

*Item 1 - Cover Page*

**FILBRANDT WEALTH MANAGEMENT, LLC**

FORM ADV – PART 2A INFORMATION

March 24, 2021

Filbrandt Wealth Management, LLC  
8401 Greenway Boulevard  
Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure provides information about the qualifications and business practices of Filbrandt Wealth Management, LLC (“FWM”). If you have any questions about the contents of this Brochure, please contact us at (608) 836-3600. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.**

**Additional information about FWM (CRD No. 291914), including a copy of its Form ADV Part 1, is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

*FWM is a registered investment adviser. Registration of an investment adviser does not imply any certain level of skill or training.*

***Item 2 - Material Changes***

There have been no material changes made to this Brochure since our last ADV amendment filing, made on March 17, 2020.

*Item 3 – Table of Contents*

**Table of Contents**

Item 1 - Cover Page .....	1
Item 2 - Material Changes.....	2
Item 3 – Table of Contents.....	3
Item 4 - Advisory Business.....	4
Item 5 - Fees and Compensation.....	7
Item 6 - Performance Based Fees and Side-by-Side Management .....	10
Item 7 - Types of Clients/Minimum Account Size .....	10
Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss .....	10
Item 9 - Disciplinary Information .....	11
Item 10 - Other Financial Industry Activities and Affiliations .....	12
Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	12
Item 12 - Brokerage Practices.....	13
Item 13 - Review of Accounts and Reports .....	14
Item 14 - Client Referrals and Other Compensation.....	14
Item 15 - Custody.....	14
Item 16 - Investment Discretion.....	14
Item 17 - Voting Client Securities .....	15
Item 18 - Financial Information.....	15
Notice Regarding Treatment of Confidential Information.....	16

#### ***Item 4 - Advisory Business***

Filbrandt Wealth Management, LLC (“FWM”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). FWM succeeded to the registration of Filbrandt Investment Advisers, Incorporated (“FIA”) on January 1, 2018. Prior to the succession, FIA had been offering advisory services since September 1994. FWM is owned by FIA, Scott Kornstedt, Travis Cliff and James Haygood.

The advisory services of FWM are described in detail below.

##### Comprehensive Financial and Portfolio Analysis Services

FWM provides Comprehensive Advisory Services to clients who have a need for financial counsel involving more than an analysis of a particular investment or financial situation. The scope of an FWM comprehensive plan is as broad and detailed as desired by the client. This service usually includes an analysis of a client’s existing assets, investments, insurance, cash flow, retirement and estate planning objectives. FWM provides a written analysis and at least one client meeting to discuss the analysis and its implementation.

Clients decide which investment recommendations to accept and implement. Clients are also free to select any brokerage, insurance or other product provider to purchase (or sell) the investments, insurance, or other products discussed with FWM. FWM does not guarantee results, and losses can occur from receiving Comprehensive Advisory Services.

Changes in client's financial condition, personal circumstances, goals, or general economic conditions may trigger changes to the advice provided by FWM. All Comprehensive Advisory Services advice is based on information provided by the client. It is the client's responsibility to be certain that FWM has current and accurate information.

##### Project Advisory Services

For clients wishing to receive advice about a specific financial situation, FWM will provide such services in the scope requested by the client. Project Services can be provided to new clients needing advice on a particular subject or to established clients wishing to expand upon the subjects covered by the Comprehensive or Ongoing Services provided by FWM. Project Advisory Services can include the following topics:

Financial Problem Solving	Estate Planning
Investment Planning	Risk Analysis
Portfolio Analysis	Employee Benefit Reviews
Cash Flow Planning	Charitable Giving Strategies
Retirement Planning	Education Planning

To the extent material changes have occurred to a client’s circumstances or goals, or to the extent a client requests a new project, the client may be asked to sign a new Services Agreement. The client may initiate contact with the client’s Representative as often as needed and the Representative will schedule conferences as needed, usually no less than annually.

All Project Advisory Services are based on information provided by the client. It is the client’s responsibility to be certain FWM has current and accurate information and it is the client’s responsibility

to inform the Representative of material changes affecting the investments and planning strategies implemented so the Representative has them for future reference.

#### Comprehensive Ongoing Financial and Portfolio Planning Services

FWM will provide personalized comprehensive ongoing planning and monitoring for client's financial situation. These services will include retirement income planning current and annual updating, estate planning including periodic reviews of beneficiaries, trusts, asset titles and suggest estate transfer strategies. FWM will provide analysis, recordkeeping and investment recommendations on the portfolio. FWM will provide tax planning suggestions across all spectrums of planning.

Clients decide which investment recommendations to accept and implement. Clients are also free to select any brokerage, insurance or other product provider to purchase (or sell) the investments, insurance, or other products discussed with FWM. FWM does not guarantee results, and losses can occur from receiving Comprehensive Ongoing Financial and Portfolio Planning Services.

Changes in client's financial condition, personal circumstances, goals, or general economic conditions may trigger changes to the advice provided by FWM. All Comprehensive Advisory Services advice is based on information provided by the client. It is the client's responsibility to be certain that FWM has current and accurate information.

#### Asset Management Services

FWM also provides discretionary asset management services. This means that FWM Representatives will have authority to purchase and sell securities of their choice in the amounts and at the times they believe it is suitable for a client's account to do so. Asset management services begin with FWM analyzing information provided by the client pertaining to the client's financial situation and needs. FWM then selects investments having objectives consistent with the objectives of the client and with the risk tolerances identified by the client. Most often FWM recommends investments in mutual funds.

The initial investment and asset allocation recommendations are based on the financial information gathered from each client including net worth, risk tolerance, financial goals and objectives, investment restrictions requested by the client and overall financial conditions. Based on this information, the client is provided with initial investment recommendations designed to provide an appropriate asset mix consistent with the client's objectives. The client's portfolio and its performance are monitored by the client's FWM Representative in light of the client's stated goals and objectives. The frequency of these reviews and transactions made for a client's account are determined by the FWM Representative. Representatives typically meet with the client on an as-needed or as-requested basis to discuss the portfolio and other aspects of the service. Clients are free to contact their Representative at any time if they have questions about their accounts.

