



Investment Advisory Services

Offered by Align Wealth Management, LLC, a Registered Investment Advisor

Align Wealth Management, LLC (hereinafter referred to as Align) offers personalized investment advisory services to clients. Align's services, fee arrangements and disclosure information are described in the following pages.

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This brochure provides information about the qualifications and business practices of Align Wealth Management. If you have any questions about the contents of this brochure, please contact us at (408) 559-7444 or by email at heidi@alignwmgmt.com. The information in this brochure has not been approved or verified by the State of California state securities authority.

Additional information about Align Wealth Management also is available on the SEC's website at www.adviserinfo.sec.gov. Clients can search this site by using Align's name or by an identification number known as a CRD number. The CRD number for Align Wealth Management is 4306408.

"Registered Investment Advisor" does not imply a certain level of skill or training.

12/01/2022

Item 2

Material Change since last filing in November 2022

None

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Align Wealth Management, LLC was established as a Limited Liability Company in the state of California in October 2022 with Christopher J. Thomas as the CEO and principal owner. Align Wealth Management, LLC (“Align”) registered with the State of California as a Registered Investment Advisor in October 2022.

Align provides personalized investment advisory services to clients via Financial Planning and Asset Management Services.

Financial Planning Services

Financial Planning Services are established by a Financial Planning Agreement signed by the client and Align and are defined as providing financial advice and planning in the form of written financial plans and/or consultations. Financial planning services are usually prepared for each client before investments are transferred or changes initiated to portfolios transferred to Align. Align may also provide financial planning services on an on-going basis to clients seeking continuous evaluations of their financial situation. Financial planning services may be comprehensive or specific to an individual topic depending on the needs of the client. Comprehensive financial advice incorporates multiple topics and is usually provided in a written financial plan. When clients do not want a written financial plan, Align will provide its services in the form of consultations in order to discuss specific financial planning issues. The complexity of a client’s situation will determine the amount of time and depth provided towards financial planning. Topics covered under financial planning services may include, but not necessarily limited to, retirement planning, investment planning, tax planning, estate planning, asset allocation planning, college planning, and insurance planning.

Asset Management Services

Asset Management Services are established by an Asset Management Agreement signed by the client and Align and are defined as giving continuous investment advice and making investment decisions for the client based on the individual needs of the client. Through this service, Align offers a customized and individualized investment program for clients. These accounts may be managed on either a discretionary or non-discretionary basis as agreed upon by the client and Align. Align actively manages client investment portfolios in accordance with the client’s individual needs, objectives and risk tolerance. A specific investment strategy and investment policy is crafted to focus on the specific client’s goals, objectives, risk tolerance and time frame. Align first determines an appropriate asset allocation, an appropriate mixture of asset classes, including, equities, fixed income, multiple capitalizations, domestic and international exposure, to help the client best achieve their goals and objectives within their risk tolerance and time frame. Align then recommends a platform through which Align can offer the appropriate allocation. Align’s Asset Management Services may be provided through the following different platforms: (1) the SEI Asset Management Program and(2) AssetMark Platform.

- (1) SEI Asset Management Program: For the SEI Program, SEI Private Trust Company serves as the custodian for assets of clients who wish to a) purchase SEI Mutual Funds as part of an SEI strategy allocation, b) participate in the SEI Separate Accounts Program, c) purchase non-SEI mutual funds and ETFs as part of an asset allocation recommended and managed by Align, and/or d) purchase or hold individual stocks and securities on an unsolicited basis, not recommended or managed by Align. Through this program, Align serves as the investment advisor to the investor, and is responsible for analyzing the investor's current financial situation, return expectations, risk tolerance, time horizon, and asset class preference, pursuant to Align's investment advisory agreement. Based upon the investor's information, Align and the investor select an investment strategy and choose from one of many mutual fund asset allocation models, which may be provided by SEI Investments Management Corporation (SIMC), purchase the individual mutual funds, select from among SEI's Separately Managed Account portfolios, or implement the investment strategy with non-SEI mutual funds and ETFs.

