth fees are exclusive of brokerage commissions, transaction fees, and other employee costs or expenses which shall be incurred directly by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by fund managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic funds fees, and other fees and taxes on brokerage account and securities transactions.

An asset-based fee may cost more than a transaction-based fee, but clients may prefer an asset-based fee if they want continuing advice or for someone to make investment decisions on their behalf. Although FD Wealth believes the charges and fees offered are competitive with other investment advisors and/or investment sources, we make no guarantee that the aggregate cost of a particular program will be lower than that which may be available elsewhere.

When appropriate, FD Wealth may recommend the use of margin and/or option transactions. Because these investment strategies involve a certain degree of additional risk, they are only recommended when consistent with the client objectives and risk tolerance. The use of margin also results in interest charges in addition to all other fees and expenses associated with the management of the account. Although account statements for margined accounts may reflect a negative amount, our advisory fee is based on the account's absolute market value. This poses a conflict of interest because FD Wealth benefits by receiving a higher fee based on the account's absolute market value.

In addition to FD Wealth's advisory fee, each mutual fund or ETF in which a client's assets may be invested also charges its own management fees and other expenses the specific fees and expenses are described in the respective fund's prospectus. Depending on the fund, a client may be able to invest directly in the shares issued by a mutual fund with or without incurring any sales or advisory fees.

Mutual fund companies generally offer multiple share classes of the same fund. Share classes are described in the mutual fund's prospectus. Each share class charges different fees and expenses. Depending on the share class selected, fees and internal expenses charges may be higher or lower. Certain funds do not charge a transaction fee but have higher internal expenses. Selecting funds that charge higher fees and expenses may adversely impact an account's long-term performance. FD Wealth's policy is to recommend that clients invest in the lowest cost share class available based on the client's individual situation. FD Wealth generally recommends advisor or institutional share classes that typically have the lowest expense ratios and are more beneficial than other share classes. Advisor or institutional share classes are generally available to investors in qualified fee-based advisor programs, or accounts that meet certain minimum investment requirements. When deemed appropriate, we may recommend that a client that transfers in mutual fund holdings liquidate their existing holdings, which could result in tax consequences, or the client having to pay contingent deferred sales charges, or other redemption fees. Client are encouraged to review the fees charged by the funds and our advisory fees to fully understand the total amount of fees to be paid. Please refer to the mutual fund's prospectus for additional information regarding a particular fund's fees and expenses.

Termination

The advisory relationship with FD Wealth can be terminated at any time, by either party, for any reason upon 30 days written notice, as set forth in our Investment Management Agreement. Fees for accounts initiated or terminated during a calendar quarter will be charged on a prorated basis.

Item 6: Performance-Based Fees and Side-by-Side Management

FD Wealth does not charge performance-based fees or participate in side-by-side management.

Item 7: Types of Clients

FD Wealth offers advisory services to individuals, high net worth individuals, trusts, estates, corporations, limited liability companies and retirement plan sponsors.

We typically require a minimum account size of \$250,000, additionally the third-party manager(s) we recommend may have minimum account requirements. FD Wealth's advisors will discuss the specific requirements with clients. At our sole discretion, we may waive or lower the required account minimum

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

FD Wealth designs investment advice based on the clients' investment objectives and goals. In formulating investment advice and our outlook on the market, we rely on various sources of information, including but not limited to: third-party research materials, company press releases, annual reports, prospectuses, SEC filings and credit ratings.

Methods of Analysis

We will, as deemed appropriate, use the following methods of analysis:

- Fundamental Analysis - The review of a company's financial statements, industry, market trends and other factors to develop an assessment of the company's potential for future earnings growth.
- Technical Analysis - The statistical analysis of price and volume patterns to predict a security's future price movements or trends.

There can be no assurances that fundamental or technical analysis will be accurate, or achieve the intended goals.

