



Ergawealth Advisors, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: November 13, 2023

This Form ADV Part 2A ("Disclosure Brochure") provides information about the qualifications and business practices of Ergawealth Advisors, Inc ("Ergawealth Advisors" or the "Advisor"). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (630) 320-2078.

Ergawealth Advisors is a registered investment advisor located with the U.S. Securities and Exchange Commission ("SEC"). The information in this Disclosure Brochure has not been approved or verified by the SEC or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about Ergawealth Advisors to assist you in determining whether to retain the Advisor.

Additional information about Ergawealth Advisors and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 290030.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about the Advisory Persons of Ergawealth Advisors. For convenience, the Advisor has combined these documents into a single disclose document.

Ergawealth Advisors believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. Ergawealth Advisors encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following material changes have been made to this Disclosure Brochure since the last filing and distribution to Clients.

- The Advisor recommends that Clients establish their accounts at Charles Schwab & Co., Inc. Please see items 12 and 14 for additional information.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in the Advisor's business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 290030. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (630) 320-2078.

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Item 4 – Advisory Services

A. Firm Information

Ergawealth Advisors, Inc. ("Ergawealth Advisors" or the "Advisor") is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The Advisor is organized as a corporation under the laws of the State of Illinois. Ergawealth Advisors was founded as a corporation in the state of Illinois on March 30, 2006 and is owned and operated by Ian L. Laterreur AIF®, CFP® (President, Wealth Advisor and Chief Compliance Officer). Since 2006 this Advisor has used this entity as a doing business as name while being registered with other registered investment advisor. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by Ergawealth Advisors.

B. Advisory Services Offered

Ergawealth Advisors offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, retirement plans and charitable organizations (each referred to as a "Client")

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. Ergawealth Advisors' fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding our Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Investment Management Services

Ergawealth Advisors provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. Ergawealth Advisors works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Ergawealth Advisors services to Clients are determined based on their unique goals and objectives.

The Advisors investment management approach is comprised of what we believe to be the four cornerstones of investment management; Organize, Plan, Protect, Invest. The Advisor believes everything starts with a plan. Ergawealth Advisors first works with Clients to create a game plan to start on the path of being financially "organized" by aggregating all their assets and liabilities. Then the Advisor starts the planning process, reviewing the Client goals and the resources they have to reach those goals. The Advisor then evaluates the risk they are willing to take for each goal; as well as evaluate the maximum risk the Client is willing to take from a volatility standpoint and maximum loss threshold. Ergawealth Advisors uses risk-based questionnaires to give a good indication of what those thresholds are for the Client. Based on the Client goals and the risk profile, Ergawealth Advisors then assigns the best-fit strategy for each goal constructing a portfolio, consisting of diversified mutual funds, exchange-traded funds ("ETFs") and alternative investments to achieve the Client's investment goals. The Advisor may also utilize individual stocks, bonds or options contracts to meet the needs of its Clients. The Advisor may retain certain legacy investments based on portfolio fit and/or tax considerations.

Ergawealth Advisors' investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. Ergawealth Advisors will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

Ergawealth Advisors evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. Ergawealth Advisors may recommend, on occasion, redistributing investment allocations to diversify the portfolio. Ergawealth Advisors may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. Ergawealth Advisors may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of

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securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

At no time will Ergawealth Advisors accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the advisory agreement, please see Item 12 – Brokerage Practices.

Retirement Accounts – When deemed to be in the Client's best interest, the Advisor will provide investment advice to Clients regarding a distribution from an ERISA sponsored plan or to roll over the assets to an Individual Retirement Accounts ("IRAs"), or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). In such instances, the Advisor will serve as an investment fiduciary as that term is defined under The Employee Retirement Income Security Act of 1974 ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. Such a recommendation creates a conflict of interest if the Advisor will earn a new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

Financial Planning and Consulting Services

Ergawealth Advisors will typically provide a variety of financial planning and consulting services to Clients, either as a component of investment management services or pursuant to a written financial planning and consulting agreement. The Advisor offers a la carte services for following types of financial planning and consulting services; retirement planning, education planning, employee benefits, insurance, tax minimization, debt management, cash flow planning and budgeting. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives and financial situation.

