

Item 1 – Cover Page

Chladek Wealth Management, LLC

PO Box 11154

Overland Park, KS 66207

913.402.6099

<http://www.chladekwealth.com>

June 11, 2021

This Brochure provides information about the qualifications and business practices of Chladek Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at 913.402.6099. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Chladek Wealth Management, LLC (hereinafter referred to as “CWM” or the “Firm”) is a State of Kansas registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about CWM is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## Item 2 – Material Changes

This Brochure, dated June 11, 2021 represents an update to CWM’s prior annual updating amendment to its previously published annual update Brochure.

Since the filing of the firm’s last annual update Brochure on March 18, 2020, no material changes were made. However, since our March 25, 2021 annual updating amendment, the Firm has updated its service and pricing structure as more fully described in Item 4 and Item 5, below. The Firm has also changed its business address, which is reflected on the cover page.

Pursuant to SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business’ fiscal year. We may further provide other ongoing disclosure information about material changes as necessary.

We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting John P. Chladek, MBA, CFP® – President, at 913.402.6099, or [jchladek@chladekwealth.com](mailto:jchladek@chladekwealth.com). Our Brochure is also available on our web site <http://www.chladekwealth.com>, free of charge.

Additional information about CWM is also available via the SEC’s web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC’s web site provides information about any persons affiliated with CWM who are registered, or are required to be registered, as investment adviser representatives of CWM.

**Item 3 – Table of Contents**

Item 1 – Cover Page	<b>1</b>
Item 2 – Material Changes	<b>2</b>
Item 3 – Table of Contents	<b>2</b>
<b>Item 4 – Advisory Business</b>	<b>5</b>
Firm Description	5
Services Offered	5
Assets Under Management	6
Item 5 – Fees and Compensation	<b>6</b>
Financial Planning Fees	6
Investment Management Fees	7
Item 6 – Performance-Based Fees and Side-By-Side Management	<b>8</b>
Item 7 – Types of Clients	<b>8</b>
Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss	<b>9</b>
Item 9 – Disciplinary Information	<b>9</b>
Item 10 – Other Financial Industry Activities and Affiliations	<b>10</b>
Item 11 – Participation/Interest in Client Transactions and Personal Trading	<b>10</b>
<b>Item 12 – Brokerage Practices</b>	<b>11</b>
Soft Dollar Practices	11
Factors Considered in Broker/Dealer Selection	11
<b>Item 13 – Review of Accounts</b>	<b>12</b>
Reviews	12
Reports	12
Item 14 – Client Referrals and Other Compensation	<b>12</b>
Item 15 – Custody	<b>12</b>
Item 16 – Investment Discretion	<b>13</b>

Item 17 – Voting Client Securities	<b>13</b>
Item 18 – Financial Information	<b>13</b>
Item 19 – Requirements for State-Registered Advisers	<b>13</b>
Executive Officers and Management Persons	13
Other Disclosures	15

## Item 4 – Advisory Business

### Firm Description

Chladek Wealth Management, LLC (CRD # 152435) is registered as an investment adviser in the state of Kansas, and is registered or exempt from registration in other states as applicable. The Firm was founded in 2009 and is wholly-owned by John P. Chladek, MBA, CFP®, who serves as President of the Firm.

### Services Offered

#### **Financial Planning Services:**

Financial planning advice will typically involve providing one or a variety of services to individuals regarding the management of their financial resources based on an analysis of that client's particular needs and circumstances. All prospective clients will be offered a no cost, no obligation initial consultation. Thereafter, if the client agrees to hire CWM for financial planning services, a follow-up meeting will be conducted for the purpose of gathering pertinent information about the client's particular circumstances and needs. Once such information is reviewed and analyzed, a financial plan - designed to achieve the client's stated objectives - will be produced and presented to the client.

If a client has solely elected to receive a one-time financial plan (referred to as the "Initial Financial Plan"), the delivery of financial planning services shall thereafter be considered complete. If a client has elected to receive ongoing analyses and recommendations from the Firm (referred to as "Comprehensive Financial Planning"), the Firm and the client shall continue to work together until termination of the relationship. Ongoing analyses and recommendations delivered by the Firm are designed to keep clients on track to achieve their financial goals, and the Firm shall remain available to answer clients' questions that may arise from time to time. The Firm shall also monitor and update clients' financial plans as necessary based on changes to clients' financial lives, shall advise clients of changes needed to their financial plans, and shall make itself available to meet with clients no less frequently than annually to undertake a comprehensive review of clients' then-current financial situation.