Investment Strategies Used

We will generally use the following strategies in managing client accounts:

- Asset Allocation – The process of dividing an investment portfolio among different asset classes, such as stocks, bonds and cash, or cash equivalents in an effort to reduce or manage risk.
- Diversification – The process of dividing investments within asset categories in an effort to reduce or manage risk.

- Rebalancing - The process of periodically rebalancing an investment portfolio back to the previously set asset allocation targets in an effort to maintain the predetermined investment allocation mix.

Although FD Wealth will seek to implement strategies to minimize potential losses, there can be no assurance that these strategies will be successful, particularly in the short term and clients may lose all or a substantial portion of their assets.

Risk of Loss

Investing involves risk of loss that clients should be prepared to be bear. Below is a general discussion of different types of risks facing investors:

- Market Risk - The stock market as a whole, or the value of an individual company's security, will fluctuate in value and cause the value of a client's investments to increase or decrease. Market risk exists in all types of investments.
- Fixed Income Market Risk - The market price of debt securities will typically decrease or increase as interest rates rise or fall, which will cause the value of a client's investments to increase or decrease. When investing in fixed income securities, there is the risk that the issuer will default on the bond and be unable to make payments. Securities that are rated by the credit rating agencies as below investment grade, also known as "high yield bonds" or "junk bonds" involve a greater risk of default and loss of principal. Fixed income investors that receive regular interest payments face the risk that inflation will erode their spending power.
- Credit/Counterparty Risk – The risk that the issuer or guarantor of a fixed income security, or the counterparty of a structured product or derivative contract will default on its obligation to pay interest and/or principal, resulting in a loss to the investor.
- Liquidity Risk – The risk that if a particular security or instrument becomes illiquid, an investor may not be able to sell the position for an acceptable price, or may not be able to sell it at all, resulting in a loss to the investor.
- Leverage - Leverage creates an opportunity for greater total returns, but also carries a greater risk of loss from adverse price changes and margin calls.
- Foreign Securities/Emerging Markets Risk - Foreign securities may involve additional risks due to political, economic, regulatory, and operational uncertainties and/or currency fluctuations. Clients should be aware that all of these risks may be heightened in emerging markets.

Risk of Specific Types of Investments

Different financial instruments have different levels of exposure to risk and may therefore be inappropriate for a particular client's circumstances or risk tolerance. Additional product and risk disclosures are included in the prospectus, offering documents or term sheets for the particular investment, or provided when investments are made.

Mutual Funds and ETFs - The risk of owning a mutual fund or ETF generally reflects the risks of owning the underlying securities the mutual fund holds. Mutual fund and ETF investors should

carefully review the respective mutual fund or ETF's prospectus which contain a description of the investment objectives, risks, fees, and expenses.

Alternative Investments - Investments in private funds such as hedge funds, or private equity involve long holding periods, have little liquidity and carry a significant degree of risk. These types of investments should only be assumed by sophisticated investors capable of bearing the risk of loss of all of their investment. Before investing, prospective investors should carefully review the offering documents which contains a description of the risks, fees, and expenses,

FD Wealth seeks to mitigate the above risks by monitoring: markets, economic conditions, industries and changes to the general outlook on corporate earnings, regulatory developments, monetary policies by central banks, changes to interest or currency rates or adverse investor sentiment. However, there can be no assurances that a particular strategy will be successful or be able to avoid a loss. Investment performance of any kind is not guaranteed and past performance is not an indication of future results.

Item 9: Disciplinary Information

We are required to disclose legal or disciplinary events involving the firm or its employees that are material to the client's evaluation of FD Wealth business or the integrity of its management. FD Wealth and its employees have not been the subject of any disciplinary proceedings and at this time, FD Wealth has no information to report that is applicable to this item.

Item 10: Other Financial Industry Activities and Affiliations

FD Wealth does not have an application pending to register with the SEC as a broker-dealer. FD Wealth does not have any control affiliates or related persons that are broker-dealers, investment advisers or investment companies. Additionally, FD Wealth is not registered, and does not have an application pending to register as a Futures Commission Merchant (FCM), Commodity Pool Operator (CPO), a Commodity Trading Advisor, (CTA).