As a general rule, FWM believes that investing is best suited to those who believe in a long-term buy-and-hold policy. Therefore, clients should not expect frequent investment changes in the portfolio. However, as a result of monitoring the account, investment purchases and sales will be made where FWM has discretion. For non-discretionary relationships, FWM will contact a client before re-allocating an account.

Investments are not held by FWM. Instead, all investments managed by FWM are usually held at the brokerage firm through which transactions are placed.

FWM does not assure or guarantee the results of its Asset Management Services; therefore, losses can occur following FWM's advice pertaining to any investment or investment approach, including using conservative investment strategies.

### Miscellaneous

Limitations of Financial Planning and Non-Investment Consulting/Implementation Services. As indicated above, to the extent requested by a client, FWM may provide financial planning and related consulting services. Neither FWM nor its investment adviser representatives assist clients with the implementation of any financial plan, unless they have agreed to do so in writing. FWM does not monitor a client's financial plan, and it is the client's responsibility to revisit the financial plan with FWM, if desired.

FWM may provide financial planning and related consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. FWM does not serve as a law firm or accounting firm, and no portion of its services should be construed as legal or accounting services. Accordingly, FWM does not prepare estate planning documents or tax returns. To the extent requested by a client, FWM may recommend the services of other professionals for certain non-investment implementation purposes (i.e. attorneys, accountants, insurance agents, etc.), including representatives of FWM in their separate individual capacities as licensed insurance agents. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from FWM and/or its representatives.

If the client engages any recommended unaffiliated professional, and a dispute arises thereafter relative to such engagement, the client agrees to seek recourse exclusively from and against the engaged professional. At all times, the engaged licensed professional[s] (i.e. attorney, accountant, insurance agent, etc.), and **not** FWM, shall be responsible for the quality and competency of the services provided.

Retirement Rollovers-Potential for Conflict of Interest. A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If FWM recommends that a client roll over their retirement plan assets into an account to be managed by FWM, such a recommendation creates a conflict of interest if FWM will earn an advisory fee on the rolled over assets. No client is under any obligation to roll over retirement plan assets to an account managed by FWM. FWM's Chief Compliance Officer, Patricia J. Filbrandt, remains available to address any questions that a client or prospective client may have regarding the potential for conflict of interest presented by such rollover recommendation.

Morningstar ByAllAccounts. FWM, in conjunction with the services provided by Morningstar ByAllAccounts, may also provide periodic comprehensive reporting services which can incorporate all of the client's investment assets, including those investment assets that are not part of the assets managed by FWM (the "Excluded Assets"). The client and/or their other advisors that maintain trading authority, and not FWM, shall be exclusively responsible for the investment performance of the Excluded Assets.

Unless otherwise specifically agreed to, in writing, FWM's service relative to the Excluded Assets is limited to reporting only. The sole exception to the above shall be if FWM is specifically engaged to monitor and/or allocate the assets within the client's 401(k) account maintained away at the custodian directed by the client's employer. As such, except with respect to the client's 401(k) account (if applicable), FWM does not maintain any trading authority for the Excluded Assets. Rather, the client and/or the client's designated other investment professional(s) maintain supervision, monitoring and

trading authority for the Excluded Assets. If FWM is asked to make a recommendation as to any Excluded Assets, the client is under absolutely no obligation to accept the recommendation, and FWM shall not be responsible for any implementation error (timing, trading, etc.) relative to the Excluded Assets. In the event the client desires that FWM provide investment management services for the Excluded Assets, the client may engage FWM to do so pursuant to the terms and conditions of an agreement between FWM and the client.

Use of Mutual and Exchange Traded Funds. Most mutual funds and exchange traded funds are available directly to the public. Therefore, a prospective client can obtain many of the funds that may be utilized by FWM independent of engaging FWM as an investment advisor. However, if a prospective client determines to do so, he/she will not receive FWM's initial and ongoing investment advisory services. In addition to FWM's investment advisory fee described below, and transaction and/or custodial fees discussed below, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses).

Portfolio Activity. FWM has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, FWM will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, fund manager tenure, style drift, account additions/withdrawals, and/or a change in the client's investment objective. Based upon these factors, there may be extended periods of time when FWM determines that changes to a client's portfolio are neither necessary nor prudent. Clients nonetheless remain subject to the fees described in Item 5 below during periods of account inactivity..

Non-Discretionary Service Limitations. Clients that determine to engage FWM on a non-discretionary investment advisory basis must be willing to accept that FWM cannot effect any account transactions without obtaining prior consent to such transaction(s) from the client. Therefore, in the event that FWM would like to make a transaction for a client's account (including in the event of an individual holding or general market correction), and the client is unavailable, FWM will be unable to effect the account transaction(s) (as it would for its discretionary clients) without first obtaining the client's consent.

Client Obligations. In performing its services, FWM shall not be required to verify any information received from the client or from the client's other designated professionals, and is expressly authorized to rely thereon. Moreover, each client is advised that it remains their responsibility to promptly notify FWM if there is ever any change in their financial situation or investment objectives for the purpose of reviewing/evaluating/revising FWM's previous recommendations and/or services.

Disclosure Statement. A copy of FWM's written disclosure statement and client relationship summary, as set forth on Part 2 of Form ADV and Form CRS respectively, shall be provided to each client prior to, or contemporaneously with, the execution of a Services Agreement.

#### Assets Under Management

As of December 31, 2020, FWM had assets of \$1,127,287,146 under discretionary management and \$12,801,674 under non-discretionary management.

#### ***Item 5 - Fees and Compensation***

Fees paid to FWM are for FWM advisory services only. The fees do not include, for example, the fees charged by third parties such as accountants and attorneys assisting with providing the client with accounting and legal advice. Commissions on transactions and other account fees will also be charged by

brokerage firms in accordance with the account's brokerage firm's normal commission schedule. See Item 12, Brokerage Practices. Customary commissions on insurance are also not included.

Prospective clients should be aware that in addition to FWM's advisory fees, each mutual fund or ETF in which a client's assets are invested also pays advisory fees and other internal expenses which already have been deducted from the fund's reported performance. Depending on the fund, a client may be able to invest directly in the shares issued by the fund with or without incurring any sales or third-party management fees. Account maintenance fees are also deducted by the custodian.

