

W3 Wealth Advisors, LLC.

90 N Miller Rd

Akron, OH 44333

(330) 836-3805

November 1, 2018

This brochure supplement provides information about **Irene A. Zurowski**, 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. Please inform **Irene A. Zurowski** 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 **Irene A. Zurowski** is available on the SEC's website at www.adviserinfo.sec.gov and FINRA's website at www.finra.org/brokercheck.

Part 2B of Form ADV Brochure Supplement

Irene A. Zurowski

90 N Miller Rd
Akron, OH 44333
(330) 836-3805

This Brochure Supplement provides information about **Irene A. Zurowski**, Independent Investment Advisor Representative, which supplements the W3 Wealth Advisors, LLC. ("W3") Form ADV Part 2A Brochure. Please inform **Irene A. Zurowski** at the contact information listed above 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 **Irene A. Zurowski** is available on the SEC's website at www.adviserinfo.sec.gov and FINRA's website at www.finra.org/brokercheck.

Date of Birth: 1/8/1973

Education:

- University of Akron's College of Business Administration in Finance, Bachelor's degree

Examinations and Professional Designations:

- Series 7 General Securities Representative
- SIE Securities Industry Essentials
- CFP® CERTIFIED FINANCIAL PLANNER™
- CRPS® Chartered Retirement Plan Specialist™

Business Experience:

- W3 Wealth Advisors, LLC, Investment Advisor Representative 11- 2018 - Present
- ValMark Advisers, Inc., Investment Advisory Representative, 4- 2018 - Present
- W3 Wealth Management , Director of Retirement Plans, 2-2018 - Present
- ValMark Securities, Inc., Registered Representative, 2/2018 – Present
- Alliance Financial, Retirement Plan Specialist, 2013-2018
- Princor Financial Services Corporation , Registered Representative, 2014-2018

CFP® - CERTIFIED FINANCIAL PLANNER™

The CFP® designation is offered and recognized by the Certified Financial Planning Board of Standards, Inc. Candidates must have a bachelor's degree (or higher) from an accredited college or university and at least 3 years of full-time personal financial planning experience. Certificate holders must complete a CFP®-board registered program or hold one of the following designations; CPA, ChFC®, CLUO, CFA®, Ph.D. in business or economics, Doctor of Business Administration, or an Attorney's License. Certificants must also successfully pass a 2-day comprehensive examination and complete 30 hours of continuing education credits every 2 years.

CRPS® Chartered Retirement Plan Specialist™

The CRPS® designation is offered by the College of Financial Planning. To earn the CRPS®, candidates must complete a course of study encompassing design, installation, maintenance and administration of retirement plans. Additionally, candidates must pass an end-of-course examination that tests their ability to synthesize complex courses and apply theoretical concepts to real life situations. Designees renew their designations every 2 years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

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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 proceeding 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.

Irene A. Zurowski has no disciplinary record that would impact a client's evaluation of the practice.

Other Business Activities

Irene A. Zurowski is an Investment Advisory Representative of ValMark Advisers, Inc., an SEC registered Investment Adviser. As an investment advisor representative of ValMark Advisers, Irene A. Zurowski is eligible to receive fees associated with work performed for customers of that Advisory firm. These fees are separate from fees earned for work with W3.

Irene A. Zurowski 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 an affiliated broker dealer, ValMark Securities, Inc., Irene A. Zurowski is eligible to receive normal commissions associated with securities sales.

Irene A. Zurowski is also an insurance agent affiliated with Executive Insurance Agency, Inc., an agency under common ownership and management of ValMark Advisers, Inc. Irene A. Zurowski 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

Irene A. Zurowski has no additional information to disclose.