



## **Consolidated Part 2B Firm Disclosure Brochure Supplement**

**September 2020**

### **Corporate Headquarters**

1111 Chapala Street, 3<sup>rd</sup> Floor

Santa Barbara, CA 93101

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missionwealth.com

This brochure provides information about the qualification and business practices of Mission Wealth Management, LP (MWM). If you have any questions about the contents of this brochure, please contact Brad Stark at (805) 882-2360. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about MWM is available on the Internet at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Mission Wealth Management, LP, is a Registered Investment Advisor, registered with the United States Securities and Exchange Commission (SEC) under the Investment Advisers Act of 1940. This designation does not imply a certain level of skill or training.



## PART 2B ITEM 2 – EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE

### Partner Group (Alphabetical Order by Last Name)



**Matthew William Adams, President, Managing Partner**

**Year of Birth:** 1975

**Formal Education:**

University of Southern California (2003), Masters in Business Administration, Finance  
University of California, Santa Barbara (1997), Bachelor of Arts, Business Economics

**Business Background:**

Mission Wealth Management, LP (2003 – present)  
National Planning Corporation, Registered Representative (2005 – 2013)  
Roxbury Capital Management, Trader (2000 – 2003)  
Dimensional Fund Advisors, Operations Coordinator (1999 – 2000)



**Steve S. Caltagirone, Partner, Client Advisor**

**Year of Birth:** 1973

**Formal Education:**

Vanderbilt University (2002), Masters in Business Administration, Finance  
St. Mary's College (1995), Bachelor of Science, Finance

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2013)

**Business Background:**

Mission Wealth Management, LP (2013 – present)  
Elmwood Wealth Management, Inc., Portfolio Mgr. & Wealth Advisor (2012 – 2013)  
Osborne Partners Capital Management, LLC, Portfolio Counselor (2010 – 2012)  
Bingham Osborn & Scarborough LLC, Portfolio Manager (2008 – 2009)  
Steve spends time working out of the San Francisco, CA office.



**Patricia Fahnoe, Partner, Client Advisor**

**Year of Birth:** 1971

**Formal Education:**

Anderson School at UC Los Angeles (2005), Masters in Business Administration, Finance  
College of Financial Planning, Denver, CO (2001), Masters of Science, Financial Planning  
Northwestern University, Evanston, IL (1993), Bachelor of Arts, Economics

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (1996)

**Business Background:**

Mission Wealth Management, LP (2011 – present)  
Mercer Advisors, Strategic Advisor (1997 – 2011)



**Geoffrey Sutherland Gaggs, Partner, Client Advisor**

**Year of Birth:** 1971

**Formal Education:**

College of Financial Planning, Denver, CO (2005), Masters of Science, Financial Planning  
Cal State University, Northridge (1994), Bachelor of Science, Business Finance  
Santa Barbara City College (1992)

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (1999)

**Business Background:**

Mission Wealth Management, LP (2000 – present)  
Mutual Securities, Registered Representative (2013 – present)  
National Planning Corporation, Registered Representative (2000 – 2013)  
Mercer Global Advisors, Associate Consultant (1995 – 2000)



**Kieran David Osborne, Partner, Chief Investment Officer**

**Year of Birth:** 1980

**Formal Education:**

University of Otago, New Zealand (2005), Master of Business in Finance  
University of Otago, New Zealand (2003), Bachelor of Commerce in Finance

**Professional Designations:**

Chartered Financial Analyst® (2009)

**Business Background:**

Mission Wealth Management, LP (2013 – present)  
Merk Investments, Director of Research (2008 – 2013)  
Brook Asset Management Limited, Equity Analyst (2006 – 2008)  
MCM Associates, Analyst & Trader (2005 – 2006)



**Andrew Lawrence Penso, Partner, Client Advisor**

**Year of Birth:** 1982

**Formal Education:**

College of Financial Planning, Denver, CO (2012), Masters of Science, Financial Planning  
University of California, Santa Barbara (2004), Bachelor of Arts, Business Economics with  
emphasis in Accounting

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2006)  
Accredited Wealth Management Advisor (2005)  
Accredited Asset Management Specialist (2005)

**Business Background:**

Mission Wealth Management, LP (2005 – present)  
National Planning Corporation, Registered Representative (2005 – 2013)  
A portion of his time is spent working from the Denver, CO, and Chicago, IL offices.



