

Access Wealth Planning, LLC

We are registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. **Relationships and Services*****What investment services and advice can you provide me?***

We offer investment advisory services to retail investors, including the review of and advice regarding the client’s allocation of assets. We provide continuous and regular supervisory services, quarterly reports, telephone consultations regarding financial affairs, monitoring of investments, economic advisory letters and articles of interest. Our services are offered on a discretionary or non-discretionary basis. We will use discretion to determine the securities to be bought or sold as well as the amount to be bought or sold if we are granted discretionary authority. The contract you sign with us for discretionary services will grant us that authority. If we do not have discretionary authorization, we will provide the client with recommendations and will execute the trades only after the client’s authorization. We will not require an account minimum for these services and the annual fee shall not exceed 1.5% of the market value of the assets.

Additionally, we offer financial planning services, which may include cash management, tax planning, risk management, retirement planning, education planning and estate planning. We charge a fixed fee, based on the complexity of the plan.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 4 and 7).

Conversation Starters: Ask your financial professional:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- How will you choose investments to recommend to me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Item 3. Fees, Costs, Conflicts, and Standards of Conduct***What fees will I pay?***

The annual fee for our investment advisory services shall not be more than 1.5% of the market value of the assets under our management. This means that the more assets that are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase, or not to take actions that would decrease, the assets in your account. Our investment advisory fee is exclusive of, and in addition to, brokerage commissions, transaction fees, and other related costs and expenses which will be incurred by your account. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time.

We charge a fixed fee for our financial planning services. These fees are negotiable, but generally range from \$1,500 - \$5,000 based on the complexity of the client’s situation.

We also offer a flat fee that combines the fee for financial planning and investment advisory services. These fees are negotiable, but generally range from \$8,000 - \$18,000 annually.

Please make sure you understand what fees and costs you are paying.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Item 5).

Conversation Starters:

- Help me understand how these fees and costs might affect my investment. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

Charles Schwab (“Schwab”) is our choice for custody and brokerage services. In evaluating whether to recommend Schwab to our clients, we consider the availability of the products and services available from Schwab and not solely the nature, cost or quality of custody and brokerage services provided by Schwab. These products and services may be used for all of our clients or may benefit us. This is a conflict that comes out of how we service clients.

Certain of our personnel are registered representatives of Purshe Kaplan Sterling Investments, Inc. (“PKS”) which is a broker dealer registered with the SEC. Through their relationship with PKS, those personnel may offer brokerage services through PKS and generate a commission for securities transactions implemented through PKS. Please ask PKS for their Form CRS/Relationship Summary for more information on their business and conflicts. This is a conflict of interest to the extent we recommend a transaction when our personnel generate commissions from PKS as a result of our recommendations.

Certain of our personnel are licensed insurance agents and may recommend that you purchase insurance products. If insurance products are purchased, we may receive direct or indirect compensation, which presents a conflict of interest. This is a conflict of interest to the extent we recommend a transaction when our personnel receive commissions as a result of our recommendations.

Additional Information: See more detailed information in our Form ADV, Part 2A brochure (Items 10-12, 14).

Conversation Starters:

- How might your conflict of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis and are eligible to receive discretionary bonuses. You should discuss your financial professional’s compensation directly with your financial professional.

Item 4. **Disciplinary History**

Do you or your financial professionals have legal or disciplinary history?

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose.

Conversation Starters:

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. **Additional Information**

You can find additional information about our firm and the services we provide on our website www.access-wealth.com and www.investors.gov/CRS. Additionally, you can contact us at 973-740-2400 or info@access-wealth.com to request more or up-to-date information and a copy of our Form CRS.

Conversation Starters:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?



access WEALTH

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East Hanover, NJ 07936**

Phone: 973-740-2400

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Web Site: www.access-wealth.com

March 2024

FORM ADV PART 2A BROCHURE

This brochure provides information about the qualifications and business practices of Access Wealth. If you have any questions about the contents of this brochure, please contact us at 973-740-2400. 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.

Additional information about Access Wealth is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Access Wealth is 112973.

Access Wealth is a registered investment adviser. Registration or any reference to the firm being or the use of the terms "registered", "registration," or "registered investment adviser" does not imply a certain level of skill or training.

Item 2 - Material Changes

This section of the brochure highlights specific material changes made since the last update and offers clients a concise summary of these modifications. The most recent update to our brochure was on March 31, 2023.

