

Item 1 – Cover Page

Chladek Wealth Management, LLC

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Overland Park, KS 66223

913.402.6099

<http://www.chladekwealth.com>

January 24, 2015

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.

Item 2 – Material Changes

This Brochure, dated January 24, 2015 represents CWM’s annual updating amendment to its previously published annual update Brochure.

Since the filing of the firm’s last annual update Brochure on March 31, 2014, we have updated the firm’s new address and updated our financial planning services fee. We also made various minor changes to our Brochure.

No other material changes were made.

Pursuant to SEC Rules, we will ensure that you receive a summary of any materials 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. 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. 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.

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Item 4 – Advisory Business

Firm Description

Chladek Wealth Management, LLC (CRD # 152435) is registered as an investment adviser in the state of Kansas. The Firm was founded in 2009 by John P. Chladek, MBA, CFP®, who serves as President of the firm.

Services Offered

Investment Management Services:

CWM provides ongoing investment management services on both a discretionary and non-discretionary basis. For discretionary accounts, CWM has the authority to make and execute day to day investment decisions in client portfolios without client approval. For non-discretionary accounts, clients are contacted and must approve all investment decisions in client portfolios.

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 in a client profile questionnaire and in 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.

Investment Advisory Services:

Clients are responsible for implementing CWM's recommendations under an Investment Advisory Service Agreement.

The 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 recommend adjustments to 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 recommendations by requesting such in writing in a client profile questionnaire, and in 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 its recommendation cannot fulfill investment restriction requests.

Financial Planning:

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 written financial plan - designed to achieve the client's stated objectives - will be produced and presented to the client.

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.

Retirement Plan Consulting:

CWM provides retirement plan consulting services to assist businesses with administration of their defined benefit and defined contribution retirement plans. Such services are based on the needs of the plan sponsor but may include assistance with plan structure and design, option selection, etc.

In these engagements, CWM serves in an advisory capacity where the client retains control for implementation of all recommendations and other actions.

Educational Workshops:

Advisor may also conduct group educational financial planning workshops.

Assets Under Management

As of 12/31/2014, CWM managed \$8,406,388; \$866,735 of which was managed on a non-discretionary basis, and \$7,539,652 of which was managed on a discretionary basis.

Item 5 – Fees and Compensation

All fees are negotiable.

Investment Management Fees

Fees for investment management services are billed monthly in arrears based on the market value of the account(s) on the last day of each month. Fees are expressed as an annualized percentage. Fees will be assessed pro-rata based on the amount of time assets are under management. As an example, a new client's assets transfer to CWM's custodian on the 15th of a 30 day month, thereby resulting in fees being charged for 15 of the 30 days.

On an annualized basis, fees for investment management services are based on the following fee schedule:

Assets under management	Annualized Fee	Billed Monthly
\$0 – \$500,000	1.00%	.083%
\$500,001 - \$750,000	0.90%	.075%
\$750,001 - \$1,000,000	0.80%	.067%
\$1,000,001 and over	0.75%	.063%

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 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).

Investment Advisory Fees

Fees for investment advisory services are billed monthly in arrears based on the market value of the account(s) on the last day of each month. Fees are expressed as an annualized percentage. Fees will be assessed pro-rata based on the amount of time assets are under management. As an example, a new client’s assets transfer to CWM’s custodian on the 15th of a 30 day month, thereby resulting in fees being charged for 15 of the 30 days.

On an annualized basis, fees for investment advisory services are based on the following fee schedule:

Assets under management	Annualized Fee	Billed Monthly
\$0 – \$500,000	0.90%	.075%
\$500,001 - \$750,000	0.80%	.067%
\$750,001 - \$1,000,000	0.70%	.058%
\$1,000,001 and over	0.65%	.054%

CWM will directly debit investment advisory 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 it’s the client’s responsibility to verify the accuracy of the fee calculation, and that 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.

The client may terminate the investment advisory agreement at anytime. Either party, upon written notice to the other, may terminate the investment advisory agreement. The investment advisory fee will be pro-rated for the month in which the cancelation 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).