**Brian Gerald Sottak, Partner, Client Advisor**

**Year of Birth:** 1984

**Formal Education:**

California Polytechnic State University, San Luis Obispo (2006), Bachelor of Science in Business Administration, Financial Management

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2017)

Chartered Financial Analyst® (2012)

Chartered Alternative Investment Analyst® (2012)

**Business Background:**

Mission Wealth Management, LP (2017 – present)

Balyasny Asset Management, Investment Management (2015 – 2016)

Mellon Capital, Investment Management (2013 – 2015)

Bank of New York Mellon, Investment Management (2008 – 2013)

FMV Opinions, Inc., Analyst (2007 – 2008)

A portion of his time is spent working from the Irvine, CA and San Diego, CA offices.



**Brad Warren Stark, Founder, Partner, Client Advisor, Chief Compliance Officer**

**Year of Birth:** 1970

**Formal Education:**

College of Financial Planning, Denver, CO (2002), Masters of Science, Financial Planning  
University of California, Santa Barbara (1992), Bachelor of Arts, Business Economics

**Professional Designations:**

Accredited Asset Management Specialist (2004)

Chartered Mutual Fund Counselor (1996)

CERTIFIED FINANCIAL PLANNER™ practitioner (1994)

**Business Background:**

Mission Wealth Management, LP (2000 – present)

National Planning Corporation, Registered Representative, Investment Adviser

Representative (2000 – 2013)

California State University, Channel Islands, Adjunct Professor (2008 – 2012)

Signator Financial Network (formerly John Hancock Financial Services and John Hancock Distributors), Registered Representative (1992 – 2000)



**Seth Mathew Streeter, Founder, Partner, Client Advisor, Chief Executive Officer**

**Year of Birth:** 1969

**Formal Education:**

College of Financial Planning, Denver, CO (2001), Masters of Science, Financial Planning  
University of California, Santa Barbara (1992), Bachelor of Arts, Sociology and

Communication with honors

**Professional Designations:**

Certified Divorce Financial Analyst (2007)

CERTIFIED FINANCIAL PLANNER™ practitioner (1995)

**Business Background:**

Mission Wealth Management, LP (2000 – present)

National Planning Corporation, Registered Representative, Investment Adviser Representative (2000 - 2013)

Signator Financial Network (formerly John Hancock Financial Services and John Hancock Distributors), Registered Representative (1992 - 2000)

**Dannell Rice Stuart, Partner, Client Advisor, Director of Business Development****Year of Birth:** 1974**Formal Education:**

University of California, Santa Barbara (1996), Bachelor of Arts, Spanish and Communication

**Professional Designations:**

Chartered Financial Consultant® (2001)

CERTIFIED FINANCIAL PLANNER™ practitioner (1999)

Chartered Life Underwriter® (2002)

Chartered Advisor for Senior Living® (2004)

**Business Background:**

Mission Wealth Management, LP (2010 – present)

National Planning Corporation, Registered Representative, Investment Adviser Representative (2010 – 2013)

Ameriflex Benefits Corporation, Vice President (1996 – 2010)

Securities America, Inc., Registered Representative, Investment Adviser (2009 – 2010)

Breck & Young Advisors, Inc., Registered Representative (1999 – 2009)

Aragon Securities, Registered Representative (1996 – 1999)

**Michelle Ann Winkles, Partner, Chief Marketing Officer****Year of Birth:** 1982**Formal Education:**

Antioch University, Santa Barbara (2017), Masters of Business Administration in Social Business, Entrepreneurship and Strategic Management

University of California, Santa Barbara Extension (2012), Professional Marketing Certification

University of California, Santa Barbara (2005), Bachelor of Arts, Communication

**Professional Designations:** None**Business Background:**

Mission Wealth Management, LP (2017 – present)

ShipHawk, Senior Marketing Manager (2016)