Financial plans are based on the client's financial situation at the time the plan is presented and are based on financial information disclosed by the client to CWM. Clients are advised that certain assumptions may be made with respect to interest and inflation rates, and use of past trends and performance of the market and economy. Past performance is in no way an indication of future performance. CWM cannot offer any guarantees or promises that the client's financial goals and objectives will be met. As the client's financial situation, goals, objectives, or needs change, the client must notify CWM promptly.

When providing financial planning services, the Firm shall not be responsible for the actual implementation of its recommendations. The responsibility to implement the Firm's recommendations shall rest solely with the client, and the client may accept or reject the Firm's recommendations in its sole and absolute discretion.

**Investment Management Services:**

CWM provides ongoing investment management services on a discretionary basis. For discretionary accounts, CWM has the authority to make and execute day to day investment decisions in client portfolios without client approval.

All investment advice is tailored to meet the needs and investment objectives of each client. Portfolios constructed for the client will consist mostly of exchange-traded fund shares, but may also include mutual fund shares and individual stocks and bonds. Once a portfolio is constructed, CWM will provide continuous supervision, and will adjust client portfolios as changes in global economics, investment markets and client circumstances may require.

CWM understands that some clients may wish to place investment restrictions on their portfolio. Clients will have the opportunity to place restrictions on their portfolio by requesting such in writing within their investment management agreement with CWM. CWM will do the best it can to accommodate investment restrictions and will explain to clients any situation where it cannot fulfill investment restriction requests.

To the extent a client has elected to receive both investment management services and ongoing financial planning services, such combined service offering shall be collectively referred to as "Comprehensive Financial Planning with Investment Management."

**Assets Under Management**

As of 12/31/2020, CWM managed \$39,491,802 on a discretionary basis.

**Item 5 – Fees and Compensation**

All fees are negotiable.

**Financial Planning Fees**

If a client has elected to receive an Initial Financial Plan, the one-time fixed fee is typically \$1,500, which may vary based on the nature and complexity of a client's financial situation and the scope of the financial plan to be prepared by the Firm. As agreed between the client and the Firm, such one-time fixed fee is (a) charged upon execution of an advisory agreement, (b) charged half up-front with the balance to be paid upon plan delivery, or (c) charged upon delivery of the plan. The Firm may also agree to deliver an Initial Financial Plan based on an hourly rate of \$250 per hour, charged quarterly or monthly in arrears, with a minimum engagement of 2 hours. Hourly fees are billed in 15 minute increments, and estimates will be given in advance of work commencing.

If a client has elected to receive Comprehensive Financial Planning, the recurring fixed fee is typically \$3,000 per annum, which may vary based on the nature and complexity of a client's financial situation and the scope of the financial planning services to be delivered by the Firm on an ongoing basis. The annual fixed fee is charged in equal monthly installments in arrears. Initial fees are prorated based on the number of days in the month for which the Firm has first been engaged to render financial planning services.

Services may be terminated at any time by client without penalty, and fees will be pro-rated based on services completed.

Financial planning fees may be adjusted from time to time upon not less than thirty (30) days' advance written notice to the client, after which such adjusted financial planning fees will apply.

**Investment Management Fees**

If a client has elected to receive investment management services (and not ongoing financial planning services), the applicable fee schedule is as follows:

<b>Assets Under the Firm's Management</b>	<b>Annual Fee</b>
For the first \$0 - \$1,000,000	1.00%
For the next \$1,000,001 to \$5,000,000	0.50%
For any amount above \$5,000,000	0.25%

If a client has elected to receive Comprehensive Financial Planning with Investment Management, the applicable fee schedule is as follows:

<b>Assets Under the Firm's Management</b>	<b>Annual Fee</b>
For the first \$0 - \$1,000,000	1.00%
For the next \$1,000,001 to \$5,000,000	0.50%
For any amount above \$5,000,000	0.25%

For so long as a Comprehensive Financial Planning with Investment Management client's assets under the Firm's management are less than \$300,000, the Firm shall charge a separate financial planning fee that results in a total aggregate annual fee to the Firm of \$3,000.

Fees are automatically deducted from the client's account(s) and payable monthly or quarterly, in advance or arrears, and based on average daily balance or billing period ending value as agreed-to between the client and the Firm.

Initial fees are prorated based on the number of days in the month for which the agreement between the client and the Firm is in effect. Fees are based on the gross value of the assets held in a client's account(s) (securities, cash, and cash equivalents) and managed by the Firm. Additional deposits of funds and/or any other securities will be subject to the same fee procedures. The full value of the client's account(s), on a gross basis, is included when calculating fees. This includes any portion of the client's account(s) attributable to margin.

Individual accounts for immediate family members (such as spouses, domestic partners, and dependent children) shall be aggregated for purposes of calculating the Assets Under Adviser's Management and corresponding fees.

