

Chladek Wealth Management, LLC

Form ADV Part 2A Brochure

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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 the telephone number or email address listed above. 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 is a registered investment adviser, but registration does not imply a certain level of skill or training.

Additional information about Chladek Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov and by searching for CRD# 152435.

Item 2: Material Changes

In this Item, Chladek Wealth Management, LLC is only required to identify and discuss material changes since filing its last annual amendment. Since the firm's last annual updating amendment filed on March 6, 2025, we have the following material changes to report:

Effective Date	Brochure Item(s)	Description
January 1, 2026	Items 4 and 5	The December 31st market value of a client's Held-Away Accounts subject to our Held-Away Account Services are now included for purposes of calculating our asset-based fee..

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Item 4: Advisory Business

A. Chladek Wealth Management, LLC (the “Adviser,” “we,” “us,” or “our”) is an investment adviser founded in 2009, principally registered in the state of Kansas and registered or exempted from registration in other states as applicable, and solely owned by John Chladek.

B. Adviser offers the following types of advisory services:

- i. Financial Planning. Financial planning services will typically involve providing one or a variety of advice to individuals regarding the management of their financial resources based on an analysis of the client’s particular needs and circumstances. All prospective clients will be offered a no cost, no obligation initial consultation. If a prospective client agrees to engage us for financial planning services thereafter, we will evaluate and make recommendations with respect to various financial planning topics that are relevant to the particular client. Such topics can include, for example, retirement planning, education savings, cash flow management, debt reduction, estate planning, insurance needs, risk mitigation, tax planning, charitable giving strategies, and/or financial goal tracking. A financial plan encompassing relevant topics will be presented to the client. Implementation of Adviser’s recommendations will be at the discretion of the client.

If the 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 the client has elected to receive ongoing analyses and recommendations (referred to as “Comprehensive Financial Planning”), we shall continue to work together with the client until termination of the relationship. Ongoing analyses and recommendations delivered by Adviser are designed to keep the client on track to achieve specific financial goals, and we shall remain available to answer the client’s questions that may arise from time to time. Adviser shall also monitor and update the client’s financial plan as necessary based on changes to the client’s financial life, shall advise clients of changes needed to the financial plan, and shall make itself available to meet with the client no less frequently than annually to undertake a comprehensive review of the client’s 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 us. 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. We 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 us promptly.

To the extent the client has one or more accounts held-away from Adviser’s recommended custodian and that is not under Adviser’s management (typically a retirement plan account, such as a 401(k) participant account, and each referred to herein as a “Held-Away Account”), Adviser may additionally render advice, recommendations, analyses, supervision, or other professional assistance with respect to the investment allocation within Held-Away Accounts (“Held-Away Account Services”). The client, and not Adviser, assumes responsibility for placing any trades in Held-Away Accounts.

Also, in coordination with Wealth.com, an independent and unaffiliated estate planning solution, and if elected by the client, Adviser shall facilitate and coordinate the preparation of certain estate planning documents (“Estate Plan Coordination Services”) for the additional fees set forth in Item 5. In performing the Estate Plan Coordination

Services, Adviser shall not render legal advice or perform legal services; Adviser is not a law firm and is not Client's lawyer. Adviser's role shall be strictly limited to assisting Client with Client's interaction with Wealth.com, and Wealth.com shall remain exclusively responsible for the provision of any legal advice, legal services, and the delivery of any estate planning documents.

When rendering financial planning services, a conflict exists between Adviser's interests and the interests of its clients; clients are under no obligation to act upon Adviser's financial planning recommendations. If a client elects to act on any of the recommendations made by Adviser, the client is under no obligation to effect the transaction through Adviser or any of its personnel.

- ii. Discretionary Investment Management. Adviser provides ongoing discretionary investment management services to its clients based upon each client's current financial condition, goals, risk tolerance, income, liquidity requirements, investment time horizon, and other information that is relevant to the management of clients' account(s). This information will then be used to make investment decisions that reflect clients' individual needs and objectives on an initial and ongoing basis. Adviser's investment decisions will allocate portions of clients' account(s) to various asset classes classified according to historical and projected risks and rates of return. Adviser will retain the discretion to buy, sell, or otherwise transact in securities and other investments in a client's accounts without first receiving the client's specific approval for each transaction. Such discretionary authority is granted by a client in his or her investment management agreement with Adviser. Clients may impose restrictions on investing in certain securities or types of securities so long as such restrictions may reasonably be implemented by Adviser.