- (2) AssetMark Platform: AssetMark Trust Company and Pershing provide custody for the AssetMark Platform, which is sponsored by AssetMark, Inc., a registered investment adviser. The AssetMark Platform has two options. The first is an Asset Allocation System that Align may use to manage client assets. It is made up of model portfolios provided by a number of institutional investment strategists. The portfolio designs are based on the information, research, asset allocation methodology and investment strategies of the investment strategists. The second option is a Privately Managed Account Program where AssetMark introduces clients to investment managers that Align recommends, who provide discretionary management of individual portfolios of equity securities, fixed income securities, mutual funds, and/or exchanged traded funds (ETFs).

AssetMark Platform client fees are payable quarterly, in advance, based on the average market value of assets under management during the previous quarter.

Align, AssetMark, the investment strategists who design the portfolios, and others who provide support services for the AssetMark Platform may receive a portion of the fee paid by the client.

The maximum advisory fee charged to clients will not exceed 2.25% per year. Custodian fees may be charged separately from the AssetMark Platform client fees. The amount of the advisory fee charged by Align and paid by the client depends on a variety of factors. Align may retain a portion of the fees up to 1.00% of the total fees charged to client for its role as investment adviser.

A condition of participation in the AssetMark Platform is that all accounts are held at Pershing Advisor Solutions or AssetMark Trust Company. Pershing Advisor Solutions or AssetMark serve as Custodian for Retirement Accounts. Execution and clearance of transactions is provided by Pershing or AssetMark Trust Company. As a result, best execution may not be achieved.

A complete description of the AssetMark Platform and related fees and charges can be found in the AssetMark Schedule H Disclosure Brochure, which will be provided to all clients prior to or at the time an account is established. Clients should carefully review the AssetMark Disclosure Brochure prior to establishing an account.

As of December 21, 2022 Align manages \$ in - accounts on a discretionary basis.

Item 5	Fees and Compensation
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For Financial Planning Services, either for a One-Time or Ongoing Financial Planning, a fixed financial planning fee is determined in advance and agreed upon in the Financial Planning Agreement. For One-Time Financial Plans, the fee range is between \$0 to \$30,000. For On-Going Financial Planning, the fee ranges from \$0 - \$50,000 per year. For As-Needed Financial Advice, Align usually charges a fee of \$300-\$800 per hour.

Fees payable to Align for its Asset Management Services are based on a percentage of assets under management. Align may charge up to 1.00% per year, but generally charges according to the following fee schedule:

Account Value	Annual Fee (as percentage of total value)
\$0-\$1,000,000	1.00%
\$1,000,001-\$3,000,000	.80%
\$3,000,001-\$5,000,000	.60%
\$5,000,001-\$15,000,000	.40%
\$15,000,001- AND UP	.25%

Financial Planning Services

For One-Time Financial Plans a fixed fee is charged ranging from \$2,000-\$10,000, but Align may charge anywhere from \$0 to \$30,000 depending on the complexity of the situation. Fees are determined based on the complexity of the client's financial situation and the services that will be provided as well as the advisor representative providing the services. Align charges the financial planning fee in arrears. The exact amount of the fee is determined in advance and is disclosed in the Financial Planning Agreement. One-time financial planning services are terminated upon presentation of the written financial plan or completion of the consultation services. The client may terminate one-time services at any time with no penalty by providing notice to Align. However, in the event services are terminated prior to the completion of the financial plan, the client will be responsible for the amount of time expended by Align prior to notice of termination.