Yardi Systems, Marketing Campaigns Manager (2006 – 2016)



## Professional Group (Alphabetical Order by Last Name)



### [Jeff D. Avila, Client Advisor](#)

**Year of Birth:** 1967

**Formal Education:**

College for Financial Planning in Colorado (2007)

**Professional Designations:**

Certified Divorce Financial Analyst (2017)

CERTIFIED FINANCIAL PLANNER™ practitioner (2007)

**Business Background:**

Mission Wealth Management, LP (2018 – present)

Omega Financial Group, Senior Wealth Advisor (2016 – 2018)

Fidelity Investments, VP - Senior Financial Consultant (2010 – 2016)

TD Ameritrade / Amerivest, Investment Consultant (2009 – 2010)

Fisher Investments, Vice President (2007 – 2009)

Strategic Advisers, VP – Senior Financial Consultant (2005 – 2007)

Primevest Financial Services, Investment Consultant (2004 – 2005)

WM Financial Services, Investment Consultant (2003 – 2004)

Citicorp Investment Services, Licensed Banker (2003)

Cal Fed Investments, Licensed Banker (2002 – 2003)

Bancwest Investment Services, Investment Consultant (2001 – 2002)



### [Grant H. Franklin, Investment Associate](#)

**Year of Birth:** 1995

**Formal Education:**

University of Colorado, Boulder (2017), Bachelor of Arts, Finance

**Professional Designations:**

CFA Level II Candidate

**Business Background:**

Mission Wealth Management, LP (2018 – present)

Vanguard (2018)



### [Rick D. Gonzalez, Client Advisor](#)

**Year of Birth:** 1964

**Formal Education:**

University of Southern California, Los Angeles, CA (2001), Masters in Business Administration

University of California, Berkeley, CA (1989), Bachelor of Arts, Economics

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2017)

Accredited Wealth Management Advisor (2015)

Certified Investment Management Analyst (2010)

**Business Background:**





Mission Wealth Management, LP (2014 - present)  
SEIA, Financial Advisor (2013)  
The Glowacki Group, LLC, Investment Manager (2008 - 2013)



**Mitchell Grushen, Client Advisor**

**Year of Birth:** 1994

**Formal Education:**

University of Alabama (2013 – 2017), Bachelor of Science, Finance with a concentration in Personal Wealth Management and Insurance

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2019)

**Business Background:**

Mission Wealth Management, LP (2018 - present)  
Pure Financial Advisors, Intern and Assistant (2017 – 2018)



**Shane Anthony Holt, Senior Client Advisor Associate**

**Year of Birth:** 1983

**Formal Education:**

University of California, Berkeley (2015), Personal Financial Planning Certificate  
Sonoma State University (2006 – 2007), Bachelor of Arts, Economics  
Santa Rosa Junior College (2002 – 2005), Associates, General Education

**Business Background:**

Mission Wealth Management, LP (2018 - present)  
Fisher Investments, Investment Counselor (2016 – 2017)  
Brouwer & Janachowski, Financial Advisor Associate (2008 – 2015)



**Joey Khoury, Client Advisor**

**Year of Birth:** 1996

**Formal Education:**

Cornell University (2018), Bachelor of Science, Economics

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2019)

**Business Background:**

Mission Wealth Management, LP (2020 – present)  
Beacon Pointe, Associate Wealth Advisor (2019 – 2020)  
Canterbury Consulting, Private Wealth Investment Analyst (2018 – 2019)  
Morgan Stanley, Financial Advisor Associate (2017 – 2018)  
Kaplan Acquisitions Team, Team Lead (2014 – 2017)



**Skyler Kane Kraemer, Client Advisor**

**Year of Birth:** 1988

**Formal Education:**

University of California, Santa Barbara (2010), Bachelor of Arts, Business Economics and Environmental Studies

University of California, Santa Barbara (2012), Prof. Certificate, Personal Finance Planning  
College of Financial Planning (2016), Master of Science, Personal Finance

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2015)  
Series 65 (08/2013)

**Business Background:**

Mission Wealth Management, Client Advisor (2019 – present)