Key alterations in our current brochure include:

1. **Item 5 – Financial Planning Services and Account Aggregation Services:** We have transitioned from charging an hourly rate to a fixed rate for these services.
2. **Item 15 – Custody:** It now reflects that client assets are held by Schwab, and we do not maintain custody over them.

Furthermore, we have updated the Assets Under Management information in Item 4 to align with the filing of our Annual Updating Amendment.

Clients are encouraged to request a copy of the Form ADV Part 2A at any time, free of charge. Requests can be made by sending a written notice to our Chief Compliance Officer at 120 Eagle Rock Avenue, Suite 230, East Hanover, NJ 07936, or via email at thagberg@access-wealth.com.

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Item 4 - Advisory Business

The United States Securities and Exchange Commission granted the investment adviser registration of Access Wealth (“*Access Wealth*”) on July 1, 2001. The owners of the company are Darren Zagarola (CRD Number 5121491), Howard Hook (CRD Number 4199828), Howard Milove (CRD Number 3230483), and Lawrence Zagarola (CRD Number 4411966). Tracy A. Hagberg (CRD Number 1841992) is Chief Compliance Officer of the firm. The firm is not publicly owned or traded. Our services are tailored to the individual needs of our investment advisory and financial planning clients. As of December 31, 2023, the firm had regulated assets under management in the amount of \$403,993,300 of which 100% is managed on a discretionary basis.

Investment Advisory Services

Our investment advisory services aim to construct portfolios that balance maximizing returns with managing risk within the client's tolerance level. *Access Wealth* is responsible for reviewing the client's asset allocation and providing continuous supervisory and management services. This includes quarterly reports, monitoring of investments overseen by the adviser, economic advisory letters, articles, and other written materials sent out by the adviser. Additionally, *Access Wealth* offers advice on the investment and reinvestment of assets designated by the client to be monitored by the adviser. There is no minimum account balance required for investment advisory services.

The annual fee for investment advisory services will not exceed 1.5% of the market value of assets and is negotiated at the time of executing the *Investment Advisory Agreement* (“*Agreement*”). Fees are paid quarterly, and both the client and *Access Wealth* may terminate the *Agreement* at any time with written notice. Our investment advisory services are offered on a discretionary or non-discretionary basis, as agreed upon in the *Agreement*.

If authorized by the client, we may use discretion in determining the securities to be bought or sold for the client's account. Otherwise, we provide recommendations and only execute transactions with the client's prior authorization. Before engaging *Access Wealth* for investment advisory services, clients must enter into a formal *Agreement* outlining the terms and conditions of managing their assets. The client can authorize the account custodian to debit the account for the investment management fee, which is directly remitted to *Access Wealth*.

In performing our services, we are not required to verify any information received from the client or other professionals but are authorized to rely on it.

Clients can accept or reject any recommendations made by *Access Wealth*. Clients must notify us promptly of any change in their financial situation, investment objectives, or if they wish to impose

reasonable restrictions on our investment advisory services. The *Agreement* remains in effect until either party terminates it in writing, and any unearned fee will be refunded promptly to the client in the event of termination.

Financial Planning

Access Wealth offers a wide range of financial planning services, including cash management, tax planning, risk management, retirement planning, education planning, and estate planning. Our investment advisory representatives meet with clients to gather relevant information and help them identify their financial goals and objectives.

As explained in Section 5 of our disclosure brochure, we charge a fixed fee for financial planning services based on the complexity of the financial plan. The fee is negotiated between the client and their investment advisory representative and will be included in the *Financial Planning Agreement* (“*FPA*”). If the client terminates our financial planning services, any unearned fee balance will be refunded promptly.

Clients have complete freedom to accept or reject any financial planning or investment recommendations, as well as obtain legal, accounting, and/or brokerage services to implement any of the recommendations. If requested by the client, we may suggest the services of other professionals for implementation purposes, but the client is not obligated to engage any recommended professional. Clients retain complete discretion over all implementation decisions.

We encourage clients to renew *Access Wealth’s* financial planning services annually to review and update our previous recommendations and/or services.

Account Aggregation Services

We offer Account Aggregation services to our clients, allowing them to track their existing investments through *Access Wealth*. To utilize this service, clients must provide their investment statements or consent to have their transactions downloaded directly to our systems. *Access Wealth* will maintain the investment data and produce Portfolio Management reports on a monthly or quarterly basis. Please note that this service is solely for tracking and reporting purposes and does not include financial planning or management of assets.