In addition, there are tax effects pertaining to fund share redemptions, and other sales, made by FWM on behalf of clients. Redemptions and sales are taxable events which may accelerate the recognition of capital gains, and losses, and frequent redemptions and sales may result in short-term, rather than long-term, capital gains and losses.

When in the reasonable determination of FWM that it would be beneficial for the client, individual equity and/or fixed income transactions may be executed through broker-dealers other than the account custodian. In that event, the client will generally incur both the fee (commission, mark-up/mark-down) charged by the executing broker-dealer and a separate "tradeaway" and/or prime broker fee charged by the account custodian.

#### Comprehensive Financial and Portfolio Analysis Services Fee

The fee for these services is calculated in advance and is based upon the Client's investable net worth, the complexity of the Client's financial circumstances and scope of services requested. Fees will generally be negotiated between the client and FWM, but generally range from \$3,000 to quoted. The specific fee and the timing of the fee charged are set forth on a schedule attached to the services agreement. Clients pay ½ of fee at contract signing and ½ when analysis is completed. Services are subject to a minimum fee of \$3,000. In the event of contract termination, unearned prepaid fees are returned to the client, except for \$750 retained for information collection if the contract is terminated before services are provided.

#### Analysis or Project Advisory Services Fee

The fee for this service is quoted in advance and based on the scope and nature of advisory services requested and number and qualifications of professional staff needed to complete the project. Per person hourly rates range from \$300-\$500. One-half of the quoted fee is due at the time the service agreement is signed, with the balance due after services are completed. Services are subject to a minimum fee of \$1,500. In the event of contract termination, unearned prepaid fees are returned to the client, except for \$750 retained for information collection if the contract is terminated before services begin. If FWM is unable to complete the work within 6 months of contract signing due to inability to collect Client data or other similar circumstance, this Agreement will be terminated.

#### Comprehensive Ongoing Financial and Portfolio Planning Services Fee

The terms and conditions of FWM's ongoing financial planning services shall generally be set forth in a Services Agreement between FWM and the client. The fee for such service shall be based upon various objective and subjective factors, including but not limited to: the complexity of the engagement and the level and scope of the overall financial planning services to be rendered.

Asset Management Services Fee

Fees for Asset Management Services are based upon the value of assets under management and are listed below. A minimum investment of \$250,000 is required to establish an investment advisory account, unless waived by FWM.

<u>Account Asset Value</u>	<u>Quarterly Fee</u>	<u>Annual Fee</u>
On the first \$1 million	.25%	1.00%
Next \$2 million	.1875%	.75%
Next \$2 million	.1625%	.65%
Over \$5 million	.1375%	.55%

Subject to a minimum quarterly fee of \$3,000.

Annual asset-based fees are calculated based upon the total market value of assets in a client's portfolio on the last business day of the quarter during which services are provided and are payable in advance, before services are provided. Clients pay an initial fee which is pro-rated for the time remaining in the first billing period, plus the next quarter. Thereafter, fees are calculated for successive three month periods. For purposes of valuing assets, the assets of related accounts may, at the discretion of FWM, be combined for fee calculation purposes. In the event the service agreement is terminated, which can occur upon 30 days' notice by FWM or the Client, prepaid fees are prorated for the last billing period to date of termination and refunded. FWM can change its fee schedule by providing the Client 30 days advance written notice.

Other Information About Fees:

A one-time set-up fee of \$750 is due at contract signing.

The fee for providing quarterly reports only, or other limited services, on assets is quoted based on services requested.

If FWM performs background information gathering work, it charges \$100 per hour to do so, but such fees are outlined to a client prior to incurring such additional charges.

Fees for all of FWM services may be negotiated in isolated instances, and therefore may vary from client-to-client for similar services. Such negotiated fees may involve assets which are restricted from sale by a client, or subject to third party consulting services.

Fees for all of FWM's services may be negotiated at FWM's discretion, depending upon objective and subjective factors including but not limited to: the amount of assets to be managed; portfolio composition; the scope and complexity of the engagement; the anticipated number of meetings and servicing needs; related accounts; future earning capacity; anticipated future additional assets; the professional(s) rendering the service(s); prior relationships with FWM and/or its representatives, and negotiations with the client. Because of these factors, similarly situated clients could pay different fees, the services to be

provided by FWM to any particular client could be available from other advisers at lower fees, and certain clients may have fees different than those specifically set forth above.

For all services, FWM may, at its discretion, charge a client interest at the annual rate of 1% on all unpaid fees outstanding beyond 10 days from invoice date.

The fees paid to FWM are for FWM's advisory services only. Commissions and other account fees may be charged in accordance with the account's brokerage firm's normal commission schedule.

Fees payable to FWM for Asset Management Services are, with the client's prior permission, automatically deducted from the client's account when due. The client will receive reports from the account's custodian, showing the fee calculation and fee amounts debited. FWM will liquidate money market shares to pay the fee and, if money market shares or cash value are not available, other investments will be liquidated. Authorization for the deduction of fees from the managed account is contained in the Services Agreement. The client may terminate the authorization for automatic deduction at any time by notifying FWM in writing.

#### Other Compensation

FWM Representatives are also licensed to offer insurance products. FWM Representatives will receive customary commissions for the sale of such products should a client decide to make purchases through the FWM Representative. Clients are free to purchase such products other than through FWM Representatives. This compensation creates a conflict of interest. All prospective and existing clients are hereby advised that this conflict exists. Advisory fees are not reduced by the amount of sales compensation a Representative receives, but Representatives may consider commissions as a factor when determining asset-based fees.

#### ***Item 6 - Performance Based Fees and Side-by-Side Management***

FWM does not charge any performance-based fees. All fees are disclosed above.

#### ***Item 7 - Types of Clients/Minimum Account Size***

FWM makes its advisory services available to a wide variety of clients including but not limited to, individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations and other business entities.

FWM does not require a minimum account size or fee for its advisory services except as set forth in Item 5.