Align may also provide Ongoing Financial Planning services fees may range from \$0 to \$50,000 per year. On-going financial planning services may be used to monitor and update an initial financial plan. These services are provided to clients that would benefit from on-going reviews and updates to their financial situation. At least annually, Align will provide an in- depth analysis of the client's financial situation. On a more frequent basis (for example quarterly), Align is available to answer client questions and provide as-needed consultations. The annual fee for Align's ongoing services will be determined at the time the initial agreement is executed. Fees are divided and billed into equal monthly as agreed upon by Align and the client. The annual fixed-fees are determined based on factors such as the amount of the client's assets, the complexity of the client's financial situation, the advisor representative working with the client, and the estimated amount of Align's time that will be needed throughout the year. The annual fee will automatically carry over from year to year unless both parties agree, in writing, to a different fee. Fees are typically deducted directly from a client's investment or bank account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to Align. The custodian will send client statements, at least quarterly, showing all disbursements for the account including the amount of the advisory fee, if deducted directly from the account. Either party may terminate ongoing services at any time. If services are terminated within five (5) business days of executing the agreement, services will be terminated without penalty and no fees shall be due. If services are terminated after the initial five-day period, the final fee will be pro-rated and charged to the client as calculated on the date of termination. In the event a client terminates services, termination shall be effective from the time Align receives notification or such other time as may be mutually agreed upon. There will be no penalty charge upon termination. In the event Align terminates the relationship, the agreement will be terminated on the fifth day after written notification is delivered to the client or such time as may be mutually agreed upon and subject to the final payment of advisory fees.

Finally, Align may occasionally offer As-Needed Financial Planning Services and charge an hourly fee for limited advice/analysis instead of a flat fee. Under this type of arrangement, Align charges a fee of \$300-\$800 per hour, but may range from \$0 to \$1000 per hour. Fees for this service are billed via invoice upon completion of the service. Either party may terminate services by providing notice to the other party.

While financial planning services are prepared with the intention of the client implementing recommendations made within the plan through Align, clients are not obligated to do so. If clients elect to have a representative of Align implement the advice provided as part of the financial planning services, implementation will be made through Align's Asset Management services described. Any adjustment to the financial planning fee is at the discretion of Align and will be disclosed to client prior to implementing transactions.

Asset Management Services

While the fee schedule indicated above is typical for most Align clients, Align may offer some clients a lesser or greater fee schedule or a flat percentage for all assets. The annual fee calculated as a percentage of assets under management may range from 0.00% to 2.00%. The annual fee for Align's services is divided and billed quarterly in arrears based on the value of the account at the end of the previous quarter, unless specifically indicated by the asset management program. (For example, AssetMark charges the quarterly fee in advance.) The initial fee will be pro-rated based on the number of days the account is opened during the initial period. Fees are deducted directly from the client's account. Clients must provide the custodian with written authorization to have fees deducted from the account and paid to Align. The qualified custodian will send client statements, at least quarterly, showing all disbursements for the account including the amount of the advisory fee, if deducted directly from the account. Each custodian may assist Align with the calculation and automatic deduction of the quarterly fee. Align will provide instructions to the qualified custodian to deduct the calculated fee. It is Align and client's responsibility to verify the accuracy of Align's fee calculation and the qualified custodian will not determine whether the fee has been properly calculated.

It should be noted that fees for Align's services may be higher or lower than fees charged by other financial professionals offering similar services.

Clients may incur certain charges imposed by third parties other than Align in connection with financial planning and investment recommendations provided by Align and investments made through the account, including but not limited to transaction costs and IRA and qualified retirement plan fees. A description of mutual fund, variable annuity, and variable life fees and expenses are available in the mutual fund prospectus and offering documents.

Align will choose for each client, on a case-by-case basis, whether Align will assume transaction costs and ticket charges or if these costs will be paid by the client. If Align chooses not to assume these costs, transaction and execution costs will be billed to the client separate from Align’s management fee.