There is a fee for our Account Aggregation Services, which is negotiable and will be agreed upon between the client and their investment advisory representative.

Item 5 - Fees and Compensation

Investment Advisory Services

We do not base our investment advisory fees on a share of the capital gains or capital appreciation of the funds or any portion of the funds of an advisory client. Our annual fee for these services is negotiated and agreed upon at the time the *Agreement* is executed and shall not be more than 1.5% of the market value of the assets under our management. The fees are paid quarterly, and clients can elect to have them deducted from their investment advisory accounts or be billed separately. Both the client and *Access Wealth* have the right to terminate the *Agreement* at any time, with written notice. Our services are offered on a discretionary or non-discretionary basis, as specified in the *Agreement*.

Our investment advisory fee is exclusive of brokerage commissions, transaction fees, and other related costs and expenses incurred by the client. However, we do not receive any portion of these commissions, fees, and costs. For more information about our brokerage and custodial relationship, please refer to Section 12 of our Disclosure Brochure.

Financial Planning Services

For financial planning services, *Access Wealth* charges a fixed fee. These fees are negotiable and typically range from \$1,500 to \$5,000 depending on the complexity of the client's situation. Upon engaging *Access Wealth*, one-third of the fee is due, and the remaining balance is due upon presentation of the written financial plan.

We will offer a full refund on the financial planning fee if the client notifies us, in writing, within 10 days of receiving the financial plan that they are not satisfied with it. We will also refund any fees paid if the client terminates our relationship before the financial plan is delivered.

Investment Advisory and Financial Planning Services

In addition, we offer a combined flat fee for financial planning services and investment advisory services. These fees are negotiable and typically range from \$8,000 to \$18,000 per year, payable on a quarterly basis. The client can choose to have the fees deducted from their investment advisory accounts under *Access Wealth's* management or be billed separately.

Both the client and *Access Wealth* have the right to terminate the advisory agreement at any time with written notice. If the agreement or our services are terminated, we will promptly refund any unearned portion of the fee to the client.

Account Aggregation Services

Access Wealth offers account aggregation services at a fixed rate fee. This fee will be agreed upon at the onset of our relationship.

Compensation for Sales of Securities

Access Wealth does not engage in the buying or selling of securities for the purpose of earning commissions, and we do not receive any compensation related to securities transactions in any client account, beyond the investment fees as described previously.

Some of our supervised persons are registered representatives of Purshe Kaplan Sterling Investments, Inc. ("*PKS*"), a registered broker-dealer (CRD No. 6627), and a member of FINRA and SIPC. As registered representatives of *PKS*, these individuals may engage in securities transactions that are not related to their work with *Access Wealth*. They may receive commission-based compensation, including 12b-1 fees for the sale of investment company products, for such transactions, which is separate from the advisory fees paid to *Access Wealth*. This may create a conflict of interest, as they may be incentivized to prioritize generating commissions rather than acting solely in the best interest of the client. However, clients are not obligated to follow the recommendations of the supervised persons, and neither the Advisor nor supervised persons will earn ongoing investment advisory fees in connection with any products or services implemented in their separate capacity as a registered representative. Please refer to Item 10 – Other Financial Industry Activities and Affiliations for more information.

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

Performance-based fees are fees based on a share of capital gains on or capital appreciation of the assets of a client. We do not charge performance-based fees.

Item 7 - Types of Clients

Access Wealth provides investment advisory services to a diverse range of clients, including individuals, high net worth individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, and other business entities. We do not have a minimum portfolio size requirement, but all clients are required to enter into a formal services agreement that outlines the scope of services to be provided.

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

Modern Portfolio Theory (“MPT”) is a time-tested economic concept that emphasizes the importance of asset allocation, diversification, and rebalancing as part of a sound investment strategy. According to MPT, a portfolio's risk and return characteristics are determined by its composition and the correlation of its components. An optimal asset allocation for each level of risk is designed to achieve the best balance of risk and return, rather than the highest returns or the lowest risk. The Efficient Frontier represents the meeting point of each level of risk and reward, where optimal portfolios reside. At *Access Wealth*, we implement the principles of Modern Portfolio Theory to construct models with varying levels of risk (standard deviation) that are appropriate for each client's investment horizon, risk tolerance, age, and financial situation. In some cases, we may create a client-specific model to meet special situations.