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

FD Wealth has adopted a Code of Ethics in compliance with Rule 204A-1 under the Investment Advisers Act of 1940 ("Advisers Act") that describes FD Wealth's fiduciary duty to its clients and the high standard of conduct expected of its employees. The Code of Ethics includes provisions relating to:

- a prohibition on engaging in any fraudulent, deceptive, or manipulative practice, including insider trading;
- procedures for maintaining the confidentiality of client information;
- reporting of certain gifts and business entertainment;
- personal trading policies that require putting client's interests first;
- preclearance of employee's participation in certain investments such as initial public offerings, or private offerings; and

- reporting of personal securities holdings and transactions;

FD Wealth may purchase, sell, or recommend to clients, securities in which the Firm, its officers, directors and employees maintain a position, or have a financial or other interest. FD Wealth has a fiduciary duty to act in the best interests of its clients and when an apparent or potential conflict exists, the interests of clients must be placed above the interests of the Firm, its officers, directors and employees.

All employees must acknowledge and agree to abide by the terms of FD Wealth's Code of Ethics and report any violations of the Code of Ethics to the Chief Compliance Officer. Failure to abide by the Code of Ethics will subject an employee to sanctions which may include termination of employment. Clients may request a copy of our Code of Ethics by contacting us at operations@fdwealth.net.

Item 12: Brokerage Practices

FD Wealth does not have discretionary authority to select the client's custodian. Clients will select the custodian to safeguard client assets and authorize us to execute trades through the custodian's brokers, or other broker's selected by us.

Best Execution

FD Wealth has an obligation to seek "best execution" for client transactions. The SEC defines best execution as the "best qualitative execution" not necessarily the lowest possible execution cost. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the executing broker's services, including the institution's financial strength, reputation, soundness, execution capability, commission rates, and responsiveness. FD Wealth will generally not negotiate commissions on behalf of its clients on a trade-by-trade basis, the executing broker or custodian will generally determine those costs. Although executing brokers are subject to best execution obligations and will generally seek competitive commission rates, they are not obligated to choose the broker offering the lowest available commission rate if, in their reasonable judgment, a higher commission may be justified by the services provided by the broker, or by other factors such as those described above. As part of its fiduciary duty, FD Wealth will periodically evaluate the quality of brokerage services received and the quality and cost of services available from alternative brokers or venues.

Soft Dollars and Referral Arrangements

We do not receive client referrals from external brokers, or financial intermediaries in exchange for directing client brokerage to financial intermediaries or brokers. Although FD Wealth has not entered into third party soft-dollar arrangements with any external brokers, the Firm's receipt of research from the client's custodians, brokers, or financial intermediaries may be deemed to be soft dollars. To the extent FD Wealth receives research, it will be used to benefit all clients.

Trade Aggregation

When practicable and appropriate, we may aggregate multiple client orders into one trade. In an aggregated trade, all participants will receive an average price. If a partial execution is obtained, FD Wealth will generally allocate shares on a pro rata basis, or in a manner that is

equitable to the clients involved.

Allocation of Investment Opportunities

From time to time, two or more accounts may seek to invest in the same securities or pursue a similar strategy. In such cases, FD Wealth will ensure that one account or group of accounts is not favored or preferred over another account or group of accounts. As a fiduciary FD Wealth must at all times act in the best interest of all its clients.

Directed Brokerage

If a client asks us to direct transaction(s) to a specific broker or brokers for execution, we may be unable to achieve the most favorable execution. This can result in additional costs for the client.

Principal and Cross Trades

FD Wealth does not engage in principal trades, or effect cross transactions for client accounts.

Trade Errors

FD Wealth's trade error policy is to restore the client's account to the original position through a trade correction, trade cancellation, or adjustment so that clients are not adversely impacted by trade errors.