Mercer Advisors, Client Advisor (2015 – 2019)

Mercer Advisors, Financial Associate (2013 – 2015)

Michael J. Berquist Financial and Estate Planning, Front Desk Coordinator (2012 – 2013)

Financial Network, Sales Representative (2012)

Wells Fargo, Teller (2011)

Walpole Financial, Administrative Assistant (2010)



**Rory Macdonald, Client Advisor**

**Year of Birth:** 1988

**Formal Education:**

University of California, Santa Barbara (2010 – 2011), Masters of Arts, Economics

University of California, Santa Barbara (2006 – 2010), Bachelor of Arts, Business Economics

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2015)  
Accredited Portfolio Management Advisor (2014)  
Accredited Wealth Management Adviser (2013)  
Accredited Asset Management Specialist (2012)

**Business Background:**

Mission Wealth Management, LP (2012 – present)

Merrill Lynch, Summer Intern, (2009 – 2010)



**Shane Meares, Senior Client Advisor Associate**

**Year of Birth:** 1995

**Formal Education:**

California Polytechnic State University, San Luis Obispo, California (2017), Bachelor of Science in Finance

**Professional Designations:** None

**Business Background:**

Mission Wealth, LP (2020 – present)

Investment Architects, Inc. (2017 – 2020)

Thane Construction (2017)





**Bryant Gene Merryman, Client Advisor**

**Year of Birth:** 1992

**Formal Education:**

University of Iowa, Bachelor of Business Administration in Finance (2014)

**Professional Designations:**

Accredited Wealth Management Advisor™ (2020)

**Business Background:**

Mission Wealth, LP (2019 – present)

Lido Advisors, LLC, Relationship Manager / Financial Advisor (2019)

HighTower Advisors, LLC, Senior Private Wealth Associate (2018)

Merrill Lynch, Pierce, Fenner & Smith, INC, Registered Client Associate (2015 – 2018)



**Jose Monreal, Senior Client Advisor Associate**

**Year of Birth:** 1994

**Formal Education:**

University of California, Riverside (2019), Bachelor of Science in Finance

**Professional Designations:**

Retirement Income Certified Professional® (RICP)®

**Business Background:**

Mission Wealth, LP (2020 – present)

Prudential Financial (2017 – 2019)

Buffalo Wild Wings (2013 – 2017)



**Jessica B. Mora, Client Advisor**

**Year of Birth:** 1991

**Formal Education:**

University of California, Los Angeles (2017), Personal Financial Planning Certificate

University of California, Santa Barbara (2013), Bachelor of Arts, Psychology

**Professional Designation:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2018)

**Business Background:**

Mission Wealth Management, LP (2017 – present)

Kaye Capital Management (2014 – 2017)



**Luke Morris, Senior Client Advisor Associate**

**Year of Birth:** 1991

**Formal Education:**

Lipscomb University (2018), Organizational Leadership

**Business Background:**

Mission Wealth Management, LP (2020 – present)

Fidelity Investments (2012 – 2018)

Chase Bank (2018 – 2020)



**Emil Nazaretyan, Senior Investment Associate**

**Year of Birth:** 1986

**Formal Education:**

University of California, Riverside (2004 – 2008), Bachelor of Science, Business Administration and Finance

**Professional Designation:**

CFA Level II Candidate

**Business Background:**

Mission Wealth Management, LP (2018 – present)

Mercer Advisors, Associate Trader I (2017 – 2018)

Conference Direct, Accounting Associate (2016 – 2017)

Green Logic Asset Management, Co-Founder (2012 – 2013)

Wells Fargo, Licensed Personal Banker (2011 – 2012)

Austen Morris Associates, Business Development Coordinator (2010)

Century 21, External Business Consultant (2010)

Independent Capital Management, Financial Services specialist (2008 – 2009)



**Ryan Niedbalski, Client Advisor**

**Year of Birth:** 1987

**Formal Education:**

Louisiana State University (2009), Bachelor of Science, Economics

**Professional Designations:**

Chartered Life Underwriter (2016)