Generally, such financial planning and consulting services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to, investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs.

Ergawealth Advisors may also refer Clients to an accountant, attorney or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

Retirement Plan Advisory Services

Ergawealth Advisors provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist

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the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Investment Oversight (ERISA 3(21))
- Ongoing Investment Recommendation and Assistance

These services are provided by Ergawealth Advisors serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of Ergawealth Advisors' fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging Ergawealth Advisors to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – Ergawealth Advisors, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – Ergawealth Advisors will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk of each Client.
- Portfolio Construction – Ergawealth Advisors will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – Ergawealth Advisors will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

Ergawealth Advisors does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by Ergawealth Advisors.

E. Assets Under Management

As of December 31, 2022, Ergawealth Advisors manages approximately \$200,587,175 in Client assets, \$193,827,943 of which are managed on a discretionary basis and \$6,759,232 on a non-discretionary basis. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more written agreements with the Advisor.

A. Fees for Advisory Services

Investment Management Services

Investment advisory fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the investment advisory agreement. Investment advisory fees are based on the average daily closing value of assets under management during the prior calendar quarter.

Investment advisory fees range up to 1.50% of the total assets under management. The Client's fees will take into consideration the aggregate assets under management with the Advisor. Certain Clients may be offered services for a fixed annual fee ranging up to \$10,000. The Advisor may also assess the Client with an annual administrative and Client portal fee of up to \$100 per account per year, due in advance of services rendered. This fee may be waived at the sole discretion of the Advisor. Fees are negotiable and based on the number of accounts, complexity of the services to be provided and the overall relationship with the Advisor.

The investment advisory fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. All securities held in accounts managed by Ergawealth Advisors will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuations.

Clients may make additions to and withdrawals from their account[s] at any time, subject to Ergawealth Advisors' right to terminate an account. Additions may be in cash or securities provided that Ergawealth Advisors reserves the right to liquidate any transferred securities or decline to accept particular securities into a Client's account[s]. Clients may withdraw account assets on notice to Ergawealth Advisors, subject to the usual and customary securities settlement procedures. However, Ergawealth Advisors designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a Client's investment objectives. Ergawealth Advisors may consult with its Clients about the options and ramifications of transferring securities. However, Clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees and other related costs and expenses, as described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Financial Planning and Consulting Services

Ergawealth Advisors offers project-based financial planning and consulting services on an hourly basis. Hourly fees range up to \$500. An estimate for total hours and total costs will be provided to the Client prior to engaging for these services. Ergawealth also offers ongoing financial planning for a fixed annual fee. Ongoing financial planning fees range up to \$10,000 per year. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are assessed an annual asset-based fee ranging up to 1.00%, paid quarterly, at the end of each calendar quarter. Retirement plan advisory fees are based on the average daily balance value of assets under management during the calendar quarter. Fees may be negotiable depending on the size and complexity of the Plan.

B. Fee Billing

Investment Management Services

Investment advisory fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective quarter. The amount due is calculated by applying the quarterly rate (annual rate divided by the number of days in the year, multiplied by the number of days in the quarter) based upon the market value of the average daily balance during the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the investment advisory fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by Ergawealth Advisors to be paid directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Financial Planning and Consulting Services

Hourly financial planning and consulting fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning and consulting agreement. The balance shall be invoiced upon completion

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of the agreed upon deliverable[s]. Ongoing financial planning fees are invoiced monthly or quarterly in advance, depending on the terms of the agreement and are due upon receipt.

Retirement Plan Advisory Services

Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than Ergawealth Advisors, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, if applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in Client accounts, but typically charges for mutual funds and other types of investments. The fees charged by Ergawealth Advisors are separate and distinct from these custody and execution fees.