Adviser generally implements its investments strategy by allocating clients' investable assets across a diversified risk-based portfolio of no-load mutual funds and/or exchange traded funds ("ETFs"), but a client's portfolio may also be comprised of stocks and bonds.

- iii. Comprehensive Financial Planning with Investment Management. 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."

C. Adviser does not participate in any wrap fee programs.

D. When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code (the "Code"), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- i. Meet a professional standard of care when making investment recommendations (give prudent advice);
- ii. Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- iii. Avoid misleading statements about conflicts of interest, fees, and investments;
- iv. Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- v. Charge no more than is reasonable for our services; and
- vi. Give you basic information about conflicts of interest.

- E. Adviser manages the following amount of discretionary and non-discretionary client assets calculated as of December 31, 2025:

Discretionary	\$68,144,702
Non-Discretionary	\$0
Total	\$68,144,702

Item 5: Fees and Compensation

- A. **Financial Planning Fees.** If a client has elected to receive an Initial Financial Plan, the one-time flat 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 Adviser. As agreed between the client and Adviser, such one-time flat fee is (a) charged upon execution of the advisory agreement, (b) charged half up-front with the balance to be paid upon plan delivery, or (c) charged upon delivery of the plan. We may also agree to deliver an Initial Financial Plan based on an hourly rate of \$300 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 flat fee is typically \$5,000 per year, 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 Adviser on an ongoing basis. The annual flat fee is charged in equal monthly installments in arrears. Initial fees are prorated based on the number of days in the month for which Adviser has first been engaged to render financial planning services. Fees will also be prorated upon termination of the engagement based on the percentage of work completed during the final billing period.

To the extent Adviser is engaged by the client to render Held-Away Account Services, the market value of applicable Held-Away Accounts shall be included alongside client assets directly managed by Adviser for purposes of calculating the asset-based fees set forth below; however, fees for Held-Away Accounts are calculated based on the aggregate market value of Held-Away Accounts as of December 31st of each year.

Clients choosing to incorporate the Estate Planning Coordination Services provided by Wealth.com will be subject to the additional one-time fee listed below:

- Tier 1: \$0 (included at no additional charge)
- Tier 2:
 - \$500 if Client is an individual
 - \$750 if Client is a couple
- Tier 3:
 - \$750 if Client is an individual
 - \$1,000 if Client is a couple

To the extent a client wishes to directly retain Wealth.com for additional services, client assumes the responsibility for any additional fees charged by Wealth.com.

- B. **Investment Management Fees.** If a client has elected to receive investment management services or comprehensive financial planning with investment management, the following asset-based fee schedule shall generally apply:

Client Assets Under Management, Advisement, and/or Supervision	Annual Fee Percentage
For the first \$0 to \$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 Adviser's management are less than \$500,000, Adviser shall charge a separate financial planning fee that results in a total aggregate annual fee of \$5,000.

The fee schedule above is a “tiered” or “blended” fee schedule, which means that different annual fee percentages will apply to different ranges of client assets under Adviser’s management, advisement, and/or supervision. 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 Adviser. The December 31st market value of Held-Away Accounts are included for purposes of calculating the foregoing asset-based fees.

Fees are prorated from the date of initial engagement through the date of termination. Any prepaid but unearned fees at the time of termination shall be refunded to the client based on the number of days in the final billing period before termination. Any unpaid but earned fees at the time of termination shall be charged to the client based on the number of days in the final billing period before termination. Fees are based on the gross value of the assets held in a client’s directly-managed accounts and Held-Away Accounts (including securities, cash, and cash equivalents). Additional deposits of funds and/or any other securities will be subject to the same fee procedures. The full value of the client’s accounts, on a gross basis, is included when calculating fees. This includes any portion of the client’s accounts 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.

Adviser will directly debit investment management and comprehensive financial planning with 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. Adviser 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.
- Adviser 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.

Fees may also be payable upon presentation of an invoice through an independent and unaffiliated third-party payment processor.

C. Additional Fee Disclosures.

- i. Fees are negotiable at Adviser’s sole discretion.
- ii. 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 fees will apply.
- iii. In addition to the fees charged by Adviser, clients will incur brokerage and other transaction costs. Please refer to Item 12: Brokerage Practices, for further information on such brokerage and other transaction-related practices. Depending on the specific investment products held in a client’s account and the services provided, a client may also incur additional fees and costs charged by other independent and unaffiliated third-parties. Such additional fees and costs may include, but are not necessarily limited to, the internal fees and costs of an investment product (like a mutual fund or exchange traded fund), margin interest, account or asset transfer fees, subadvisory or third-party investment manager fees, account type fees, early redemption charges, market-maker or bid-ask spreads, retirement plan fees, trade-away or prime brokerage fees, fees for receiving paper copies of documents in lieu of electronically-delivered documents, and

other fees and taxes on brokerage accounts and securities transactions. These additional charges are separate and apart from the fees charged by Adviser. Lower fees for comparable services may be available from other sources.