Management fees charged by Align are separate and distinct from the fees and expenses charged by investment company securities that may be recommended to clients. A description of these fees and expenses are available in each investment company security’s prospectus. Unless specifically opposed by the client, Align will recommend purchasing mutual funds and exchange traded funds (ETFs) in a fee-based investment advisory account so that mutual funds can be purchased at Net Asset Value (NAV) and the trading commission can be waived on buys and sells of ETFs. Align does not recommend “load” mutual funds because Align charges a management fee for assets management. In a fee-based investment advisory account all mutual funds can be bought at NAV, that is, without a sales load. Align may recommend “no-load” mutual funds, but will do so based on criteria other than the sales load.

Clients wishing to implement Align’s advice are free to select any broker they wish and are so informed.

Item 6 Performance-Based Fees

Align does not charge performance-based fees.

Item 7 Types of Clients

Align provides services to, but not limited to, individuals, trusts, charities, pension/profit sharing plans, corporations and/or small businesses, and broker/dealers. Align’s primary focus is on helping clients reach retirement and/or financial independence. Often a client’s situation may involve multiple entities. For example, a small business owner may have his or her individual retirement as a primary goal, but establishing an employer- sponsored retirement plan and planning for an eventual succession may best help the individual client achieve his or her goals. Usually, advice provided by Align to an entity, such as a trust, corporation or pension, is in conjunction with advice provided to individuals related to the entity. Align imposes a minimum investment amount of \$1,000,000 for its asset management services. However, exceptions to this minimum may be granted at the discretion of Align.

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

Align actively manages client investment portfolios in accordance with the client's individual needs, objectives and risk tolerance. A specific investment strategy and investment policy is crafted to focus on the specific client's goals, objectives, risk tolerance and time frame. Align first determines an appropriate asset allocation, an appropriate mixture of asset classes, including, equities, fixed income, multiple capitalizations, domestic and international exposure, to help the client best achieve their goals and objectives within their risk tolerance and time frame. Align then recommends a platform through which Align can offer the appropriate allocation. Align's Asset Management Services may be provided through two different platforms: (1) the SEI Asset Management Program, and (2) AssetMark Platform. Align primarily uses mutual funds and exchange traded funds to create an asset allocation with exposure to multiple asset classes. Align monitors and manages strategic and tactical asset allocations. A strategic asset allocation determines an appropriate asset allocation and regularly, usually quarterly, rebalances back to the recommended asset allocation. A tactical asset allocation may alter the recommended distribution of asset classes based on projected performance and volatility of each asset class.

Within each asset class, the methods Align uses to analyze various securities include charting, fundamental, technical and cyclical. Key factors include, but are not limited to, performance and performance relative to peer group, volatility & risk, costs and expense ratio, purity (that is, how accurately a given investment reflects its stated asset class) and management tenure. For non-qualified accounts, Align will also consider factors that would affect the client's individual tax situation, for example, seeking funds with low turnover or exposure to state specific municipal bonds instead of corporate bonds.

Despite some asset classes being less volatile than others, all investments in securities involve the risk of loss that clients should be prepared to bear.

Item 9**Disciplinary Information**

Align Wealth Management and its advisory affiliates have had no disciplinary event.

Item 10 Other Financial Industry Activities and Affiliations

Christopher Thomas, a Member and Advisor Representative of Align, also owns an accounting firm, Thomas & Company, CPA. If clients of Align are in need of tax or accounting services, they may be referred to Thomas & Company, CPA. Fees for tax and accounting services will be billed separately from advisory fees. Clients are not obligated in any manner to use Thomas & Company, CPA. No fee sharing arrangements exist between Align and Thomas & Company, CPA. However, clients should be aware that Christopher Thomas will benefit from referring clients to the accounting firm since he is affiliated with both companies.

Mr. Thomas spends approximately 30% of his time on the tax and accounting services provided by Thomas & Company, CPA.