In addition, all fees paid to Ergawealth Advisors for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of Ergawealth Advisors, but would not receive the services provided by Ergawealth Advisors which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by Ergawealth Advisors to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Investment Management Services

Ergawealth Advisors is compensated for its services in advance of the quarter in which investment management services are rendered. Either party may terminate the investment advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the investment advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. If the Client terminates the investment advisory agreement in the first year of service, the Client will incur a \$250 cancellation fee. The cancellation fee may be waived at the sole discretion of the Advisor. The Advisor will refund any unearned, prepaid investment advisory fees from the effective date of termination to the end of the quarter. The Client's investment advisory agreement with the Advisor is non-transferable without the Client's prior consent.

Financial Planning and Consulting Services

Ergawealth Advisors requires an advance deposit as described above. Either party may terminate the financial planning and consulting agreement by providing advance written notice to the other party. The Client may also terminate the financial planning and consulting agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. Upon termination of a project-based engagement, the Client shall be billed for actual hours logged on the planning project times the agreed upon hourly rate. For ongoing planning engagements, fees are calculated up to and including the effective date of termination. If the Client terminates the financial planning and consulting agreement in the first year of service, the Client will incur a \$250 cancellation fee. The cancellation fee may be waived at the sole discretion of the Advisor. The Advisor will refund any unearned, prepaid planning and consulting fees promptly after termination. The Client's financial planning and consulting agreement with the Advisor is non-transferable without the Client's prior consent.

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Retirement Plan Advisory Services

Ergawealth Advisors is compensated for its services at the end of the quarter, after retirement plan advisory services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the retirement plan advisory agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client.

After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. If the Client terminates the retirement plan advisory agreement in the first year of service, the Client will incur a \$250 cancellation fee. The cancellation fee may be waived at the sole discretion of the Advisor. The Client shall be responsible for retirement plan advisory fees up to and including the effective date of termination. The Client's retirement plan advisory agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

Ergawealth Advisors does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the investment advisory fees noted above.

Advisory Persons are also registered representatives of Cetera Advisors LLC ("Cetera"). Cetera is a registered broker-dealer (CRD No. 10299), member FINRA, SIPC. In one's separate capacity as a registered representative of Cetera, an Advisory Person will implement securities transactions under Cetera and not through Ergawealth Advisors. In such instances, an Advisory Person will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by an Advisory Person in their capacity as a registered representative is separate and in addition to advisory fees. This practice presents a conflict of interest because Advisory Persons who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on the Client. Clients are not obligated to implement any recommendation provided by the Advisor or an Advisory Person. Neither the Advisor nor an Advisory Person will earn ongoing investment advisory fees in connection with any products or services implemented in an Advisory Persons separate capacity as a registered representative. Please see Item 10 – Other Financial Industry Activities and Affiliations.

Certain Advisory Persons are also licensed as independent insurance professionals. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to Clients. Insurance commissions earned by these persons are separate and in addition to advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the Advisor who are insurance agents have an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on Client needs. However, Clients are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with the Advisor. Please see Item 10 – Other Financial Industry Activities and Affiliations.

Item 6 – Performance-Based Fees and Side-By-Side Management

Ergawealth Advisors does not charge performance-based fees for its investment advisory services. The fees charged by Ergawealth Advisors are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

Ergawealth Advisors does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

Ergawealth Advisors offers investment advisory services to individuals, high net worth individuals, trusts, estates, businesses, retirement plans and charitable organizations. Ergawealth Advisors generally does not impose a

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minimum account size for establishing a relationship.

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

A. Methods of Analysis

Ergawealth Advisors employs fundamental, technical and cyclical analysis in developing investment strategies for its Clients. Research and analysis from Ergawealth Advisors are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that Ergawealth Advisors will be able to accurately predict such a reoccurrence.

Cyclical analysis is similar to technical analysis in that it involves the analysis of market conditions at a macro (entire market/economy) or micro (company specific) level, rather than the overall fundamental analysis of the health of the particular company that Ergawealth Advisors is recommending. The risks with cyclical analysis are similar to those of technical analysis.