- iv. Neither Adviser nor any of its supervised persons accepts compensation for the sale of securities or other investment products.

Item 6: Performance-Based Fees & Side-By-Side Management

Neither Adviser nor any of its supervised persons accepts performance-based fees (fees based on a share of capital gains or capital appreciation of the assets of a client). Neither Adviser nor any of its supervised persons engage in side-by-side management.

Item 7: Types of Clients

Adviser generally provides its services to individuals and high-net-worth individuals. While Adviser 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. Adviser 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 Adviser's management are less than \$500,000, Adviser shall charge a separate financial planning fee that results in a total aggregate annual fee of \$5,000.

Item 8: Methods of Analysis, Investment Strategies & Risk of Loss

- A. The investment strategies used by Adviser when formulating investment advice or managing assets include modern portfolio theory and fundamental security analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance does not guarantee future returns.
- B. Like any investment strategy, modern portfolio theory and fundamental security analysis involve material risks. Such material risks are described in further detail below:
- i. Investing for the long term means that a client's account will be exposed to short-term fluctuations in the market and the behavioral impulse to make trading decisions based on such short-term market fluctuations. Adviser does not condone short-term trading in an attempt to "time" the market, and instead coaches clients to remain committed to their financial goals. However, investing for the long term can expose clients to risks borne out of changes to interest rates, inflation, general economic conditions, market cycles, geopolitical shifts, and regulatory changes.
 - ii. Inflation risk is the risk that the value of a client's portfolio will not appreciate at least in an amount equal to inflation over time. General micro- and macro-economic conditions may also affect the value of the securities held in a client's portfolio, and general economic downturns can trigger corresponding losses across various asset classes and security types. Market cycles may cause overall volatility and fluctuations in a portfolio's value, and may increase the likelihood that securities are purchased when values are comparatively high and/or that securities are sold when values are comparatively low. Geopolitical shifts may result in market uncertainty, lowered expected returns, and general volatility in both domestic and international securities. Regulatory changes may have a negative impact on capital formation and increase the costs of doing business, and therefore result in decreased corporate profits and corresponding market values of securities.
 - iii. 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 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.
 - iv. Investing in money market funds carries interest rate risk. Securities with longer maturities typically offer higher yields, but have greater interest rate sensitivity. There is

also liquidity risk - the money market fund may impose a fee upon the sale of your shares, or may temporarily suspend your ability to sell shares, if the fund's liquidity falls below required minimums because of market conditions or other factors.

Item 9: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Adviser's advisory business or the integrity of Adviser's management.

Item 10: Other Financial Industry Activities & Affiliations

- A. Neither Adviser nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.
- B. Neither Adviser nor any of its management persons are registered, or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.
- C. Neither Adviser nor any of its management persons have any relationship or arrangement with any related person below:
 - i. broker-dealer, municipal securities dealer, or government securities dealer or broker
 - ii. investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)
 - iii. other investment adviser or financial planner
 - iv. futures commission merchant, commodity pool operator, or commodity trading advisor
 - v. banking or thrift institution
 - vi. accountant or accounting firm
 - vii. lawyer or law firm
 - viii. insurance company or agency
 - ix. pension consultant
 - x. real estate broker or dealer
 - xi. sponsor or syndicator of limited partnerships
- D. Adviser does not recommend or retain other third-party advisers.

Item 11: Code of Ethics, Participation or Interest in Client Transactions & Personal Trading

- A. Adviser has adopted a code of ethics that will be provided to any client or prospective client upon request. Adviser's code of ethics describes the standards of business conduct that Adviser requires of its supervised persons, which is reflective of Adviser'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 Adviser'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.
- B. Neither Adviser nor any of its related persons recommends to clients, or buys or sells for client accounts, securities in which Adviser or any of its related persons has a material financial interest.
- C. From time to time, Adviser or its related persons will invest in the same securities (or related securities such as warrants, options or futures) that Adviser or a related person recommends to clients. This has the potential to create a conflict of interest because it affords Adviser or its related persons the opportunity to profit from the investment recommendations made to clients. Adviser's policies and procedures and code of ethics address this potential conflict of interest by prohibiting such trading by Adviser or its related persons if it would be to the detriment of any client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances Adviser will act in the best interests of its clients.
- D. From time to time, Adviser or its related persons will buy or sell securities for client accounts at or about the same time that Adviser or a related person buys or sells the same securities for its own (or the related person's own) account. This has the potential to create a conflict of interest because it affords Adviser or its related persons the opportunity to trade either before or after the trade is made in client accounts, and profit as a result. Adviser's policies and procedures and code of ethics address this potential conflict of interest by prohibiting such trading by Adviser or its related persons if it would be to the detriment of any client and by monitoring for compliance through the reporting and review of personal securities transactions. In all instances Adviser will act in the best interests of its clients.