Financial Planning Fees

Although fees are negotiable, financial planning clients are generally charged a fixed one year fee ranging from \$1428 - \$2178. Financial planning clients are only asked to pay once work has been completed; no payment is made in advance. The client is charged \$869 of the agreed upon fee to compensate for the work completed in the first month of the engagement, or for the completion of the initial financial plan, whichever is first. Ongoing service (implementation & monitoring of the plan) is then provided for the remainder of the year, and collected after the work in each period has been performed. The client is charged \$119 for ongoing service on a monthly basis. Services may be

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

Clients may instead be charged an hourly rate of \$200 per hour, with an initial payment of \$400 due upon engagement. Hourly fees are billed in 15 minute increments, and estimates will be given in advance of work commencing.

Retirement Plan Consulting Fees

Clients are generally charged an ongoing fee which is negotiated based on the level of service provided. The fee is generally calculated as a percentage of assets advised, and generally ranges from 0.25% to 0.75% annually.

Fees are generally billed quarterly in arrears and may be deducted directly from the plan in some cases or may be billed directly to the client. Fees are calculated by multiplying one fourth (1/4) of the annual fee by the total dollar amount of assets at the market close of the last business day of the calendar quarter. The fee for the first period of service will be pro-rated for engagements which begin after the beginning of the quarter. Client may terminate a contract at any time subject to the contract's terms.

Fees charged by CWM are separate from plan administrative costs, from transaction costs, and from fees and expenses charged by mutual funds/exchange-traded funds that may be held by the plan.

Educational Workshops Fees

Advisor will generally impose a fee of \$2000 per day plus expenses, or \$600 plus expenses for three hours.

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 dollar amount 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.

CWM also offers retirement plan consulting services to retirement plans and retirement plan sponsors. Although CWM does not require a minimum plan size, the firm reserves the right not to accept certain engagements.

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 transactions. However, each client's propensity for risk is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

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 for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at CWM must acknowledge the terms of the Code of Ethics annually, or as amended.

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

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: At the time of the execution of a trade.

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

Performance Review: Provided to client on a quarterly basis. This will cover performance and a commentary germane to the current conditions. This report 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 non-discretionary managed accounts, CWM will make asset allocation and investment recommendations for the client to consider, will provide performance analysis with respect to the investment alternatives that are held by client in the managed account(s), and will execute transactions on a non-discretionary basis on behalf of the client. Such advice is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

For investment advisory and 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 other financial or operating conditions which trigger such additional reporting requirements.

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)

Rockhurst University - Adjunct Professor (1/2013 - Present)

Webster University - Adjunct Professor (6/2008 - Present)

TMFS-Providence, LLC - Managing Member (3/2007 - Present)

Finicity - External Budgeting Coach (8/2012 – 3/2014)

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.

Privacy Policy

When performing services for clients, Chladek Wealth Management, LLC may collect non-public personal information such as information received in conversations, discussions, and interviews, information delivered or prepared in writing, and information prepared and delivered by third parties on a client's behalf.

It is Chladek Wealth Management, LLC's policy not to disclose any non-public personal information about any client except as may be required or permitted by law, or except as otherwise detailed in this policy.

Disclosures which may be permitted may include instances where a client has authorized work with outside service providers such as attorneys, accountants, or other investment advisors, or instances where a client has authorized disclosures to third parties assisting in processing transactions or servicing accounts.

Chladek Wealth Management, LLC also maintains physical, electronic, procedural, and other safeguards in order to protect all client information.

Item 1- Cover Page

John P. Chladek, MBA, CFP®

Chladek Wealth Management, LLC

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Overland Park, KS 66223

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January 24, 2015

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.

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)
Rockhurst University - Adjunct Professor (1/2013 - Present)
Webster University - Adjunct Professor (6/2008 - Present)
TMFS-Providence, LLC - Managing Member (3/2007 - Present)
Finicity - External Budgeting Coach (8/2012 – 3/2014)

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. John Chladek handles various compliance and administrative duties for TMFS-Providence, LLC, which is an investment-related business; he does not provide investment advice to any of the business’ clients. Mr. Chladek is also an adjunct professor at Rockhurst University and Webster University – Kansas City, which are not investment-related positions.

Item 5- Additional Compensation

Registered investment advisers are required to disclose any additional compensation. John 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.