Fees may be adjusted from time to time upon not less than thirty (30) days' advance written notice to a client, after which such adjusted fees will be applied to the client's account(s).

CWM will directly debit investment management fees from the client's account(s) held at the custodian provided that the following requirements are met:

- The client provides written authorization permitting the fees to be paid directly from the client's account held by the custodian. CWM does not have access to client funds for payment of fees without client consent in writing.
- It is disclosed to the client that although the custodian will deduct fees upon our instructions, the custodian will not determine whether the fee is properly calculated.
- CWM will send an invoice to the custodian indicating only the amount of the fee to be paid by the client for each account.
- The custodian agrees to send the client a statement, at least quarterly, indicating all amounts dispersed from the account including the amount of the advisory fee paid.

Either party, upon written notice to the other, may terminate the investment management agreement. The investment management fee will be pro-rated for the month or quarter in which the cancellation notice was given.

CWM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Exchange-traded funds and mutual funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to CWM's fee, and CWM shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that CWM considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

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

CWM does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

#### **Item 7 – Types of Clients**

CWM offers personalized investment management and financial planning services to individuals. While CWM does not have a hard-minimum account balance for investment management services, we believe our strategy to work optimally for portfolios of \$50,000 or more. CWM will manage portfolios under \$50,000, but will adjust the number of holdings in the portfolio to keep trading costs down as a percentage of assets under management. Clients receiving Comprehensive Financial Planning with Investment Management should also be aware that for so long as such clients' respective assets under the Firm's management are less than \$300,000, the Firm shall charge a separate financial planning fee that results in a total aggregate annual fee of \$3,000.



**Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss*****Investing in securities involves risk of loss that clients should be prepared to bear.***

CWM's general investment strategy, consistent with the tenets of modern portfolio theory, is to attempt to reduce risk and volatility by building globally diversified portfolios. To implement this strategy, CWM primarily uses fundamental security analysis. While exchange traded funds and mutual funds are the primary investment vehicles used in client managed accounts, we may also use various other investment vehicles in the implementation of our strategies, including long-term purchases (securities held at least a year), short-term purchases (securities sold within a year), trading (securities sold within 30 days), margin and options.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others. Certain trading strategies can affect investment performance through increased brokerage and other transaction. However, each client's propensity for risk is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

Investing in mutual funds does not guarantee a return on investment, and shareholders of a mutual fund may lose the principal that they've invested into a particular mutual fund. Mutual funds invest into underlying securities that comprise the mutual fund, and as such clients are exposed to the risks arising from such underlying securities. Mutual funds charge internal expenses to their shareholders (which can include management fees, administration fees, shareholder servicing fees, sales loads, redemption fees, and other fund fees and expenses, e.g.), and such internal expenses subtract from its potential for market appreciation. Shares of mutual funds may only be traded at their stated net asset value ("NAV"), calculated at the end of each day upon the market's close.

Investing in exchange traded funds ("ETFs") bears similar risks and incurs similar costs to investing in mutual funds as described above. However, shares of an ETF may be traded like stocks on the open market and are not redeemable at an NAV. As such, the value of an ETF may fluctuate throughout the day and investors will be subject to the cost associated with the bid-ask spread (the difference between the price a buyer is willing to pay (bid) for an ETF and the seller's offering (asking) price).

Clients are encouraged to carefully read the prospectus of any mutual fund or ETF to be purchased for investment to obtain a full understanding of its respective risks and costs.

No investment strategy can assure a profit or avoid a loss.

**Item 9 – Disciplinary Information**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of CWM, or the integrity of CWM's management. CWM is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

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

Registered investment advisers are required to disclose all material facts regarding any other financial industry activities that would be material to your evaluation of CWM, or the integrity of CWM's management. CWM has no other financial industry activities or affiliations.

### **Item 11 – Participation/Interest in Client Transactions and Personal Trading**

CWM has adopted a code of ethics that will be provided to any client or prospective client upon request. CWM's code of ethics describes the standards of business conduct that CWM requires of its supervised persons, which is reflective of CWM's fiduciary obligations to act in the best interests of its clients. The code of ethics also includes sections related to compliance with securities laws, reporting of personal securities transactions and holdings, reporting of violations of the code of ethics to CWM's Chief Compliance Officer, pre-approval of certain investments by access persons, and the distribution of the code of ethics and any amendments to all supervised persons followed by a written acknowledgement of their receipt.

Certain affiliated accounts may trade in the same securities with client accounts on an aggregated basis when consistent with CWM's obligation of best execution. In such circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. CWM will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

CWM's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting John P. Chladek, MBA, CFP® at 913.402.6099.