Item 13: Review of Accounts

FD Wealth monitors client accounts on an ongoing basis for consistency of portfolio investments with objectives and risk tolerance, performance, allocations and compliance with any reasonable investment restrictions. FD Wealth confirms the client's investment objectives and selected investment profile at least annually. Clients are reminded to promptly notify us if there are material changes to their financial situation or investment objectives, as this will affect the management of their account.

Item 14: Client Referrals and Other Compensation

At this time, FD Wealth has not entered into any solicitation arrangements, to refer business to us, although we may do so at any time in accordance with the provisions in Advisers Act Rule 206(4)3.

Item 15: Custody

FD Wealth's limited ability to instruct the client's custodian to deduct advisory fees from its client's accounts may result in FD Wealth being deemed to exercise "custody" over client assets. We do not to accept physical custody of client's funds or securities, or engage in activities that would cause the firm to be subject to the provisions in Advisers Act Rule 206(4)-2 (the Custody Rule). Client's cash and securities are maintained at Qualified Custodian(s), as defined in the Custody Rule. The client's custodian(s) are required to send account statements directly to clients at least quarterly. The custodian(s) also offer clients online access to their accounts. The custodian account statements will show all account activity and transactions during the period, including beginning and

ending balances, current values and holdings and the amounts deducted from the client's account for payment of our advisory fees. FD Wealth encourages clients to carefully review the custodian account statements and promptly notify us of any discrepancies or errors.

Item 16: Investment Discretion

For discretionary accounts, the Investment Management Agreement provides FD Wealth with limited authority to determine, without obtaining the client's specific client consent, the securities to be bought or sold, the amount of the securities to be bought or sold and the broker to be used to execute transactions. Clients may limit our discretionary authority by imposing reasonable investment restrictions limiting the types of securities that can be purchased for their account. FD Wealth will exercise this discretionary authority in a manner consistent with each client's stated investment objectives.

For non-discretionary accounts, we provide investment advice, formulate strategies and evaluate account performance, but are required to obtain the client's approval prior to placing any transactions. Consequently, if we are unable to reach the client to obtain the client's consent to execute a particular recommendation or strategy, the investment opportunity may no longer be available at the desired price.

Item 17: Voting Client Securities

FD Wealth does not have authority to and does not vote proxies on behalf of advisory clients. Clients are responsible for voting proxies for all securities held in their portfolios the client's custodian will mail all correspondence related to proxies, class action lawsuits, legal proceedings, bankruptcies and proceedings involving issuer whose securities are held in the client's account directly to each client. Any required action are the responsibility of the client. FD Wealth may provide general information and answer general client questions regarding the voting of proxies to the extent that the Firm has relevant knowledge or information. Please contact us at operations@fdwealth.net to obtain a copy of our Proxy Voting Policy.

Item 18: Financial Information

We are required to provide clients with certain financial information or disclosures about the advisor's financial condition. As of the date of this Brochure, FD Wealth has no financial commitments or liabilities that could impair our ability to manage client accounts and meet our contractual commitments to clients. FD Wealth and its management have not been the subject of any bankruptcy or other proceeding that might impact their financial condition.

Item 19: Requirements for State Registered Advisors

Jennifer Valdes, is the principal executive officer and management person of FD Wealth. Information regarding Ms. Valdes' formal education and business background is provided in her respective Brochure Supplement (Part 2B of Form ADV).

FD Wealth is not involved in any business other than giving investment advice and providing the financial planning and other services described in this Brochure. Neither FD Wealth, nor its management personnel have a relationship or arrangement with any issuer of securities. FD Wealth shares office space and employees with Financial Designs Inc., an independent insurance agency and certain financial advisors are licensed insurance agents and

registered representatives of an unaffiliated broker-dealer. Also, see industry affiliations in Item 10 above and the Part 2B Brochure Supplements for our financial advisors.

We are required to disclose all material facts regarding certain legal or disciplinary events pertaining to arbitration awards or other civil, regulatory or administrative proceedings in which our firm or management personnel were found liable or against whom an award was granted. FD Wealth has no information to report regarding these items. The company and its management personnel have not been the subject of any legal or disciplinary proceedings, or regulatory actions.