As noted above, Ergawealth Advisors generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. Ergawealth Advisors will typically hold all or a portion of a security for more than a year, but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, Ergawealth Advisors may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. Ergawealth Advisors will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided

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information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment approach:

Market Risks

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs has a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Bond Risks

Bonds are subject to specific risks, including the following: (1) interest rate risks, i.e. the risk that bond prices will fall if interest rates rise, and vice versa, the risk depends on two things, the bond's time to maturity, and the coupon rate of the bond. (2) reinvestment risk, i.e. the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e. the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e. the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e. the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e. the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Options Contracts

Investments in options contracts have the risk of losing value in a relatively short period of time. Option contracts are leveraged instruments that allow the holder of a single contract to control many shares of an underlying stock. This leverage can compound gains or losses.

Alternative Investments

The performance of alternative investments can be volatile and may have limited liquidity. An investor could lose all or a portion of their investment. Such investments often have concentrated positions and investments that may carry higher risks. Client should only have a portion of their assets in these investments.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Ergawealth Advisors, Inc.

1200 Harger Road, Suite 711, Oak Brook, IL 60523

Phone: (630) 320-2078

<http://www.ergawealth.com>

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving Ergawealth Advisors or Mr. Laterreur.

Ergawealth Advisors values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 290030.

Item 10 – Other Financial Industry Activities and Affiliations

Broker-Dealer Affiliation

As noted in Item 5, Advisory Persons are also registered representatives of Cetera. In one's separate capacity as a registered representative of Cetera, an Advisory Person will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by the Advisor or its Advisory Persons. Neither the Advisor nor Advisory Persons will earn ongoing investment advisory fees in connection with any services implemented in an Advisory Person's separate capacity as a registered representative.

Insurance Agency Affiliations

As noted in Item 5, certain Advisory Persons are also licensed insurance professionals. Implementations of insurance recommendations are separate and apart from one's role with Ergawealth Advisors. As an insurance professional, an Advisory Person will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Advisory Persons are not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by an Advisory Person or the Advisor.

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

A. Code of Ethics

Ergawealth Advisors has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with Ergawealth Advisors ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties each Client. Ergawealth Advisors and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of Ergawealth Advisors' Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (630) 320-2078.

B. Personal Trading with Material Interest

Ergawealth Advisors allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Ergawealth Advisors does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund, or advise an investment company. Ergawealth Advisors does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

Ergawealth Advisors allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls); gifts and entertainment; outside business activities and personal securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if

personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by Ergawealth Advisors requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While Ergawealth Advisors allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will Ergawealth Advisors, or any Supervised Person of Ergawealth Advisors, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

Ergawealth Advisors does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize Ergawealth Advisors to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, Ergawealth Advisors does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where Ergawealth Advisors does not exercise discretion over the selection of the Custodian, it may recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a custodian not recommended by Ergawealth Advisors. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. Ergawealth Advisors may recommend the Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, and its reputation and/or the location of the Custodian's offices.

The Advisor will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". The Advisor maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits. Please see Item 14 – Client Referrals and Other Compensation below.

Following are additional details regarding the brokerage practices of the Advisor:

1. Soft Dollars – Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **Ergawealth Advisors does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

2. Brokerage Referrals – Ergawealth Advisors does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage – All Clients are serviced on a "directed brokerage basis", where Ergawealth Advisors will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). Ergawealth Advisors will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. Ergawealth Advisors will execute its transactions through an unaffiliated broker-dealer selected by the Client. Ergawealth Advisors may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Client accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by Ian L. Laterreur, Chief Compliance Officer of Ergawealth Advisors. Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify Ergawealth Advisors if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by Ergawealth Advisors

Ergawealth Advisors may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, Ergawealth Advisors may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

Ergawealth Advisors has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like Ergawealth Advisors. As a registered investment advisor participating on the Schwab Advisor Services platform, Ergawealth Advisors receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits can influence the Advisor's recommendation of Schwab over a custodian that does not furnish similar software, systems support, or services.

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Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back-office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services and financial support to Ergawealth Advisors that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Additionally, Schwab has agreed to pay for certain services rendered by third parties for which the Advisor would otherwise have to pay. This amount is covered once the value of Client assets in accounts at Schwab reaches a certain size. Clients do not pay more for assets maintained at Schwab as a result of these arrangements. However, the Advisor does benefit from the arrangement because the cost of these services would otherwise be borne directly by the Advisor. Access to these services and financial support creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. Ergawealth Advisors believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients. Clients should consider these conflicts of interest when selecting a custodian.