Our Investment Committee evaluates each investment manager selection for every asset class. To be considered, investment managers must have at least a five-year history in their asset class, with a standard deviation (risk) within an acceptable range, historical returns within an acceptable range, and fees within acceptable parameters for their asset class. The investment management firm must also maintain the investment style for which it has been chosen to represent within the portfolio.

While individual money managers may charge a fee to be paid by the client, *Access Wealth* and its associated persons do not receive any portion of that fee.

It's important to note that investing in securities carries a risk of loss, including the loss of principal, which the client must be prepared to bear.

Item 9 - Disciplinary Information

We are obligated to inform clients or prospective clients of any material legal or disciplinary events that may impact their assessment of our advisory business or the integrity of our management. Access Wealth has nothing to report on this item.

Item 10 - Other Financial Industry Activities and Affiliations

We are required to disclose any relationship or arrangement that is material to our advisory business with certain related persons.

Registered Representatives of a Broker Dealer

As discussed in Item 5 and Item 12 an *Access Wealth's Supervised Persons* is a registered representative of *PKS*. Please see those sections for additional disclosures related to this relationship. The registered person is Howard Milove.

Consultants

LMZ Consulting Services LLC ("*LMZ*") is a Class A Member of *Access Wealth* and provides consulting services to *Access Wealth*, which services include: attendance at quarterly board meetings, review of annual projections of cash flow and yearly budget, review of marketing plans and assistance in developing new business referrals, availability to meet with existing and potential clients, assist in doing due diligence on potential acquisitions and provide other consulting services as requested and mutually agreed upon. Lawrence Zagarola is the sole member of *LMZ*.

Other Investment Advisers

Darren Zagarola, Howard Milove and Howard Hook are the owners of *DHH Advisors, LLC*, ("*DHH*") an SEC registered investment adviser that provides comprehensive financial planning and investment advisory services. *Access Wealth* and *DHH* are parties to an agreement whereby *DHH* has hired *Access Wealth* to provide back office and administrative services and support for a fee.

Tax Preparation

Certain associated persons of *Access Wealth* are Certified Public Accountants ("*CPAs*"). Howard Hook prepares tax returns for individuals who are not clients of *Access Wealth*. His tax business is not promoted through *Access Wealth*.

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

As a fiduciary, *Access Wealth* and its associates have a duty of utmost good faith to act solely in the best interests of each client. Our clients entrust us with their funds and personal information, which places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all our dealings.

Code of Ethics Description

Our Code of Ethics is designed to ensure that we act with the highest standards of ethical behavior and professionalism. It is not intended to identify all possible conflicts of interest, and associated persons may still be liable for personal trading or other conduct that violates their fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below:

- Integrity – We shall offer and provide professional services ethically, honestly, and fairly.
- Objectivity – We shall be objective in providing professional services to clients.
- Competence – We shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which we are engaged.
- Fairness – We shall perform professional services in a manner that is fair and reasonable to clients and shall disclose conflicts of interest in providing such services.
- Confidentiality – We shall not disclose confidential client information without the specific consent of the client, except in response to proper legal process, or as required by law.

We periodically review and update our Code of Ethics to ensure that it remains current and relevant, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. We are happy to provide a copy of our Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

We and our related persons may buy or sell securities that are the same, similar, or different from those we recommend to clients. Recommendations may vary between clients due to differing objectives and risk tolerances. However, we ensure that neither we nor any related party receives preferential treatment over our clients.

Personal Trading

To avoid conflicts of interest, we may restrict or prohibit associates from trading certain securities. Any exceptions must be approved by our Chief Compliance Officer beforehand, and we keep records of all personal securities transactions as required by regulations.

Item 12 - Brokerage Practices

Suggestion of Broker

Charles Schwab

Access Wealth does not maintain custody of your assets that we manage. Your assets must be maintained in an account at a “qualified custodian”, generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. (“*Schwab*”), a registered broker-dealer, member SIPC, as the qualified custodian.

We are independently owned and operated and are not affiliated with *Schwab*. *Schwab* will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use *Schwab* as custodian/broker, you will decide whether to do so and will open your account with *Schwab* by entering into an account agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client Referrals and Other Compensation). You should consider these conflicts of interest when selecting your custodian.