#### ***Item 8 - Methods of Analysis, Investment Strategies and Risk of Loss***

FWM's security analysis methods include, but are not limited to, fundamental analysis (evaluating securities based upon its historical and projected financial performance). All securities analysis methods and strategies, even those used by FWM, may involve a high degree of risk and losses can occur.

Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by FWM) will be profitable or equal any specific performance level.

The following types of investment risks are common for most investors:

**Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

**Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk may be caused by external factors independent of the fund's specific investments as well as due to the fund's specific investments. Additionally, each security's price will fluctuate based on market movement and emotion, which may, or may not be due to the security's operations or changes in its true value. For example, political, economic and social conditions may trigger market events which are temporarily negative, or temporarily positive.

**Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

**Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

**Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

**Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

FWM employs investment strategies using a variety of securities including equity, corporate debt, municipal, U.S. government, annuities and investment company securities as well as certificates of deposit and real estate limited partnerships. Specific strategies implemented include long and short term purchases and limited short-term trading strategies. Except for Asset Management Services, FWM's representatives do not have authority to determine, without client consent, the securities or insurance to be bought or sold, amount of securities or insurance to be bought or sold, the broker or insurance agent to be used, or the commission rates to be paid.

FWM's main sources of information include, but are not limited to, financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, public filings and company press releases.

FWM does not guarantee the results of the advice given. Therefore, significant losses can occur by investing in any security, or by following any strategy, including those recommended or applied by FWM.

FWM may recommend traditional exchange-traded funds ("ETF"). ETF shares are bought and sold at market price unlike mutual funds. ETFs are subject to risks similar to those of stocks.

### ***Item 9 - Disciplinary Information***

FWM does not have any disciplinary information to report regarding itself or any of its counselors or other related persons.

### ***Item 10 - Other Financial Industry Activities and Affiliations***

Filbrandt and Company, Inc. (FCO) is a licensed insurance agency. Certain FWM Representatives, in their individual capacities, are licensed insurance agents, and may recommend the purchase of insurance-related products on a commission basis. Clients can engage licensed FWM Representatives through FCO to effect insurance transactions on a commission basis. The recommendation by a licensed FWM Representative that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions provide an incentive to recommend investment products based on commissions received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from licensed FWM Representatives. Clients are reminded that they may purchase insurance products recommended by FWM through other, non-affiliated insurance agents.

In addition, the Family Trust for FWM's indirect owners, Patricia Filbrandt and Michael Filbrandt, owns a minority, non-controlling interest in a federally chartered trust company, National Advisors Trust Company ("NATC"). NATC is regulated by the Office of Thrift Supervision. The trust company intends to provide a low cost alternative to tradition trust service providers, and FWM intends to refer clients to NATC for trust services. The recommendation by FWM that a client engage the trust services of NATC presents a conflict of interest, as the receipt of residual compensation by the Family Trust of Patricia and Michael Filbrandt, as an owner of NATC, provides an incentive to recommend NATC's trust services, rather than on a particular client's need. No client is obligated to engage NATC's trust services and clients are reminded that they may engage the trust services of other trust companies.

FWM's Chief Compliance Officer, Patricia J. Filbrandt, remains available to address any questions that a client or prospective client may have regarding the above conflicts of interest.

### ***Item 11 - Code of Ethics, Participation or Interest in Client Transactions and Personal Trading***

When FWM Representatives make recommendations for the purchase of insurance they also receive customary commissions as insurance salespersons. The receipt of commissions in return for insurance product purchases creates a conflict of interest for Representatives when they recommend the purchase of such products to clients.

Representatives of FWM may buy or sell securities for themselves that they also recommend to clients. Where a transaction for a Representative, or an account related to a Representative, is contemplated, a client's transaction is given priority. FWM has developed a Code of Ethics applicable to all persons who have access to confidential client records or to recommendations being made for client accounts. Designed to prevent conflicts of interest between the financial interests of clients and the interests of the firm's staff, the Code requires, among other procedures, such "access persons" to obtain preapproval of certain securities transactions, to report transactions quarterly and to report all securities positions in which they have a beneficial interest at least annually. These reporting requirements allow supervisors at the firm to determine whether to allow or prohibit certain employee securities purchases and sales based on transactions made, or anticipated to be made, in the same securities for clients' accounts. The Code also established certain bookkeeping requirements relating to federal reporting rules. The Code is required to be reviewed annually and updated as necessary. A complete copy of the firm's Code is available upon request.

## ***Item 12 - Brokerage Practices***

Although FWM will choose from a variety of investments when making recommendations and placing orders on behalf of clients, FWM will usually recommend clients receiving investment management service open an account with Charles Schwab & Co., Inc. ("Schwab"), a registered broker-dealer, Member FINRA/SIPC, to maintain custody of clients' assets and to process FWM's orders. Although a client is not obligated to utilize the services of Schwab, FWM believes that use of Schwab is a convenient means of obtaining efficient transaction executions, account reference and reporting services for investment positions. FWM will recommend the use of Fidelity and Vanguard mutual funds for certain accounts, and also recommend TIAA custodial accounts when providing advice to clients regarding investments in their retirement annuities. FWM does not have authority to take possession of any client assets, except for withdrawal of fees permitted by each client in advance.

FWM is independently owned and operated and not affiliated with Schwab, Fidelity, Vanguard or TIAA (the "Custodians"). The Custodians provides FWM with access to their institutional trading and custody services, which may not be available to retail investors. These services generally are available to independent investment advisers, at no charge to them. Schwab requires that FWM maintain a total of at least \$10 million of its clients' assets in accounts at Schwab, and are not otherwise contingent upon adviser committing to Schwab any specific amount of business (assets in custody or trading). The Custodians' services include brokerage, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

The Custodians makes available to FWM, at no cost, other products and services that benefit FWM but may not benefit its clients' accounts. Some of these other products and services assist FWM in managing and administering clients' accounts. These include software and other technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of FWM's fees from its clients' accounts, and assist with back-office functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of FWM's accounts, including accounts not maintained at the specific Custodian. The Custodians may also make available to FWM other services intended to help FWM manage and further develop its business enterprise. These services may include consulting, publications and conferences on advisory services management, information technology, business succession, regulatory compliance, and marketing. In addition, the Custodians may make available, arrange and/or pay for these types of services rendered to FWM by independent third parties. The Custodians may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to FWM. While as a fiduciary, FWM endeavors to act in its clients' best interests, FWM's recommendation that clients maintain their assets in accounts at a Custodian may be based in part on the benefit to FWM of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the Custodians, which may create a potential conflict of interest.