B. Compensation for Client Referrals

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody

Ergawealth Advisors does not accept or maintain custody of any Client accounts, except for the authorized deduction of the Advisor's fees. All Clients must place their assets with a qualified Custodian. Clients are required to engage the Custodian to retain their funds and securities and direct Ergawealth Advisors to utilize that Custodian for the Client's security transactions. Clients should review statements provided by the Custodian and compare to any reports provided by Ergawealth Advisors to ensure accuracy, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

If the Client gives the Advisor authority to move money from one account to another account, the Advisor may have custody of those assets. In order to avoid additional regulatory requirements, the Custodian and the Advisor have adopted safeguards to ensure that the money movements are completed in accordance with the Client's instructions.

Item 16 – Investment Discretion

Ergawealth Advisors typically has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by Ergawealth Advisors. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by Ergawealth Advisors will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

Ergawealth Advisors does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Ergawealth Advisors, nor its management, have any adverse financial situations that would reasonably impair the ability of Ergawealth Advisors to meet all obligations to its Clients. Neither Ergawealth Advisors, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. Ergawealth Advisors is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of \$1,200 or more for services to be performed six months or more in advance.



Form ADV Part 2B – Brochure Supplement

for

Ian L. Laterreur
President, Wealth Advisor and Chief Compliance Officer

Effective: November xx, 2023

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Ian L. Laterreur (CRD# 3247231) in addition to the information contained in the Ergawealth Advisors, Inc. ("Ergawealth Advisors" or the "Advisor", CRD# 290030) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Ergawealth Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (630) 320-2078.

Additional information about Mr. Laterreur is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3247231.

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Item 2 – Educational Background and Business Experience

Ian L. Laterreur AIF®, CFP®, born in 1975, is dedicated to advising Clients of Ergawealth Advisors as the President, Wealth Advisor and Chief Compliance Officer. Mr. Laterreur earned his Bachelor of Commerce in Finance and Accounting from McGill University in 1998. Additional information regarding Mr. Laterreur's employment history is included below.

Employment History:

President, Wealth Advisor and Chief Compliance Officer, Ergawealth Advisors, Inc.	08/2017 to Present
Registered Representative, Cetera Advisors LLC	07/2003 to Present
Registered Representative, American Family Insurance	04/2003 to 07/2003
Consultant, Conquest Financial	12/2001 to 04/2003
Registered Representative, Prudential Securities	07/1999 to 11/2001
Consultant, IBM Global Services	06/1998 to 07/1999
Consultant, Deloitte	06/1997 to 06/1998

Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

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- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Laterreur. Mr. Laterreur has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Laterreur.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Laterreur.***

However, the Advisor does encourage you to independently view the background of Mr. Laterreur on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 3247231.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Laterreur is also a registered representative of Cetera Advisors LLC ("Cetera"). Cetera is a registered broker-dealer (CRD# 10299), member FINRA, SIPC. In Mr. Laterreur's separate capacity as a registered representative, Mr. Laterreur will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Laterreur. Neither the Advisor nor Mr. Laterreur will earn any investment advisory fees in connection with any products or services implemented in Mr. Laterreur's separate capacity as a registered representative.

Insurance Agency Affiliations

Mr. Laterreur is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Laterreur's role with Ergawealth Advisors. As an insurance professional, Mr. Laterreur will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Laterreur is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This creates a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Laterreur or the Advisor.

Item 5 – Additional Compensation

Mr. Laterreur has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Laterreur serves as the President, Wealth Advisor and Chief Compliance Officer of Ergawealth Advisors. Mr. Laterreur can be reached at (630) 320-2078.