CERTIFIED FINANCIAL PLANNER™ practitioner (2013)

**Business Background:**

Mission Wealth Management, LP (2017 – Present)

Bryson Financial Group, Assistant Advisor (2011 – 2017)

Proequities, Inc., Registered Representative (2010 – 2011)



**Weston Paul Patton, Client Advisor**

**Year of Birth:** 1991

**Formal Education:**

Chapman University (2014) Masters in Business Administration, Finance

Chapman University (2013) Bachelor of Arts, Business Administration

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2019)

**Business Background:**

Mission Wealth Management (2019 – present)

FMB Wealth Management (2018 – 2019)

Edward Jones Investments (2016 – 2018)

Triad Management Systems (2014 – 2016)



**Jeremy Todd Ragar, Investment Associate**

**Year of Birth:** 1995

**Formal Education:**

Creighton University (2019), Master of Science, Finance  
Montana State University (2017), Bachelor of Science, Business Finance

**Business Background:**

Mission Wealth Management, LP (2019 – present)  
Tremblay Financial Services, Sales Assistant (2018 – 2019)  
Merrill Lynch, Wealth Management Intern (2016 – 2017)



**Carla Ramos, Senior Portfolio Manager**

**Year of Birth:** 1974

**Business Background:**

Mission Wealth Management, LP (2013 – present)  
Greater Bay Trust, Senior Trust Operations (2000 – 2006)  
Merk Investments, Finance Operations Manager (2006 – 2013)



**Jenna Lauryn Rogers, Client Advisor**

**Year of Birth:** 1987

**Formal Education:**

College for Financial Planning, Denver, CO (2014), Master of Science, Financial Planning  
California State University, Channel Islands (2009), Bachelor of Arts, Business Administration  
Porterville College (2007), Associates, Business Administration

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2012)  
Accredited Asset Management Specialist (2010)  
Accredited Wealth Management Advisor (2009)

**Business Background:**

Mission Wealth Management, LP (2008 – present)  
National Planning Corporation, Registered Representative (2011 – 2013)  
First National Realty, Broker Price Opinion Specialist (2003 – 2009)



**Julianna Rote, Client Advisor**

**Year of Birth:** 1992

**Formal Education:**

University of California, Santa Barbara (2013), Bachelor of Arts, Economics and Mathematics

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2017)  
Accredited Asset Management Specialist (2015)  
Accredited Wealth Management Advisor (2015)

**Business Background:**

Mission Wealth Management, LP (2014 – present)



**Claudia Arnold-Sawaf, Client Advisor**

**Year of Birth:** 1970

**Formal Education:**

Vienna Business School, Austria (1989) Accounting, Economics, and Business Administration

**Professional Designations:**

ACCREDITED INVESTMENT FIDUCIARY® (2013)

**Business Background:**

Mission Wealth Management, LP (2019 – present)

Dynamic Wealth Advisors, Investment Advisor (2014 – 2019)

Trilogy Financial Services, Inc., President of Client Services and Director of Field Development (2007 – 2013)

Lincoln Financial Advisors, Senior Wealth Advisor (2006 – 2007)

National Planning Corporation, Registered Representative (2001 – 2005)



**Eric Matthew Smith, Client Advisor**

**Year of Birth:** 1992

**Formal Education:**

University of Wisconsin, Madison (2016), Bachelor of Business Administration in Finance, Investments & Banking

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2019)

**Business Background:**

Mission Wealth Management, LP (2019 – present)

Fisher Investments, Portfolio Analytics and Reporting (2016 – 2019)

MHK Retirement Partners, Business Development Intern (2015)

INVEST Financial Corporation, Sales and Relationship Management Intern (2014)



**Gregory John Smith, Client Advisor and Compliance Associate**

**Year of Birth:** 1954

**Formal Education:**

University of California, Santa Barbara (1979), Bachelor of Arts, Mathematics and Accounting

**Professional Designations:**

Chartered Life Underwriter (2013)

Chartered Financial Consultant (2011)

Chartered Retirement Plan Specialist (2009)

CERTIFIED FINANCIAL PLANNER™ practitioner (1998)