Clients should be aware that the receipt of economic benefits by FWM described above, in and of itself, creates a potential conflict of interest and may directly or indirectly influence FWM's recommendation of those service providers for custody and brokerage service. Therefore, the receipt of these services creates an incentive and conflict of interest for FWM when it recommends the Custodians services.

Other than the services described above, FWM and its Representatives do not direct transactions and the commissions they generate (soft dollars) to brokerage firms or other parties to receive research or other benefits.

FWM does not process transactions through the Custodians in return for the Custodians referring new clients to FWM.

FWM may combine similar client orders into one aggregate order for the purpose of obtaining an average price for all customers participating in the order.

### ***Item 13 - Review of Accounts and Reports***

When performing Comprehensive Advisory Services, the initial review of a client's circumstances is performed by FWM's staff with at least one meeting with the Client within six months of the initial consultation. Ongoing Advisory Service account reviews are provided by FWM's staff at intervals selected by the client, and a review of each Asset Management Account occurs at least quarterly. All reviews and meetings are usually performed by one staff member.

One written financial analysis or project report is prepared in connection with Comprehensive or Project Advisory Services. The scope of the report is decided between the client and FWM before services begin. The number and type of reports prepared in connection with the Ongoing Services are also decided upon by client and FWM prior to the services being provided. A written report identifying the investments in a client's account, each investment's current value and the performance of the account is provided to each Asset Management client at least calendar quarterly. Clients typically receive services from one Investment Adviser Representative of the firm, although other representatives may assist.

### ***Item 14 - Client Referrals and Other Compensation***

FWM does not currently have any client referral relationships. Therefore, it does not pay any fee to a third party for making client referrals to it. Also, as indicated above, the firm does not direct brokerage transactions to any third party in return for client referrals.

### ***Item 15 - Custody***

FWM does not take custody of client funds or securities. These safekeeping services are typically provided to managed accounts only by the brokerage firm processing the securities transactions ordered by FWM.

To the extent a client receives any account or other investment ownership statement from FWM, FWM recommends the client carefully compare the information in the report to that in the custodian's statements.

FWM provides other services on behalf of its clients that require disclosure at ADV Part 1, Item 9. In particular, certain clients have signed asset transfer authorizations that permit the qualified custodian to rely upon instructions from FWM to transfer client funds to "third parties." In accordance with the guidance provided in the SEC Staff's February 21, 2017 Investment Adviser Association No-Action Letter, the affected accounts are not subjected to an annual surprise CPA examination.

### ***Item 16 - Investment Discretion***

When providing Investment Management Services, FWM Representatives may exercise discretion when granted authority by clients and most clients grant discretionary authority to FWM. When doing so, it allows FWM to select the securities to buy and sell, the amount to buy and sell, when to buy and sell, and the commission rate paid, without obtaining specific consent from the client for each trade. Clients should be aware that FWM Representatives may make different recommendations and effect different

trades with respect to the same securities and insurance to different advisory clients. Commissions and execution of securities transactions implemented through the custodian/broker dealer recommended by FWM may not be better than the commissions or execution available if the client used another brokerage firm. However, FWM believes that the overall level of services and support provided to the client by custodians and broker-dealers whom FWM recommends outweighs the potentially lower costs that may be available from other brokerage service providers.

When exercising discretion, FWM may combine orders for more than one client's account to form a "block" order for the purpose of seeking a better price and or execution. When a block order is executed, the broker/dealer executing the order typically allocates an average execution price to all shares in the block order, which FWM then allocates to each customer's account position on a pro rata basis. Should a block order only be partially filled, available shares are distributed in a manner fair to all accounts.

If a client directs FWM to effect transactions through a particular broker/dealer, including Schwab, FWM will do so. However, such an instruction may have implications to the client which may include incurring transaction costs and commissions that may be higher or lower than if the instruction had not been given. Also, restricting FWM to particular broker/dealers may limit FWM's ability to include a client account order within block orders to seek the best price or execution. In addition, if FWM effecting transactions in a security for clients by means of a block order, as well as an order in the same security for a client who has directed FWM use a particular broker/dealer, FWM will effect the block order immediately prior to effecting the directed brokerage trade. Therefore, clients directing FWM to use a particular broker/dealer may not receive the same average price for securities bought or sold that would be received if the order was part of a block order.

In those instances where an order error occurs by FWM, it is FWM's policy to reverse the order to make the client's account whole.

### ***Item 17 - Voting Client Securities***

FWM and its Representatives do not vote proxies on behalf of clients who will receive such notices from their account's custodian.

FWM also does not take any action on legal notices it or a client may receive from issuers of securities held in a client's managed account. However, it is available to answer questions regarding such notices.

### ***Item 18 - Financial Information***

FWM does not require or solicit fees of more than \$1,200 six months or more in advance, therefore no financial statement for FWM is attached. FWM does not have any financial condition that is reasonably likely to impair its ability to meet its contracted commitment to any client.

## ***Notice Regarding Treatment of Confidential Information***

Privacy Notice to Our Clients: Filbrandt Wealth Management, LLC and strongly believe in protecting the confidentiality and security of information we collect about you. This notice describes our privacy policy and describes how we treat the information we receive about you.

Why We Collect And How We Use Information: When we evaluate your request for our services, provide insurance and investment advice to you and process transactions for your account, you typically provide us with certain personal information necessary for us to provide advice and process transactions. We may also use that information to offer you other services we provide which may meet your investment needs.

What Information We Collect: The personal information we collect may include:

- Name and address;
- Date of Birth;
- Assets;
- Income;
- Account balance and positions;
- Investment activity;
- Social Security or Taxpayer Identification Number;
- Tax Statements;
- Estate Documents;
- Electronic Data; and
- Accounts at other institutions.

How We Protect Information: We do not sell your personal information to anyone.