Ergawealth Advisors has implemented a Code of Ethics, an internal compliance document, that guides each Supervised Person in meeting their fiduciary obligations to Clients of Ergawealth Advisors. Further, Ergawealth Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Ergawealth Advisors and its Supervised Persons. As a registered entity, Ergawealth Advisors is subject to examinations by regulators, which may be announced or unannounced. Ergawealth Advisors is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

Cregg D. Miyat, AIF®, CFP®
Wealth Advisor

Effective: November xx, 2023

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Cregg D. Miyat (CRD# 2847838) in addition to the information contained in the Ergawealth Advisors, Inc. ("Ergawealth Advisors" or the "Advisor", CRD# 290030) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Ergawealth Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (630) 320-2078.

Additional information about Mr. Miyat is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2847838.

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Item 2 – Educational Background and Business Experience

Cregg D. Miyat AIF®, CFP®, born in 1955, is dedicated to advising Clients of Ergawealth Advisors as a Wealth Advisor. Mr. Miyat earned a Master of Science from University of Tennessee in 1981. Mr. Miyat also earned a Bachelor of Science from Purdue University in 1977. Additional information regarding Mr. Miyat's employment history is included below.

Employment History:

Wealth Advisor, Ergawealth Advisors, Inc.	11/2017 to Present
Registered Representative, Cetera Advisors LLC	01/2013 to Present
Registered Representative, Multi-Financial Securities Corporation	04/2008 to 12/2012

Accredited Investment Fiduciary ("AIF®")

The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently passed a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP® Board").

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- **Education** – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP® Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- **Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- **Ethics** – Agree to be bound by CFP® Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

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Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- *Continuing Education* – Complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and
- *Ethics* – Renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP® Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Miyat. Mr. Miyat has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Miyat. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Miyat.*** However, the Advisor does encourage you to independently view the background of Mr. Miyat on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2847838.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Miyat is also a registered representative of Cetera Advisors LLC ("Cetera"). Cetera is a registered broker-dealer (CRD# 10299), member FINRA, SIPC. In Mr. Miyat's separate capacity as a registered representative, Mr. Miyat will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Miyat. Neither the Advisor nor Mr. Miyat will earn any investment advisory fees in connection with any products or services implemented in Mr. Miyat's separate capacity as a registered representative.

Insurance Agency Affiliations

Mr. Miyat is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Miyat's role with Ergawealth Advisors. As an insurance professional, Mr. Miyat will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Miyat is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This creates a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Miyat or the Advisor.

Item 5 – Additional Compensation

Mr. Miyat has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Miyat serves as a Wealth Advisor of Ergawealth Advisors and is supervised by Ian Laterreur, the Chief Compliance Officer. Mr. Laterreur can be reached at (630) 320-2078.

Ergawealth Advisors has implemented a Code of Ethics, an internal compliance document, that guides each Supervised Person in meeting their fiduciary obligations to Clients of Ergawealth Advisors. Further, Ergawealth Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Ergawealth Advisors and its Supervised Persons. As a registered entity, Ergawealth Advisors is subject to examinations by regulators, which may be announced or unannounced. Ergawealth Advisors is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

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Form ADV Part 2B – Brochure Supplement

for

**Alan J. Furmankiewicz, CPA
Wealth Advisor**

Effective: November xx, 2023

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Alan J. Furmankiewicz, CPA, (CRD# 5744282) in addition to the information contained in the Ergawealth Advisors, Inc. ("Ergawealth Advisors" or the "Advisor", CRD# 290030) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Ergawealth Advisors Disclosure Brochure or this Brochure Supplement, please contact us at (630) 320-2078.

Additional information about Mr. Furmankiewicz is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5744282.

Ergawealth Advisors, Inc.

1200 Harger Road, Suite 711, Oak Brook, IL 60523

Phone: (630) 320-2078

<http://www.ergawealth.com>

Item 2 – Educational Background and Business Experience

Alan J. Furmankiewicz, CPA, born in 1961, is dedicated to advising Clients of Ergawealth Advisors as a Wealth Advisor. Mr. Furmankiewicz earned a Bachelors of Science in Accounting from Valparaiso University in 1983. Additional information regarding Mr. Furmankiewicz's employment history is included below.

