

## W3 Wealth Advisors LLC.

890 Proprietors Road  
Worthington, OH 43085  
(614) 261-0600 x112

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This brochure supplement provides information about **William G. Schiffman**, Investment Advisor Representative, which supplements the W3 Wealth Advisors, LLC ("W3") Form ADV Part 2A Brochure. If you have any questions about the contents of this Brochure, please contact us at (330) 836-3805 or via e-mail [at Frank2@w3wealth.com](mailto:Frank2@w3wealth.com). Please inform **William G. Schiffman** at the contact information listed on page 2 if you did not receive W3's Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement. Additional information about W3 and **William G. Schiffman** is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) and FINRA's website at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

**William G. Schiffman**  
**890 Proprietors Road**  
**Worthington, OH 43085**  
**(614) 261-0600 x112**

Year of Birth: 1954

**Education:**

- Middlebury College '76 (philosophy)

**Examinations and Professional Designations:**

- Series 7 – General Securities Representative
- Series 66 – Uniform Combined State Law Exam
- CPA – Certified Public Accountant
- PFS – Private Financial Specialist

**Business Experience:**

- Investment Advisor Representative, W3 Wealth Advisors, LLC, 1/2018 – Present
- Principal, W3 Wealth Management, LLC, 1/2018 – Present
- Investment Advisor Representative, Valmark Advisers Inc., 10/2000 - Present
- Registered Representative, Valmark Securities Inc., 8/1999 – Present
- President, Schiffman, Grow & Co., 1985 – Present
- President, SC Financial Services, LLC, 1985 - Present

**CPA – Certified Public Accountant**

The CPA designation is offered by the American Institute of Certified Public Accountants ® (AICPA ®). The requirements to become a CPA include; a) an educational requirement that varies from state to state, but generally consists of 150 credit hours with a predetermined number of accounting credit hours, b) passing all 4 parts of the uniform CPA exam with a 75% or higher (eligibility to sit for exam depends on the state) and, c) 1-2 years of experience under a CPA (varies by state). The AICPA ® also requires CPAs to perform continuing professional education, typically 40 hours per year, as well as renewing their licenses every 1, 2 or 3 years.

**PFS – Private Financial Specialist**

The PFS designation is offered and recognized by the American Institute of Certified Public Accountants® (AICPA®). To earn the PFS candidates must a) obtain the CPA license, b) join the AICPA and becomes a member in good standing, c) complete the comprehensive PFP education, d) attain a specified level of PFP experience, and e) pass a PFP examination.

**Disciplinary Information**

Registered Investment Advisers are required to disclose material facts regarding any investment related legal or disciplinary events, including issues involving criminal or civil actions, findings resulting from administrative proceedings before the SEC, a self-regulatory body or any other federal or state regulatory authority that would be material to your evaluation of each supervised person providing investment advice. Bill Schiffman has no disciplinary record that would impact a client's evaluation of the practice.

**Other Business Activities**

Bill Schiffman is a Registered Representative of Valmark Securities, Inc., a broker dealer under common ownership and management of Valmark Advisers, Inc. As a Registered Representative of Valmark Securities, Inc., Bill is eligible to receive normal commissions associated with securities sales.

Bill Schiffman is an Investment Advisor Representative of Valmark Advisers, Inc., an SEC registered investment advisor under common ownership and management of Valmark Securities, Inc. As an Investment Advisory Representative of Valmark Advisers, Inc., Bill is eligible to receive advisory fees associated with any work performed for customers of that Advisory firm. These fees are separate from fees earned for work with W3 Wealth Advisors LLC.

Bill Schiffman is also an insurance agent affiliated with Executive Insurance Agency, Inc., an agency under common ownership and management of Valmark. Bill is also eligible to receive insurance commissions surrounding the sales of insurance products sold through the affiliated insurance agency, Executive Insurance Agency, Inc.

**Additional Compensation**

There is no additional compensation awarded for providing financial planning services, such as sales awards or prizes.

**Supervision**

Before accepting and implementing investment strategies recommended, supervisory principals at W3 review and approve of the investment strategies. Accounts are reviewed periodically, usually at least annually by your advisor. The compliance team also periodically reviews accounts and strategies. These initial and ongoing reviews are under the direction of Chief Compliance Officer, Mr. Frank P. Bevilacqua II who may be reached at (330) 836-3805 or via e-mail at FRANK2@W3WEALTH.COM to discuss questions or concerns in connection with the internal compliance program.

**Information for State Registered Advisors**

Bill Schiffman has no additional information to disclose.