We treat information about current and former clients and their accounts in a confidential manner. Our employees may access information and provide it to third parties only when completing a transaction at your request or providing our other services to you.

At your written request, we may disclose information to attorneys, accountants, lawyers, securities and insurance professionals and others to assist us, or them, in providing services to you. We may also share information with companies that perform services on our behalf, such as the companies that we hire to perform marketing or administrative services. Companies we may hire to provide support services are not allowed to use your personal information for their own purposes. We may make additional disclosures as permitted by law.

We also maintain physical, electronic, and procedural safeguards to protect information. Employees and our professional service representatives are required to comply with our established information confidentiality provisions.

Access to and Correction of Information: Generally, upon your written request, we will make available information for your review. Information collected in connection with, or in anticipation of, any claim or legal proceeding will not be made available.

If your personal information with us becomes inaccurate, or if you need to make a change to that information, please contact us at the number shown below so we can update our records.

Further Information: For additional information regarding our privacy policy, please contact us by writing to us at 8401 Greenway Boulevard Suite 212, Middleton, Wisconsin 53562, or calling (608) 836-3600 or (800) 431-9740.

**FILBRANDT WEALTH MANAGEMENT, LLC**

FORM ADV – SCHEDULE 2B  
March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC  
8401 Greenway Boulevard  
Middleton, WI 53562  
Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**Schedule 2B Brochure Supplements for:**

Michael J. Filbrandt, CLU®, ChFC® .....	2
Patricia J. Filbrandt, CFP®, CLU®, ChFC® .....	5
Steven J. Hoffman, CFA® .....	9
Scott L. Kornstedt, ChFC®, CLU®, CFP® .....	12
Travis R. Cliff, CFP®.....	16
James M. Haygood, AWMA®, CFP® .....	19
Geoffrey R. Dunmore, CFP® .....	23
Zachary D. Meulemans, CFP®, ChFC® .....	26
John C. Clarke, CFP® .....	30
Noah J. Tostrud, CFP® .....	33
Shaun W. Quirk, CFP® .....	36

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Michael J. Filbrandt, CLU®, ChFC®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Michael J. Filbrandt that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Michael J. Filbrandt (CRD No. 207479) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Filbrandt was born in 1947. He graduated from the University of Wisconsin with a Bachelor of Business Administration degree in Finance and Real Estate. He has acquired the designations of CLU<sup>®</sup> and ChFC<sup>®</sup>. He is also licensed to offer and sell life and health insurance. Since completing his college education, Mr. Filbrandt has been consistently employed in the securities and insurance industries, specializing in providing financial advice to clients. He began Filbrandt & Company, an insurance brokerage firm, in 1971 as a proprietorship and incorporated it in 1981. He has been the President of the company since then. He also serves as Chairman of the Board of Filbrandt Investment Advisers, Incorporated, and FWM's sole owner.

The ChFC<sup>®</sup> designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC<sup>®</sup> exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC<sup>®</sup> designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

The CLU<sup>®</sup> or Chartered Life Underwriter<sup>®</sup> designation has been the respected risk management credential for advisors since 1927. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU<sup>®</sup> designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

## ***Item 3 - Disciplinary Information***

Mr. Filbrandt does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

## ***Item 4 - Other Business Activities***

Mr. Filbrandt is licensed to sell insurance products through various insurance companies. He spends approximately 1% of his time on this activity.

## ***Item 5 - Additional Compensation***

Mr. Filbrandt may receive commissions for the sale of insurance products. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

## ***Item 6 - Supervision***

Mr. Filbrandt is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Patricia J. Filbrandt, CFP®, CLU®, ChFC®**  
March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC  
8401 Greenway Boulevard  
Middleton, WI 53562  
Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Patricia J. Filbrandt that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Patricia J. Filbrandt (CRD No. 1197000) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Ms. Filbrandt was born in 1952. She attended the University of Wisconsin from 1970 to 1973. She has been a Vice President and shareholder of Filbrandt & Company, an insurance brokerage firm, since 1981, and is licensed to offer and sell life and health insurance. She completed the Certified Financial Planner™ program and received the CFP® designation during May 2003. She also attained her CLU® and ChFC®. Since January 2018, Ms. Filbrandt has served as an Investment Adviser Representative and the President of Filbrandt Wealth Management. Previously she served from May 1995 to January 2018 in the same capacities for the firm's predecessor, Filbrandt Investment Advisers.

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

The CLU® or Chartered Life Underwriter® designation is has been the respected risk management credential for advisors since 1927. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

### ***Item 3 - Disciplinary Information***

Ms. Filbrandt does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Ms. Filbrandt is licensed to sell insurance products through various insurance companies. She spends approximately 1% of her time on this activity.

***Item 5 - Additional Compensation***

Ms. Filbrandt may receive commissions for the sale of insurance products. She does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

***Item 6 - Supervision***

Ms. Filbrandt is the Chief Compliance Officer for FWM and is responsible for the supervision of all investment adviser representatives of the firm. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Steven J. Hoffman, CFA®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Steven J. Hoffman that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Steven J. Hoffman (CRD No. 4052018) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Hoffman was born in 1968. He graduated from the University of South Dakota with a Bachelor of Science degree in Business Administration in 1991. He has held senior leadership positions at several financial organizations for the past 15 years. Mr. Hoffman completed the Certified Financial Analyst program and received the CFA® designation. Since January 2018, Mr. Hoffman has been a Senior Portfolio Manager with Filbrandt Wealth Management. Previously he served, from 2016 to 2018, in the same capacities for the firm's predecessor, Filbrandt Investment Advisers.

The Chartered Financial Analyst® (CFA®) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are currently more than 170,000 CFA® Charterholders working in over 170 countries and regions. To earn the CFA® charter, candidates must: (1) pass three sequential, six-hour examinations; (2) have at least four years of qualified professional investment experience; (3) join CFA Institute as members; and (4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA® Charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA® charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA® Charterholders —often making the charter a prerequisite for employment. Additionally, regulatory bodies in 38 countries/territories recognize the CFA® charter as a proxy for meeting certain licensing requirements, and more than 466 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

***Item 3 - Disciplinary Information***

Mr. Hoffman does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Mr. Hoffman is not actively engaged in any other investment related business activities.