Employment History:

Wealth Advisor, Ergawealth Advisors, Inc.	11/2017 to Present
Registered Representative, Cetera Advisors LLC	10/2016 to Present
President, Furmankiewicz & Associates, PC	03/1993 to Present
Advisor, Signator Investors, Inc.	05/2016 to 10/2016
Advisor, Transamerica Financial Advisors, Inc.	01/2011 to 05/2016
Advisor, Lincoln Financial Securities Corporation	06/2010 to 12/2010

Certified Public Accountant ("CPA")

CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Furmankiewicz. Mr.

Furmankiewicz has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Furmankiewicz. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Furmankiewicz.*** However, the Advisor does encourage you to independently view the background of Mr. Furmankiewicz on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5744282.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Furmankiewicz is also a registered representative of Cetera Advisors LLC ("Cetera"). Cetera is a registered broker-dealer (CRD# 10299), member FINRA, SIPC. In Mr. Furmankiewicz's separate capacity as a registered representative, Mr. Furmankiewicz will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Furmankiewicz. Neither the Advisor nor Mr. Furmankiewicz will earn any investment advisory fees in connection with any products or services implemented in Mr. Furmankiewicz's separate capacity as a registered representative.

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Insurance Agency Affiliations

Mr. Furmankiewicz is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Furmankiewicz's role with Ergawealth Advisors. As an insurance professional, Mr. Furmankiewicz will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Furmankiewicz is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This creates a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Furmankiewicz or the Advisor.

Item 5 – Additional Compensation

Mr. Furmankiewicz has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Furmankiewicz serves as a Wealth Advisor of Ergawealth Advisors and is supervised by Ian Laterreur, the Chief Compliance Officer. Mr. Laterreur can be reached at (630) 320-2078.

Ergawealth Advisors has implemented a Code of Ethics, an internal compliance document, that guides each Supervised Person in meeting their fiduciary obligations to Clients of Ergawealth Advisors. Further, Ergawealth Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Ergawealth Advisors and its Supervised Persons. As a registered entity, Ergawealth Advisors is subject to examinations by regulators, which may be announced or unannounced. Ergawealth Advisors is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

**Jeffrey L. Ryan
Wealth Advisor**

Effective: November xx, 2023

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jeffrey L. Ryan (CRD# 2855025) in addition to the information contained in the Ergawealth Advisors, Inc. ("Ergawealth Advisors" or the "Advisor", CRD# 290030) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Ergawealth Advisors Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (630) 320-2078.

Additional information about Mr. Ryan is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2855025.

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Item 2 – Educational Background and Business Experience

Jeffrey L. Ryan, born in 1968, is dedicated to advising Clients of Ergawealth Advisors as a Wealth Advisor. Mr. Ryan earned a Bachelors of Science from Purdue University Calumet in 1994. Additional information regarding Mr. Ryan's employment history is included below.

Employment History:

Wealth Advisor, Ergawealth Advisors, Inc.	11/2017 to Present
Registered Representative, Cetera Advisors LLC	06/2014 to Present
Investment Executive, Fifth Third Securities	02/2000 to 06/2014

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Ryan. Mr. Ryan has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Ryan. Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Ryan.*** However, the Advisor does encourage you to independently view the background of Mr. Ryan on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2855025.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Ryan is also a registered representative of Cetera Advisors LLC ("Cetera"). Cetera is a registered broker-dealer (CRD# 10299), member FINRA, SIPC. In Mr. Ryan's separate capacity as a registered representative, Mr. Ryan will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Ryan. Neither the Advisor nor Mr. Ryan will earn any investment advisory fees in connection with any products or services implemented in Mr. Ryan's separate capacity as a registered representative.

Insurance Agency Affiliations

Mr. Ryan is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Ryan's role with Ergawealth Advisors. As an insurance professional, Mr. Ryan will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Ryan is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This creates a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Ryan or the Advisor.

Item 5 – Additional Compensation

Mr. Ryan has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Ryan serves as a Wealth Advisor of Ergawealth Advisors and is supervised by Ian Laterreur, the Chief Compliance Officer. Mr. Laterreur can be reached at (630) 320-2078.