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

Section 204A-1 of the *Investment Advisers Act of 1940* requires all investment advisers to establish, maintain and enforce a Code of Ethics. Align has established a Code of Ethics that will apply to all of its supervised persons. An investment adviser is considered a fiduciary according to the *Investment Advisers Act of 1940*. As a fiduciary, it is an investment adviser's responsibility to provide fair and full disclosure of all material facts and to act solely in the best interest of each of our clients at all times. Align has a fiduciary duty to all clients. This fiduciary duty is considered the core underlying principle for Align's Code of Ethics which also covers its Insider Trading and Personal Securities Transactions Policies and Procedures. Align requires all of its supervised persons to conduct business with the highest level of ethical standards and to comply with all federal and state securities laws at all times. Upon employment or affiliation and when changes occur, all supervised persons will sign an acknowledgement that they have read, understand and agree to comply with Align's Code of Ethics. Align has the responsibility to make sure that the interests of all clients are placed ahead of Align's or its supervised person's own investment interest. Full disclosure of all material facts and potential conflicts of interest will be provided to clients prior to any services being conducted. Align and its supervised persons must conduct business in an honest, ethical and fair manner and avoid all circumstances that might negatively affect or appear to affect our duty of complete loyalty to all clients. This disclosure is provided to give all clients a summary of Align's Code of Ethics. However, if a client or a potential client wishes to review Align's Code of Ethics in its entirety, a copy will be provided promptly upon request.

Align and its associated persons may buy or sell securities that are also recommended to clients. In order to minimize this conflict of interest, securities recommended by Align are widely held and publicly traded. In addition, in accordance with its fiduciary duty to clients, Align and its associated persons will place client interests ahead of their own interests.

Item 12	Brokerage Practices
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Align does not select or recommend broker-dealers for client transactions.

1. Research and Other Soft Dollar Benefits

Align does not receive research or other products or services from any broker-dealer or third party in connection with client securities transactions (“soft dollar benefits”).

We do not cause clients to pay commissions (or markups or markdowns) higher than those charged by other broker-dealers in return for soft dollar benefits as we do not receive soft dollar benefits.

2. Brokerage for Client Referrals

We do not select or recommend broker-dealers to clients in order to receive client referrals from a broker-dealer or third party.

3. Directed Brokerage

For clients who wish to have us manage individual securities that they already own at the time of initiating our asset management relationship, we request that those assets are transferred to and held at either SEI Private Trust Co or AssetMark as described in Item 4. We do not receive commissions for transactions executed through SEI Private Trust Co or AssetMark, but we do include the value of their securities held in those accounts in our management fee calculations for clients. By directing clients to maintain securities at SEI or AssetMark, we rely on SEI and AssetMark’s obligation to provide “best execution” (i.e., prompt and reliable execution at the most favorable price obtainable under the prevailing market conditions) for a particular transaction for the client’s account. Align periodically evaluates the quality of executions for these transactions.

Item 13**Review of Accounts**

Managed accounts are reviewed at least semiannually. The calendar is the main triggering factor, although more frequent reviews may also be triggered by changes in the client's circumstances, client request, or changes within the market. Triggering factors for changes to underlying portfolios include the relative valuation changes between asset classes, deviation from management style by fund, or fund closures. Clients will be contacted periodically by Align to discuss the management and performance of their account and changes in their situation which may have an impact on the management of their account.

Clients contracting for ongoing financial planning services will receive periodic updates of their financial plan and/or situation. In-depth analyses are conducted at least annually with more periodic monitoring provided throughout the year.

Christopher Thomas is primarily in charge of providing all investment advice and conducting the on-going review of all accounts.

Clients will receive account statements at least quarterly from their qualified custodian. SEI clients may receive quarterly performance and/or position reports from SEI. AssetMark clients may receive quarterly performance and/or position reports from AssetMark.

Item 14**Client Referrals and Other Compensation**

Certain product sponsors and third-party money manager platforms (including SEI's Marketing Support Program) provide Align and its representatives with other economic benefits as a result of sales activities directed to the sponsors and third-party money managers, including but not limited to, financial assistance or the sponsorship of conferences and educational sessions, marketing support, incentive awards, payment of travel expenses, tools to assist Align in providing various services to clients such as reporting programs and portfolio analysis.