We do not open an account for you, although we may assist you in doing so. If you do not wish to place your assets with *Schwab*, then we cannot manage your account.

How We Select Brokers/Custodians

We seek to select a custodian/broker that will hold your assets and execute transactions. When considering whether the terms that *Schwab* provides are, overall, most advantageous to you when compared with other available providers and their services, we consider a wide range of factors including:

1. Combination of transaction execution services and asset custody services (generally without a separate fee for custody).
2. Capability to execute, clear and settle trades (buy and sell securities for your account).
3. Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, etc.)
4. Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds, etc.)
5. Availability of investment research and tools that assist us in making investment decisions.
6. Quality of services.
7. Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices.
8. Reputation, financial strength, security and stability.

9. Prior service to us and our clients.
10. Availability of other products and services that benefit us, as discussed below (see “Products and Services Available to us from *Schwab*”).

Your Brokerage and Trading Costs

For our client accounts that *Schwab* maintains, *Schwab* generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your *Schwab* account. Certain trades (for example, many mutual funds, and U.S. exchange-listed equities and ETFs) may not incur *Schwab* commissions or transaction fees. *Schwab* is also compensated by earning interest on the uninvested cash in your account in *Schwab's* Cash Features Program.

In addition to commissions, *Schwab* charges you a flat dollar amount as a “prime broker” or “trade away” fee for each trade that we have executed by a different broker-dealer but where the securities sold are deposited (settled) into your *Schwab* account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we have *Schwab* execute most trades for your account.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trades through *Schwab*, we have determined that having *Schwab* execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “How We Select Brokers/Custodians”). By using another broker or dealer you may pay lower transaction costs.

Products and Services Available to us from Schwab

Schwab Advisor Services™ is *Schwab's* business serving independent investment advisory firms like ours. They provide us and our clients with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to *Schwab* retail customers. However, certain retail investors may be able to get institutional brokerage services from *Schwab* without going through our firm. *Schwab* also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. *Schwab's* support services are generally available at no charge to us. Following is a more detailed description of *Schwab's* support services:

Services that benefit you. *Schwab's* institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment

products available through *Schwab* include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. *Schwab's* services described in this paragraph generally benefit you and your account.

Services that do not directly benefit you. *Schwab* also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both *Schwab's* own and that of third parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at *Schwab*. In addition to investment research, *Schwab* also makes available software and other technology that:

1. Provide access to client account data (such as duplicate trade confirmations and account statements).
2. Facilitate trade execution and allocate aggregated trade orders for multiple client accounts.
3. Provide pricing and other market data.
4. Facilitate payment of our fees from our clients' accounts.
5. Assist with back-office functions, record keeping and client reporting.

Services that generally benefit only us. *Schwab* also offers other services intended to help us manage and further develop our business enterprise. These services include:

1. Educational conferences and events.
2. Consulting on technology and business needs.
3. Publications and conferences on practice management and business succession.
4. Access to employee benefits providers, human capital consultants and insurance providers.
5. Marketing consulting and support.

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. *Schwab* also discounts or waives fees for some of these services or pays all or a part of a third party's fees. *Schwab* also provides us with other benefits, such as occasional business entertainment for our personnel. If you did not maintain your account with *Schwab*, we would be required to pay for these services from our own resources.

Our Interest in Schwab's Services

The availability of these services from *Schwab* benefits us because we do not have to produce or purchase them. We do not have to pay for *Schwab's* services. The fact that we receive these benefits from *Schwab* is an incentive for us to recommend the use of *Schwab* rather than making such decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the

aggregate, our selection of *Schwab* as custodian and broker is in the best interest of our clients. Our selection is supported by the scope, quality and price of *Schwab's* services and not *Schwab's* services that benefit only us.

When feasible Access will aggregate client trades, and prices shall be allocated evenly among participating client accounts.

Item 13 - Review of Accounts

Investment Advisory Services

While accounts are monitored on an ongoing basis, we perform specific quarterly account reviews for clients who receive our Investment Advisory Services. However, if market conditions or other factors require it, we may conduct reviews more frequently. In addition, changes in tax laws, new investment information, or changes in a client's personal circumstances may trigger a review. We encourage all our investment advisory clients to discuss their needs, goals, and objectives with us and to keep their investment advisory representative informed of any changes.

As part of our service, all investment advisory clients receive written quarterly portfolio reports, which are reviewed by their Investment Advisory Representative.