***Item 5 - Additional Compensation***

Mr. Hoffman does not receive any additional economic benefit from third parties for providing advisory services.

***Item 6 - Supervision***

Mr. Hoffman is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Mrs. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Scott L. Kornstedt, ChFC®, CLU®, CFP®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Scott L. Kornstedt that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Scott L. Kornstedt (CRD No. 4870091) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Kornstedt was born in 1981. He attended Wisconsin Lutheran College where he earned a Bachelor of Arts degree in Business Economics in 2004. He also attended the University of Wisconsin-Oshkosh where he earned a Master of Business Administration degree in 2009. He attained the Chartered Life Underwriter® (CLU®) designation. Mr. Kornstedt became a Member of Filbrandt Wealth Management in January 2019. Since January 2018, Mr. Kornstedt has been an Investment Adviser Representative for Filbrandt Wealth Management. Previously he served, from July 2012 to January 2018, in the same capacities for the firm's predecessor, Filbrandt Investment Advisers.

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

The CLU® or Chartered Life Underwriter® designation has been the respected risk management credential for advisors since 1927. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

### ***Item 3 - Disciplinary Information***

Mr. Kornstedt does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

***Item 4 - Other Business Activities***

Mr. Kornstedt is not actively engaged in any other investment related business activities.

***Item 5 - Additional Compensation***

Mr. Kornstedt does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

***Item 6 - Supervision***

Mr. Kornstedt is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Travis R. Cliff, CFP®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Travis R. Cliff that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Travis R. Cliff (CRD No. 4458105) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Cliff was born in 1978. He attended the University of Wisconsin-Madison where he received a Bachelor of Science degree in Economics in 2000. He completed the Certified Financial Planner™ program and earned the CFP® designation during September 2012. Mr. Cliff became a Member of Filbrandt Wealth Management in January 2019. Since January 2018, Mr. Cliff has been an employee of Filbrandt Wealth Management. Previously he served, from March 2013 to January 2018 in the same capacities for the firm's predecessor, Filbrandt Investment Advisers.

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### ***Item 3 - Disciplinary Information***

Mr. Cliff does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### ***Item 4 - Other Business Activities***

Mr. Cliff is not actively engaged in any other investment related business activities.

### ***Item 5 - Additional Compensation***

Mr. Cliff does not receive any additional economic benefit from third parties for providing advisory services.

### ***Item 6 - Supervision***

Mr. Cliff is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**James M. Haygood, AWMA®, CFP®**  
March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC  
8401 Greenway Boulevard  
Middleton, WI 53562  
Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about James M. Haygood that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about James M. Haygood (CRD No. 5947328) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Haygood was born in 1982. He attended the University of Wisconsin-Whitewater, where he received a Bachelor of Arts degree in Journalism in 2006. He obtained the CFP® designation in November 2015. Mr. Haygood became a Member of Filbrandt Wealth Management in January 2019. Since January 2018, Mr. Haygood Mr. has been an Investment Adviser Representative of Filbrandt Wealth Management. Previously he served from August 2010 to January 2018, in the same capacities for the firm's predecessor, Filbrandt Investment Advisers.

The AWMA® designation is granted by the College for Financial Planning. Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.

All AWMA® designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine

what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board's Code of Ethics and Standards of Conduct and to acknowledge CFP Board's right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual's certification status, CFP Board's disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA'S BrokerCheck](#) and the [SEC's Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### ***Item 3 - Disciplinary Information***

Mr. Haygood does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### ***Item 4 - Other Business Activities***

Mr. Haygood is not actively engaged in any other investment related business activities.

### ***Item 5 - Additional Compensation***

Mr. Haygood does not receive any additional economic benefit from third parties for providing advisory services.

***Item 6 - Supervision***

Mr. Haygood is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Geoffrey R. Dunmore, CFP®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Geoffrey R. Dunmore that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Geoffrey R. Dunmore (CRD No. 7062386) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Dunmore was born in 1973. He attended the University of Iowa, where he received a bachelor's degree in Finance in 2004. He completed the Certified Financial Planner™ program and earned the CFP® designation during January 2009. Since January 2019, Mr. Dunmore has been an employee of Filbrandt Wealth Management. Prior to joining FWM, he was Fiduciary Advisory Specialist with Wells Fargo Bank, N.A. from 2012 to 2018.

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### ***Item 3 - Disciplinary Information***

Mr. Dunmore does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### ***Item 4 - Other Business Activities***

Mr. Dunmore is not actively engaged in any other investment related business activities.

### ***Item 5 - Additional Compensation***

Mr. Dunmore does not receive any additional economic benefit from third parties for providing advisory services.

### ***Item 6 - Supervision***

Mr. Dunmore is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Zachary D. Meulemans, CFP®, ChFC®**  
March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC  
8401 Greenway Boulevard  
Middleton, WI 53562  
Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Zachary D. Meulemans that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Zachary D. Meulemans (CRD No. 6222462) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Meulemans was born in 1990. He attended Ripon College where he received a bachelor's degree in business and economics in 2013. He completed the Certified Financial Planner™ program and earned the CFP® designation during August 2018. Since January 2018, Mr. Meulemans has been an employee of Filbrandt Wealth Management. Previously he served, from April 2015 to January 2018 in the same capacities for the firm's predecessor, Filbrandt Investment Advisers.

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator founded in 1927 and the highest level of academic accreditation.

### ***Item 3 - Disciplinary Information***

Mr. Meulemans does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### ***Item 4 - Other Business Activities***

Mr. Meulemans is not actively engaged in any other investment related business activities.

### ***Item 5 - Additional Compensation***

Mr. Meulemans does not receive any additional economic benefit from third parties for providing advisory services.

***Item 6 - Supervision***

Mr. Meulemans is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**John C. Clarke, CFP®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about John C. Clarke that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about John C. Clarke (CRD No. 5702537) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Clarke was born in 1987. He attended University of Wisconsin - Milwaukee where he received a Bachelor of Business Administration degree in 2009. He completed the Certified Financial Planner™ program and earned the CFP® designation during October 2020. Since October 2018, Mr. Clarke has been an employee of Filbrandt Wealth Management. Prior to joining FWM, he worked as a financial professional with Madison Investment Advisors from 2015 – 2018.

Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### ***Item 3 - Disciplinary Information***

Mr. Clarke does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### ***Item 4 - Other Business Activities***

Mr. Clarke is not actively engaged in any other investment related business activities.

### ***Item 5 - Additional Compensation***

Mr. Clarke does not receive any additional economic benefit from third parties for providing advisory services.

### ***Item 6 - Supervision***

Mr. Clarke is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Noah J. Tostrud, CFP®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Noah J. Tostrud that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Noah J. Tostrud (CRD No. 7046094) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Tostrud was born in 1996. He attended University of Wisconsin - Madison where he received a bachelor's degree in economics in 2018. He completed the Certified Financial Planner™ program and earned the CFP® designation during October 2020. Since April 2018, Mr. Tostrud has been an employee of Filbrandt Wealth Management. Prior to joining FWM, he worked in guest services with the University of Wisconsin Athletic Department from 2014-2018.

Certified Financial Planner Board of Standards, Inc. ("CFP Board") owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the "CFP® marks"). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board's initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor's Degree from an accredited college or university. CFP Board's financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct*, which put clients' interest first; acknowledge CFP Board's right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual's background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual's employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### ***Item 3 - Disciplinary Information***

Mr. Tostrud does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### ***Item 4 - Other Business Activities***

Mr. Tostrud is not actively engaged in any other investment related business activities.

### ***Item 5 - Additional Compensation***

Mr. Tostrud does not receive any additional economic benefit from third parties for providing advisory services.

### ***Item 6 - Supervision***

Mr. Tostrud is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.

*Item 1 - Cover Page*

SCHEDULE 2B - BROCHURE SUPPLEMENT

**Shaun W. Quirk, CFP®**

March 24, 2021

FILBRANDT WEALTH MANAGEMENT, LLC

8401 Greenway Boulevard

Middleton, WI 53562

Phone (608) 836-3600 Fax (608) 836-7447

[www.filbrandtco.com](http://www.filbrandtco.com)

**This Brochure Supplement provides information about Shaun W. Quirk that supplements the Filbrandt Wealth Management, LLC (“FWM”) brochure. You should have received a copy of that brochure. Please contact Patricia J. Filbrandt if you did not receive FWM's brochure or if you have any questions about the contents of this supplement.**

**Additional information about Shaun W. Quirk (CRD No. 6721747) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## ***Item 2 - Educational Background and Business Experience***

Mr. Quirk was born in 1995. He attended University of Wisconsin - Madison where he received a Bachelor of Business Administration degree in 2017. He completed the Certified Financial Planner™ program and earned the CFP® designation during May 2020. Since July 2017, Mr. Quirk has been an employee of Filbrandt Wealth Management. Prior to joining FWM, he worked as a financial professional with Wells Fargo Asset Management in 2017.

Certified Financial Planner Board of Standards, Inc. (“CFP Board”) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with flame design) logo in the United States (these marks are collectively referred to as the “CFP® marks”). The CFP Board authorizes use of the CFP® marks by individuals who successfully complete the CFP Board’s initial and ongoing certification requirements.

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 88,000 individuals have obtained CFP® certification.

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

- Education – Complete a 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 or an accepted equivalent, including [completion of a financial plan development capstone course](#), and attain a Bachelor’s Degree from an accredited college or university. CFP Board’s financial planning subject areas include professional conduct and regulation, general principles of financial planning, education planning, risk management and insurance planning, investment planning, income tax planning, retirement savings and income planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 6 hours, 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 – CFP Board requires 6,000 hours of experience through the Standard Pathway, or 4,000 hours of experience through the Apprenticeship Pathway that meets additional requirements; and
- Ethics – Agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct*, which put clients’ interest first; acknowledge CFP Board’s right to enforce them through its *Disciplinary Rules and Procedures*; comply with the *Financial Planning Practice Standards* which determine what clients should reasonably expect from the financial planning engagement and complete a CFP® Certification Application which requires disclosure of an individual’s background, including involvement in any criminal, civil, governmental, or self-regulatory agency proceeding or inquiry, bankruptcy, customer complaint, filing, termination/internal reviews conducted by the individual’s employer or firm.

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 accepted by the CFP Board 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 – CFP® professionals agree to adhere to the high standards of ethics and practice outlined in CFP Board’s Code of Ethics and Standards of Conduct and to acknowledge CFP Board’s right to enforce them through its Disciplinary Rules and Procedures. The Code of Ethics and Standards of Conduct require that CFP Professionals provide financial planning services in the best interests of their clients.
- Certification Application – Properly complete a Certification Application to (i) acknowledge voluntary adherence to the [terms and conditions of certification with CFP Board](#) and (ii) disclose any involvement in criminal and civil proceedings, inquiries or investigations, bankruptcy filings, internal reviews and customer complaints.

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.

You may [verify an individual's CFP®](#) certification and background through the CFP Board. The verification function will allow you to verify an individual’s certification status, CFP Board’s disciplinary history and any bankruptcy disclosures in the past ten years. Additional regulatory information may also be found through [FINRA’S BrokerCheck](#) and the [SEC’s Investment Adviser Public Disclosure databases](#), which are free tools that may be used to conduct research on the background and experience of CFP® professionals and those who held CFP® certification at one time, including with respect to employment history, regulatory actions, and investment-related licensing information, arbitrations, and complaints.

### ***Item 3 - Disciplinary Information***

Mr. Quirk does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

### ***Item 4 - Other Business Activities***

Mr. Quirk is not actively engaged in any other investment related business activities.

### ***Item 5 - Additional Compensation***

Mr. Quirk does not receive any additional economic benefit from third parties for providing advisory services.

### ***Item 6 - Supervision***

Mr. Quirk is supervised by Patricia Filbrandt, FWM's Chief Compliance Officer. Her contact information can be found on the cover page of this Schedule 2B supplemental brochure.

Ms. Filbrandt and other individuals as she may designate, regularly review the accounts receiving investment advisory services to monitor for suitability of recommendations and compliance with regulatory and internal procedures.