**Business Background:**

Mission Wealth Management, LP (2003 – present)

National Planning Corporation, Financial Advisor (2002 – 2013)

Centaurus Financial, Financial Advisor (1999 – 2002)

SunAmerica Securities, Financial Advisor (1995 – 1999)

New York Life, Financial Advisor (1992 – 1995)

Pacific Capital Resources, Commercial Loan Broker (1989 – 1992)



Cal Fed Leasing, Commercial loans (1984 – 1989)  
Jarabin, Gaggis & Hunt, CPAs, Income Tax Accountant/Auditor (1980 – 1984)



**Kristen Taylor, Client Advisor**

**Year of Birth:** 1983

**Formal Education:**

University of San Francisco (2009 – 2011), Master of Science, Financial Analysis  
University of Texas at Austin (2001 – 2005), Bachelor of Arts, Biology

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2019)

**Business Background:**

Mission Wealth Management, LP (2018 – present)  
Montcalm TCR, Partner/Portfolio Manager (2012 – 2018)  
Morgan Stanley, Senior Sales Associate (2006 – 2012)  
JP Morgan, Client Service (2005 – 2006)



**Amanda Thomas, Client Advisor**

**Year of Birth:** 1960

**Formal Education:**

College for Financial Planning, Denver, CO (2015), Master of Science, Financial Planning  
University of North Carolina, Chapel Hill, NC (1982), Bachelor of Arts, International Studies and Classics

**Professional Designations:**

CERTIFIED FINANCIAL PLANNER™ practitioner (2012)  
Accredited Wealth Management Advisor (2008)  
Certified Divorce Financial Analyst (2008)

**Business Background:**

Mission Wealth Management, LP (2006 – present)  
National Planning Corporation, Registered Representative (2006 – 2013)  
Sombrella Management, LP, Executive Property Manager (2005 – 2006)  
Northern Trust Bank, Vice President - Banking (1994 – 2005)



**Long Nam Tran, Client Advisor**

**Year of Birth:** 1988

**Formal Education:**

University of California, Santa Barbara (2010), Bachelor of Arts, Business Economics

**Business Background:**

Mission Wealth Management, LP (2016 – present)  
Wells Fargo Advisors, LLC, Registered Client Associate (2014 – 2016)  
Canterbury Consulting, Inc., Investment Analyst (2013 – 2014)  
Ameriprise Financial, Financial Planning Specialist (2010 – 2013)





**Pete Woodring, Client Advisor**

**Year of Birth:** 1968

**Formal Education:**

University of California, Berkeley (1991), Bachelor of Arts, Social Science

**Business Background:**

Mission Wealth Management, LP (2016 – present)

Cypress Partners, Principal (2008 – 2019)

## Qualifications of Professional Designations as follows:

CFP® (CERTIFIED FINANCIAL PLANNER™): In-depth graduate level course usually taken over two years that covers the financial planning process (investments, income taxes, insurance, retirement planning, employee benefits, estate and financial plan development) that culminates in a national Certification Examination. Two-year industry work history and an undergraduate degree are required.

AAMS® (Accredited Asset Management Specialist): Designation program that focuses on the total financial picture (asset management process, risk/return elements, asset allocation, investment strategies, taxation, deferred compensation, key employee benefits, insurance, estate planning, regulatory and ethical standards). Candidate must successfully pass a final examination.

AIF® (ACCREDITED INVESTMENT FIDUCIARY): The AIF® designation represents a thorough knowledge of and ability to apply the fiduciary Practices. Through fi360's AIF Training programs, AIF designees learn the Practices and the legal and best practice framework they are built upon.

AWMA® (Accredited Wealth Management Advisor): Designation program that focuses on preserving, growing and transferring wealth (AAMS® topics plus income tax and estate planning for high net worth individuals). Candidate must successfully pass a final examination at the end of the program.

APMA® (Accredited Portfolio Management Advisor): Designation that focuses on client assessment and suitability, risk/return, investment objectives, bond and equity portfolios, modern portfolio theory and investor psychology. Students have hands-on practice in analyzing investment policy statements, building portfolios, and making asset allocation decisions including sell, hold, and buy decisions within a client's portfolio. Additionally, individuals must pass an end-of-course examination.