While Align's associated persons endeavor at all times to put the interest of the clients first as a part of Align's fiduciary duty, clients should be aware that the receipt of commission and additional compensation itself creates a conflict of interest, and may affect the judgment of these individuals when making recommendations.

Christopher Thomas provides accounting and tax preparation services in a separate capacity through Thomas & Company, CPA. Accounting and tax preparation services are separate from advisory services provided by Align. Clients electing to contract for tax preparation services will enter into a separate agreement with Thomas & Company, CPA. and pay a separate fee. Align's clients are not required to use the services of Thomas & Company, CPA.

Item 15 Custody

Custody of client funds and securities is maintained by one of the three qualified custodians that provide platforms for Asset Management Services offered by Align; (1) SEI Private Trust Company provides custody for the SEI Asset Management Program, (2) AssetMark Trust Company provides custody for the AssetMark Platform, and (3) Pershing Advisor Solutions also provides custody for the AssetMark Platform. Each qualified custodian sends account statements at least quarterly, if not more frequently. Align does not provide separate statements. Clients receive statements directly from the custodian and can view their accounts online through each custodian's website.

Item 16 Investment Discretion

Upon approval and agreement by a client, Align can provide asset management services on a discretionary basis. The Client will grant discretionary authority to Align in the asset management agreement. When discretionary authority is granted, it is limited in that Align will only be given discretionary trading authority. This authority will allow Align to determine the type of securities and the amount of securities that can be bought or sold for the client portfolio without obtaining the client's consent for each transaction.

Item 17 Voting Client Securities

Align does not vote proxies on behalf of its clients. It is the responsibility of the client to vote all proxies for securities held in managed account.

Item 18 Financial Information

Align does not require nor solicit prepayment of more than \$1,200 in asset management fees per client six months or more in advance. Align has discretionary authority of client funds and securities, but there is no financial condition that is reasonably likely to impair Align's ability to meet contractual commitments to clients. Discretion is limited to trading authority.

Item 19	Requirements for State Registered Advisors
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Principal Executive Officers and management persons

Name: Christopher J Thomas, CFP® , CPA **Born:** 1965

Educational Background and Professional Designations: Education:

B.S. in Accounting from San Jose State University – 1989
M.S. in Taxation (emphasis in Estate Planning) from Golden Gate University – 1997

Designations:

CFP® - Certified Financial Planner

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

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

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

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

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:

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

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

CPA - Certified Public Accountant

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

Business Background:

- Vantage Wealth Management, LLC, Member since February 2007 and Investment Advisor Representative since January 2010
- LPL Financial, Inc., Registered Representative September 2014 – April 2020
- Financial Telesis, Inc., Registered Representative April 2014 – September 2014
- Cambridge Investment Research, Inc., Registered Representative January 2010 – March 2014
- Thomas & Company, CPA, Owner and Accountant since November 1997

- Securian Financial Services, Inc., Registered Representative and Investment Advisor Representative, March 2001 – December 2009

***Christopher Thomas is a CERTIFIED FINANCIAL PLANNER™** certificant or CFP® certificant and according to CFP® Rules of Conduct, they must provide their clients with contact information, information about the services they provide, any conflicts of interest that they may have related to the provision of services, and the costs to clients associated with the services being provided. These important disclosures are contained in this Schedule F document. Descriptions of the specific advisory and financial planning services provided to each client are contained in each client's agreement with Advisor.

Mr. Thomas has acknowledged his responsibility as CFP® certificant to adhere to the standards that have been established in the CFP® Board's Standards of Professional Conduct. If a client of Advisor believes Mr. Thomas's conduct may violate the Standards of Professional Conduct, Advisor's client may file a complaint with the CFP® Board at www.CFP.net/complaint. Please contact Mr. Thomas if you have any questions regarding the CFP® designation or these disclosures.