Item 12: Brokerage Practices

A. Adviser considers several factors when recommending a custodial broker-dealer for client transactions and determining the reasonableness of such custodial broker-dealer's compensation. Such factors include the custodial broker-dealer's industry reputation and financial stability, service quality and responsiveness, execution price, speed and accuracy, reporting abilities, and general expertise. Assessing these factors as a whole allows Adviser to fulfill its duty to seek best execution for its clients' securities transactions. However, Adviser does not guarantee that the custodial broker-dealer recommended for client transactions will necessarily provide the best possible price, as price is not the sole factor considered when seeking best execution. After considering the factors above, Adviser recommends Charles Schwab & Co., Inc. ("Schwab") as the custodial broker-dealer for client accounts.

- i. Adviser does not receive research and other soft dollar benefits in connection with client securities transactions, which are known as "soft dollar benefits". However, the custodial broker-dealer(s) recommended by Adviser do provide certain products and services that are intended to directly benefit Adviser, clients, or both. Such products and services include (a) an online platform through which Adviser can monitor and review client accounts, (b) access to proprietary technology that allows for order entry, (c) duplicate statements for client accounts and confirmations for client transactions, (d) invitations to the custodial broker-dealer(s)' educational conferences, (e) practice management consulting, and (f) occasional business meals and entertainment.

The receipt of these products and services creates a conflict of interest to the extent it causes Adviser to recommend Schwab as opposed to a comparable custodial broker-dealer. Adviser addresses this conflict of interest by fully disclosing it in this brochure, evaluating Schwab based on the value and quality of its services as realized by clients, and by periodically evaluating alternative broker-dealers to recommend.

- ii. Adviser does not consider, in selecting or recommending custodial broker-dealers, whether Adviser or a related person receives client referrals from a custodial broker-dealer.
- iii. Adviser does not routinely recommend, request, or require that a client direct Adviser to execute transactions through a specified custodial broker-dealer other than Schwab.

B. Adviser 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 Adviser, such aggregation will be done so as not to disadvantage any client and to treat all clients as fairly and equally as possible. Directing the purchase and sale of securities for clients' accounts on an individual basis, rather than in aggregate blocks, may result in increased client transaction costs. To the extent the securities purchased and sold by Adviser are mutual funds (each of which generally price at the same respective net asset value at the end of each trading day), Adviser believes that the potential for increased client transaction costs by not aggregating orders is substantially eliminated.

Item 13: Review of Accounts

- A. The Chief Compliance Officer of Adviser monitors client accounts on an ongoing basis, and typically reviews client accounts on a quarterly basis. Such reviews are designed to ensure that the client is still on track to achieve his or her financial goals, and that the investments remain appropriate given the client's risk tolerance, investment objectives, major life events, and other factors. Clients are encouraged to proactively reach out to Adviser to discuss any changes to their personal or financial situation. Reviews for financial planning relationships vary depending on the scope of the financial planning services to be rendered.
- B. Other factors that may trigger a review include, but are not limited to, material developments in market conditions, material geopolitical events, and changes to a client's personal or financial situation (the birth of a child, preparing for a home purchase, plans to attend higher education, a job transition, impending retirement, death or disability among family members, etc.).
- C. The custodial broker-dealer will send account statements and reports directly to clients no less frequently than quarterly. Such statements and reports will be mailed to clients at their address of record or delivered electronically, depending on the client's election. If agreed to by Adviser and client, Adviser or a third-party report provider will also send clients reports to assist them in understanding their account positions and performance, as well as the progress toward achieving financial goals.

Item 14: Client Referrals and Other Compensation

- A. Only clients provide an economic benefit to Adviser for providing investment advice or other advisory services to them, except as otherwise described in this brochure. However, as described above in Item 12, the custodial broker-dealer(s) recommended for client accounts provides certain products and services that are intended to directly benefit Adviser, clients, or both.
- B. Neither Adviser nor a related person directly or indirectly compensates a person who is not Adviser's supervised person for client referrals.