Financial Planning Services

As part of our Financial Planning service, we offer an annual review of our clients' financial situation, which includes updating their budget and cash flow schedules and providing a written report with our recommendations. This review is conducted when the client renews their FPA on an annual basis. The client's Investment Advisory Representative (IAR) will review these schedules and the written report with the client.

Item 14 - Client Referrals and Other Compensation

Access Wealth receives an economic benefit from *Schwab* in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at *Schwab*. We benefit from the products and services provided because the cost of these services would otherwise be borne directly by us, and this creates a conflict. You should consider these conflicts of interest when selecting a custodian. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

We also compensate independent people or firms ("Solicitors") for introducing clients to our firm through referral fees. When a referral fee is paid, we require the *Solicitor* to provide the prospective client with a copy of our Form ADV and a separate disclosure statement that includes the following information:

1. The *Solicitor's* name and relationship with *Access Wealth*.
2. The fact that the *Solicitor* is being paid a referral fee.
3. The amount of the fee.

We ensure that any referral fee is paid solely from *Access Wealth's* investment management fee, and it does not result in any additional charge to the client. It is our practice to maintain transparency and disclose any potential conflicts of interest to our clients.

Item 15 – Custody

Schwab maintains actual custody of your assets. You will receive account statements directly from Schwab at least quarterly. They will be sent to the email or postal mailing address you provided to *Schwab*. You should carefully review those statements promptly when you receive them.

We also urge you to compare *Schwab's* account statements with the periodic portfolio reports that you will receive from us.

Item 16 - Investment Discretion

Access Wealth will manage your accounts on a discretionary basis. This means that we have the authority to trade securities in your account without obtaining your prior consent for each trade. However, we will still follow the investment objectives and guidelines set forth in your agreement and take into account any restrictions or preferences you have communicated to us. We do not have discretion over the withdrawal or transfer of funds from your account.

Item 17 - Voting Client Securities

Access Wealth does not vote proxies on behalf of clients as part of our firm policy. Clients are responsible for voting their own proxies, and proxies and solicitations are sent to clients directly by the custodian or issuing company. If a client requests assistance with voting proxies, we will provide recommendations to them. However, if a conflict of interest exists, we will disclose it to the client.

Item 18 - Financial Information

Access Wealth does not foresee any financial condition that would impair our ability to meet contractual commitments to clients.

Additionally, we do not require or solicit payment of fees more than \$1,200 per client more than six months in advance of services rendered.



access WEALTH

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March 2024

Form ADV Part 2B Brochure Supplement

Supervised Persons:

Howard M. Hook, CFP[®], CPA

Howard S. Milove, CPA, PFS

Darren Zagarola, CFP[®], CPA

Michael P. Chomiak, AAMS

Levan Chubinishvili, CFP[®]

Robert S. Epstein, ChFC[®]

This brochure supplement provides information about the above listed individuals that supplements the *Access Wealth* brochure. You should have received a copy of that brochure. Please contact Tracy A. Hagberg, Chief Compliance Officer if you did not receive *Access Wealth's* brochure or if you have any questions about the contents of this supplement. Additional information about the above-named supervised persons is available on the SEC's website at www.adviserinfo.sec.gov.

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Item 2 - Educational Background and Business Experience

Howard M. Hook, CPA, CFP®

Born – 1965

Formal Education after High School:

State University of NY at Binghamton – BS in Accounting

Business Background for the preceding five years:

Access Wealth – July 2001 – Present

DHH Advisors, LLC – October 2013 - Present

Howard Scott Milove, CPA, PFS

Born – 1973

Formal Education after High School:

Syracuse University – BS in Accounting

Business Background for the preceding five years:

Access Wealth – July 2001 – Present

Purshe Kaplan Sterling Investments – May 2015 - Present

DHH Advisors, LLC – October 2013 - Present

Darren L. Zagarola, CPA, CFP®

Born – 1971

Formal Education after High School:

King's College – BS in Accounting

Business Background for the preceding five years:

Access Wealth – August 2005 – Present

DHH Advisors, LLC – October 2013 - Present

Michael P. Chomiak, AAMS

Born – 1971

Formal Education after High School:

William Paterson University – BA in Political Science

Business Background for the preceding five years:

Access Wealth – July 2001 – Present

Levan Chubinishvili, CFP®

Born – 1991

Formal Education after High School:

Franklin & Marshall College – BA in Business, Organizations and Society

Business Background for the preceding five years:

Access Wealth – June 2018 – Present

Hennion & Walsh, Inc. – July 2014 – June 2018

Robert S. Epstein, ChFC®

Born – 1949

Formal Education after High School:

City College of New York – BA in History

Business Background for the preceding five years:

Access Wealth – January 2007 - Present

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 95,000 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.