It is CWM's policy that the Firm will not affect any principal or agency cross securities transactions for client accounts. CWM will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

## Item 12 – Brokerage Practices

### Soft Dollar Practices

CWM does not have any formal “soft dollar” arrangements. A “soft dollar arrangement” is an arrangement where an investment advisor receives research or other products and services, other than execution of securities transactions, in connection with client securities transactions.

### Factors Considered in Broker/Dealer Selection

CWM generally recommends that clients use TD Ameritrade or Charles Schwab for brokerage and custodial services.

The criteria CWM uses to select a broker for clients are:

1. Best execution of trades – CWM assumes the responsibility for obtaining best execution on behalf of its clients. CWM defines best execution as timely trade execution, and execution at prices which are as close as possible to market prices at the time of the trade. Under normal trading environments, the trades submitted by CWM should be executed within seconds for exchange-traded fund and stock orders. CWM records prices that orders are filled at, and notes if there is a variance above 5% from the filled price and market price. If the spread is over 5%, the trade is logged in a trade variance log which is reviewed semi-annually to determine if CWM is receiving best execution.
2. Quality of the broker’s administrative services - CWM evaluates the quality of brokerage services in the following areas as they relate to servicing our clients. The main points of review are: (1) timely distribution requests, (2) new account processing efficiency, (3) account access via the web, (4) asset transfer speed, (5) tax reporting accuracy and speed, and (6) accuracy of invoicing client accounts for CWM fees.
3. Costs of transactions - CWM evaluates the commissions charged for security purchases relative to other broker/dealers to ensure that clients are not paying too much to execute buying and selling of securities.

Each year, CWM conducts an annual review of its current broker to review pricing and service level in the area of account custodial services.

The Firm does not consider, in selecting or recommending custodial broker-dealers, whether the Firm or a related person receives client referrals from a custodial broker-dealer or third-party. The Firm does not routinely recommend, request, or require that a client direct the Firm to execute transactions through a specified custodial broker-dealer other than TD Ameritrade or Charles Schwab.

The Firm retains the ability to aggregate the purchase and sale of securities for clients’ accounts with the goal of seeking more efficient execution and more consistent results across accounts. Aggregated trading instructions will not be placed if it would result in increased administrative and other costs, custodial burdens, or other disadvantages. If client trades are aggregated by the Firm, such aggregation will be done so as to not to disadvantage any client and to treat all clients as fairly and equally as possible.

### **Item 13 – Review of Accounts**

#### **Reviews**

The President of CWM, John P. Chladek, MBA, CFP®, is responsible for reviewing managed accounts. In addition to ongoing supervision, unless the client requests otherwise, each account is to be reviewed at least quarterly relative to the written guidelines and/or risk profile established by the client for the account. As part of the quarterly review, a report is to be provided to the client. In addition, written guidelines and/or risk profile are to be reviewed no less frequently than annually with the client, and clients are to be provided with copies of all transaction confirms directly unless client instructs otherwise.

Reviews for financial planning and retirement plan consulting relationships vary depending on the scope of the relationship, and are determined contractually.

#### **Reports**

Reports related to managed accounts are as follows:

Trade Confirms: Provided by the custodian at the time of the execution of a trade.

Asset Statement: Provided by the custodian, typically on a monthly basis.

Performance Review: Provided by CWM to the client on a quarterly basis. This will cover performance and will be provided on a less frequent basis if requested by the client. Additionally, client guidelines and/or risk profile will be reviewed on an annual basis.

Reports for financial planning and retirement plan consulting relationships vary depending on the scope of the relationship.

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

CWM does not pay any third party for client referrals, nor does CWM receive any compensation or incentives from any third party for investment advice or services.

### **Item 15 – Custody**

As noted in Item 12, CWM does not hold client funds or securities, but instead requires that they be held by a third-party custodian. We may, however, have limited control in some instances to trade on your behalf, to deduct our advisory fees from your account with your authorization, or to request disbursements to you.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains client's investment assets. CWM urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

### **Item 16 – Investment Discretion**

For discretionary managed accounts, clients grant CWM the authority to determine what securities will be purchased, retained or sold in the client's account. Any discretionary authority accepted however is subject to the client's risk profile and investment objectives, and may be limited by any other limitations provided by the client in writing.

CWM will not exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between CWM and the client, and in the written agreement with the third-party custodian.

For retirement plan consulting engagements, CWM will make recommendations for the client to consider, will provide performance analysis with respect to the investment alternatives that are held by the plan, and may assist the client with the implementation of recommendations.