CDFIA® (Certified Divorce Financial Analyst™): Certification program where candidates are required to complete a four-step program and exam designed by the IDFA. A two-year work history in the financial or legal industry is required.

ChFC® (Chartered Financial Consultant®): Designation awarded by the American College of Bryn Mawr. The designee must pass exams that cover a broad range of topics (finance, investing, insurance, taxes and estate planning). A three-year work experience in the financial industry is required.





CIMA (Certified Investment Management Analyst): The CIMA certification program covers five core topic areas and requires that candidates meet all eligibility requirements, including experience, education, examination, and ethics. Applicants must complete five steps in order to earn the certification and complete renewal requirements.

CFA® (Chartered Financial Analyst®): The CFA charter is a qualification for finance and investment professionals, particularly in the fields of investment management and financial analysis of stocks, bonds and their derivative assets. To become a charter holder a candidate must have four years of qualified work experience and pass three examinations, each typically held once per year.

CRPS® (Chartered Retirement Plan Specialist): Designation program that focuses on retirement plans (types, characteristics, defined contribution, defined benefit, nonprofit, plan design, administration, establishment, operation, investment objectives, penalties, termination, fiduciary issues, prohibited transactions and regulatory issues) that culminates with an exam.

CSA (Certified Senior Advisor): A program that focuses on the needs of seniors (aging, family & community, health, mental health, financial literacy, Medicare, Medicaid and Social Security) culminating with an exam.

CMFC® (Chartered Mutual Fund Counselor): Designation program that focuses on a thorough knowledge of mutual funds (open, closed end, types, characteristics, risk/return, asset allocation, selection, retirement planning and ethics) that culminated with an exam.

CAIA® (Chartered Alternative Investment Analyst): This is the globally-recognized credential for professionals managing, analyzing, distributing, or regulating alternative investments, which include private equity, hedge funds, commodities and real estate, among others. Those who have earned the designation successfully pass both the Level I & II exams; have more than one year of qualifying work experience (or four years of professional experience); maintain annual membership dues and abide by the membership agreement.

CLU® (Chartered Life Underwriter®): Those who have obtained this designation have studied the fundamentals of life and health insurance, pension planning, insurance law, income taxation, investments, financial and estate planning, and group benefits. Designees achieve a thorough understanding of a wide range of personal risk management and life insurance planning issues.

RICP® (Registered Income Certified Professional): A retirement income certified professional (RICP) specializes in retirement income planning. The RICP is a designation given to professionals who have completed the RICP training program. RICPs help retirees and near-retirees to use the assets they have accumulated for retirement sustainably.



### **PART 2 B ITEM 3 – DISCIPLINARY INFORMATION**

There are no legal or disciplinary events that are material to your evaluation of our principals, management or Client Advisors (CA).

### **PART 2 B ITEM 3 – OTHER BUSINESS ACTIVITIES**

The CAs of MWM may also be licensed insurance agents. Approximately 5% of the time of MWM or its CAs is spent in connection with these activities. Mr. Gaggs is individually registered with Mutual Securities, Inc., member FINRA/SIPC. He may offer securities and receive normal and customary commissions as a result of securities transactions. A conflict of interest may arise from these activities as commissionable sales may create an incentive to recommend products based on the compensation they may earn. MWM and its CAs will put the clients' best interest before those of their own.

### **PART 2 B ITEM 3 – ADDITIONAL COMPENSATION**

We have nothing to disclose in this regard.

### **PART 2 B ITEM 3 – SUPERVISION**

Brad Stark, Chief Compliance Officer, supervises and monitors CAs' activities on a regular basis to ensure compliance with MWM's Code of Ethics. Mr. Stark is supported by a number of people who have testing responsibilities, including, but may not be limited to, Diane Williamson, Matt Adams, Kieran Osborne and Greg Smith. Mr. Stark is supervised by President, Matt Adams. Please contact Brad Stark if you have any questions about MWM's brochure supplement at (805) 882-2360.