Item 15: Custody

For clients that do not have their fees deducted directly from their account(s), Adviser will not have any custody of client funds or securities.

For clients that have their fees deducted directly from their account(s), Adviser will generally be deemed to have custody over such clients' funds pursuant to applicable custody rules and guidance thereto. At no time will Adviser accept custody of client funds or securities in the capacity of a custodial broker-dealer or other qualified custodian, and at all times client accounts will be held by a third-party qualified custodian as described in Item 12, above.

If a client receives account statements from both the custodial broker-dealer and Adviser or a third-party report provider, such client is urged to compare such account statements and advise Adviser of any discrepancies between them.

Item 16: Investment Discretion

Adviser accepts discretionary trading authority to manage securities accounts on behalf of clients only pursuant to the mutual written agreement of Adviser and the client through a power-of-attorney, which is typically contained in the advisory agreement signed by Adviser and the client. This includes the authority to buy, sell, and otherwise transact in securities and other investment products in clients' account(s) without necessarily consulting with clients in advance. Clients may place reasonable limitations on this discretionary authority so long as it is contained in a written agreement and/or power-of-attorney.

Item 17: Voting Client Securities

- A. Adviser does not have and will not accept authority to vote client securities.
- B. Clients will receive their proxies or other solicitations directly from their custodial broker-dealer or a transfer agent, as applicable, and should direct any inquiries regarding such proxies or other solicitations directly to the sender.

Item 18: Financial Information

- A. Adviser does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.
- B. Adviser has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients.
- C. Adviser has not been the subject of a bankruptcy petition at any time during the past ten years.

Item 19: Requirements for State-Registered Advisers

- A. Please refer to the ADV Part 2B Brochure Supplement for the formal education and business background of Adviser's principal executive officers and management persons.
- B. Adviser is not actively engaged in any other businesses not otherwise described herein.
- C. Neither Adviser nor any of its supervised persons are compensated for advisory services with performance-based fees.
- D. Neither Adviser nor any of its management persons has been involved in any of the events required to be disclosed in this Item 19(D), including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding.
- E. Neither Adviser nor any of its management persons have any relationship or arrangement with any issuer of securities.

Chladek Wealth Management, LLC

Form ADV Part 2B Brochure Supplement

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Chladek Wealth Management, LLC

1. Form ADV Part 2B Brochure Supplement for John Chladek

Address: 10650 Roe Avenue
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Website: <https://chladekwealth.com/>

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 Chladek Wealth Management, LLC's 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 and by searching for CRD# 4726363.

Item 2: Educational Background & Business Experience

Name: John Chladek

Year of Birth: 1980

Post-Secondary Education: MBA in Finance & Management
Rockhurst University
2006

BSBA in Finance
University of Nebraska
2002

Business Background: President & CCO
Chladek Wealth Management, LLC
Nov 2009 – Present

Professional Designations¹: CERTIFIED FINANCIAL PLANNER® professional

Item 3: Disciplinary Information

There are no legal or disciplinary events material to a client's or prospective client's evaluation of John Chladek.

Item 4: Other Business Activities

- A. John Chladek is not actively engaged in any other investment-related business or occupation.
- B. John Chladek is not actively engaged in any other business or occupation for compensation that provides a substantial source of income or involves a substantial amount of time.

Item 5: Additional Compensation

John Chladek does not receive any economic benefit from any third-party other than clients for providing advisory services. Such economic benefits are conveyed through Chladek Wealth Management, LLC.

Item 6: Supervision

John Chladek is the sole investment adviser representative and Chief Compliance Officer, and therefore is supervised pursuant to Chladek Wealth Management, LLC's written policies and procedures and code of ethics. John Chladek may be reached using the contact information on the cover page of this brochure supplement.

¹ Please see [Exhibit A](#) for professional designation descriptions.

Item 7: Requirements for State-Registered Advisers

John Chladek has not been involved in any of the events required to be disclosed in this Item 7, including any award or liability as part of arbitration, civil proceeding, self-regulatory organization proceeding, or administrative proceeding. Nor has John Chladek been the subject of a bankruptcy petition.

Exhibit A: Professional Designation Descriptions

CERTIFIED FINANCIAL PLANNER® professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the “CFP Board Certification Marks”) that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board’s high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor’s degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor’s degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor’s or higher degree or completed a financial planning development capstone course.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board’s Code of Ethics and Standards of Conduct (“Code and Standards”), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional’s services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.