For all accounts, CWM observes the investment policies, limitations, and restrictions of the clients for which it advises when selecting or recommending securities and their amounts.

Investment guidelines and restrictions must be provided to CWM in writing.

### **Item 17 – Voting Client Securities**

As a matter of Firm policy and practice, CWM does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. CWM may provide advice to clients regarding the clients' voting of proxies.

### **Item 18 – Financial Information**

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about financial condition in certain situations, such as when the Firm has a financial condition that impairs its ability to meet contractual and fiduciary commitments to clients or has been the subject of a bankruptcy proceeding. CWM has no financial or operating conditions which trigger such additional reporting requirements.

The Firm does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.

### **Item 19 – Requirements for State-Registered Advisers**

#### **Executive Officers and Management Persons**

John P. Chladek, MBA, CFP® - President/CCO

Born 4/23/1980

Education:

Certified Financial Planner™ certificant – 2009–Present  
Certified Financial Planner™ curriculum, The American College, Bryn Mawr, PA–2008  
MBA, Finance and Management, Rockhurst University, Kansas City, MO, 2004–2006  
BSBA, Finance, University of Nebraska, Lincoln, NE, 2001–2002  
Finance curriculum, St. Mary’s University, San Antonio, TX, 1998–2000

Business Background (last 5 years):

Chladek Wealth Management, LLC - President/CCO (11/2009 - Present)  
TMFS-Providence, LLC - Managing Member (3/2007 – 4/2016)  
Rockhurst University - Adjunct Professor (1/2013 – 12/2015)  
Webster University - Adjunct Professor (6/2008 – 12/2015)

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

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

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

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

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

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional*

*Conduct*, to maintain competence and keep up with developments in the financial planning field; and

- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

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

### **Other Disclosures**

State registered firms are required to make additional disclosures if a) the Firm is compensated for advisory services with performance based fees, b) the Firm or any of its management persons has been involved in certain types of arbitration, civil, or administrative claims, or c) the Firm or any of its management persons has a relationship or arrangement with any issuer of securities.

Neither the Firm nor any of its management persons has any such arrangements, nor has been involved in any such actions, which require additional disclosures.

Kansas registered firms are also required to disclose whether the Firm carries professional liability insurance coverage for its investment advisory services. The Firm is not required to carry, and currently does not purchase, such additional insurance coverage.

Item 1- Cover Page

John P. Chladek, MBA, CFP<sup>®</sup>

Chladek Wealth Management, LLC

PO Box 11154

Overland Park, KS 66207

913.402.6099

<http://www.chladekwealth.com>

June 11, 2021

**This Brochure Supplement provides information about John Chladek that supplements the Chladek Wealth Management, LLC Brochure. You should have received a copy of that Brochure. Please contact Chladek Wealth Management, LLC if you did not receive the Brochure or if you have any questions about the contents of this supplement.**

**Additional information about John Chladek is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**



## Item 2- Educational Background and Business Experience

John P. Chladek, MBA, CFP®

Born 4/23/1980

### Education:

Certified Financial Planner™ certificant – 2009–Present

Certified Financial Planner™ curriculum, The American College, Bryn Mawr, PA–2008

MBA, Finance and Management, Rockhurst University, Kansas City, MO, 2004–2006

BSBA, Finance, University of Nebraska, Lincoln, NE, 2001–2002

Finance curriculum, St. Mary's University, San Antonio, TX, 1998–2000

### Business Background (last 5 years):

Chladek Wealth Management, LLC - President/CCO (11/2009 - Present)

TMFS-Providence, LLC - Managing Member (3/2007 – 4/2016)

Rockhurst University - Adjunct Professor (1/2013 – 12/2015)

Webster University - Adjunct Professor (6/2008 – 12/2015)

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

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

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

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

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

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

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

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

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

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

Registered investment advisers are required to disclose any outside business activities. Mr. Chladek is not actively engaged in any outside business activities.

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

Registered investment advisors are required to disclose any additional compensation. Mr. Chladek does not receive any additional compensation or economic benefit for investment advisory services, other than his compensation from Chladek Wealth Management, LLC.

### **Item 6 - Supervision**

John Chladek serves as President and Chief Compliance Officer (CCO) of Chladek Wealth Management, LLC. Mr. Chladek is responsible for all supervision and monitoring of investment advice offered to clients, and can be reached at 913.402.6099.

### **Item 7- Requirements for State-Registered Advisers**

State registered investment adviser representatives are required to disclose all material facts regarding certain legal, disciplinary or financial events that would be material to the evaluation of the representative. Mr. Chladek is currently not subject to, nor has ever been subject to, any legal, disciplinary or financial events of this nature.