Ergawealth Advisors has implemented a Code of Ethics, an internal compliance document, that guides each Supervised Person in meeting their fiduciary obligations to Clients of Ergawealth Advisors. Further, Ergawealth Advisors is subject to regulatory oversight by various agencies. These agencies require registration by

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Ergawealth Advisors and its Supervised Persons. As a registered entity, Ergawealth Advisors is subject to examinations by regulators, which may be announced or unannounced. Ergawealth Advisors is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.



Form ADV Part 2B – Brochure Supplement

for

**Phillip L. Faso
Wealth Advisor Associate, Paraplanner**

Effective: November xx, 2023

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Phillip L. Faso (CRD# 7169813) in addition to the information contained in the Ergawealth Advisors, Inc. ("Ergawealth Advisors" or the "Advisor", CRD# 290030) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Ergawealth Advisors Disclosure Brochure or this Brochure Supplement, please contact us at (630) 320-2078.

Additional information about Mr. Faso is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7169813.

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Item 2 – Educational Background and Business Experience

Phillip L. Faso, born in 1997, is dedicated to advising Clients of Ergawealth Advisors as a Wealth Advisor Associate, Paraplanner. Mr. Faso earned a Bachelors of Science from Butler University in 2020. Additional information regarding Mr. Faso's employment history is included below.

Employment History:

Wealth Advisor Associate, Paraplanner, Ergawealth Advisors, Inc.	05/2022 to Present
Registered Representative, Cetera Advisors, LLC	05/2022 to Present
Registered Financial Associate, Wintrust Investments LLC	06/2020 to 05/2022
Financial Representative, Northwestern Mutual Life Insurance Company	09/2019 to 12/2019
Sales Associate, ProvenIT	06/2019 to 08/2019

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Faso. Mr. Faso has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Faso.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Faso.***

However, we do encourage you to independently view the background of Mr. Faso on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7169813.

Item 4 – Other Business Activities

Broker-Dealer Affiliation

Mr. Faso is also a registered representative of Cetera Advisors, LLC ("Cetera"). Cetera is a registered broker-dealer (CRD# 10299), member FINRA, SIPC. In Mr. Faso's separate capacity as a registered representative, Mr. Faso will receive commissions for the implementation of recommendations for commissionable transactions. Clients are not obligated to implement any recommendation provided by Mr. Faso. Neither the Advisor nor Mr. Faso will earn ongoing investment advisory fees in connection with any products or services implemented in Mr. Faso's separate capacity as a registered representative. Mr. Faso spends approximately 10% of his time per month in his role as a registered representative of Cetera.

Item 5 – Additional Compensation

Mr. Faso has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Faso serves as a Wealth Advisor Associate, Paraplanner of Ergawealth Advisors and is supervised by Ian Laterreur, the Chief Compliance Officer. Mr. Laterreur can be reached at (630) 320-2078.

Ergawealth Advisors has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Ergawealth Advisors. Further, Ergawealth Advisors is subject to regulatory oversight by various agencies. These agencies require registration by Ergawealth Advisors and its Supervised Persons. As a registered entity, Ergawealth Advisors is subject to examinations by regulators, which may be announced or unannounced. Ergawealth Advisors is required to

periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: November xx, 2023

Our Commitment to You

Ergawealth Advisors, Inc. ("Ergawealth Advisors" or the "Advisor") is committed to safeguarding the use of personal information of our Clients (also referred to as "you" and "your") that we obtain as your Investment Advisor, as described here in our Privacy Policy ("Policy").

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. Ergawealth Advisors (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

Ergawealth Advisors does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?

Registered Investment Advisors ("RIAs") must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver's license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client's personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

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How do we share your information?

An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting. Ergawealth Advisors shares Client information with Cetera Advisors LLC ("Cetera"). This sharing is due to the oversight Cetera has over certain Supervised Persons of the Advisor. You may also contact us at any time for a copy of the Cetera Privacy Policy.	Yes	No
Marketing Purposes Ergawealth Advisors does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where Ergawealth Advisors or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients Ergawealth Advisors does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy

We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (630) 320-2078.