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

disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

PERSONAL FINANCIAL SPECIALIST (PFS) The PFS credential demonstrates that an individual has met the minimum education, experience and testing required of a CPA in addition to a minimum level of expertise in personal financial planning. To attain the PFS credential, a candidate must hold an unrevoked CPA license, fulfill 3,000 hours of personal financial planning business experience, complete 80 hours of personal financial planning CPE credits, pass a comprehensive financial planning exam and be an active member of the AICPA. A PFS credential holder is required to adhere to AICPA's Code of Professional Conduct, and is encouraged to follow AICPA's Statement on Responsibilities in Financial Planning Practice. To maintain their PFS credential, the recipient must complete 60 hours of financial planning CPE credits every three years. The PFS credential is administered through the AICPA.

CHARTERED FINANCIAL CONSULTANT (ChFC) The ChFC designation indicates that your financial consultant has completed the most extensive educational program required for any financial services credential. Each ChFC has taken nine or more college-level courses on all aspects of financial planning from The American College, a non-profit educator with the highest level of academic accreditation. The average study time for the program is over 400 hours, and advisors frequently spend years earning this coveted distinction. Each ChFC must also complete a minimum of 30 hours of continuing education every two years, adhere to strict ethical standards, and meet extensive experience requirements to ensure that you get the professional financial advice you need.

ACCREDITED ASSET MANAGEMENT SPECIALIST (AAMS) - Individuals who hold the AAMS designation have completed a course of study encompassing investments, insurance, tax, retirement and estate planning issues. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concept to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

Item 3 - Disciplinary Information

Access Wealth has a commitment to full transparency and is obligated to disclose any legal or disciplinary events that may be material to a client's evaluation of our advisory business or the integrity of our management. We are proud to say that we do not have any required disclosures.

Item 4 - Other Business Activities

Broker-Dealer Affiliation

Howard S. Milove, an Investment Advisory Representative of *Access Wealth*, is also a Registered Representative of Purshe Kaplan Sterling Investments ("*PKS*"), a registered broker-dealer with CRD # 35747 and a member of FINRA and SIPC. While Howard may receive commissions for implementing recommendations for commissionable transactions in his capacity as a registered representative, clients are not obligated to follow these recommendations. *Access Wealth* and Howard S. Milove will not earn ongoing investment advisory fees in connection with any products or services implemented within the scope of Howard's capacity as a registered representative. Additionally, Howard spends approximately 5% of his time per month in his role as a registered representative of *PKS*. *Access Wealth* is committed to transparency and will disclose any potential conflicts of interest to our clients.

Insurance Licensure

Access Wealth has several associated persons who are licensed insurance professionals. Clients are not obligated to implement any recommendations provided by the insurance professionals. However, if clients choose to implement the recommendations, the insurance professionals may receive customary commissions and other related revenue from the various insurance companies whose products are sold. Please note that commissions generated by insurance sales do not offset regular advisory fees.

DHH Advisors, LLC

Darren Zagarola, Howard Milove, and Howard Hook are the owners of DHH Advisors, LLC ("*DHH*"), an SEC-registered investment adviser that provides comprehensive financial planning and investment advisory services. *Access Wealth* has entered into an agreement with *DHH*, under which *Access Wealth* provides back office and administrative services and support for a fee.

Item 5 - Additional Compensation

Certain of the firms associated persons may receive compensation from the business activities referenced in the section above entitled "Other Business Activities".

Item 6 – Supervision

The investment advisory and financial planning activities are supervised by Tracy A. Hagberg, Chief Compliance Officer and Howard S. Milove, Operations Manager. This is accomplished through various methods, including random reviews of client accounts, trading activities, email and correspondence. Tracy Hagberg and Howard Milove are supervised by the owners of the firm, Howard Hook and Darren Zagarola, in their respective roles.

The contact information for each is listed below:

Tracy Hagberg

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Howard Milove

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Howard Hook

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