

Kathleen McGrath, CFP®, ADPA®  
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This Brochure Supplement provides information about Kathleen McGrath, Independent Investment Advisor Representative, which supplements the Valmark Advisers, Inc. (“Valmark”) Form ADV Part 2A Brochure. Please inform Kathleen McGrath at the contact information listed above if you did not receive Valmark’s Form ADV Part 2A Brochure or if you have any questions about the contents of this supplement. Additional information about Valmark and Kathleen McGrath 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).

### **Educational Background and Business Experience**

Kathleen McGrath

Date of Birth: August 28, 1961

Education:

- Baldwin Wallace, Bachelor of Science

Examinations and Professional Designations:

- Certified Financial Planner ®
- Accredited Domestic Partnership Advisor ®
- Series 7 – General Securities Representative
- Series 63 – Uniform Securities Agent State Law
- Series 65 – Uniform Investment Adviser Law

Business Experience:

- Registered Representative- ValMark Securities, Inc. August 14, 2020 to present
- Investment Advisor Representative- Valmark Advisers, Inc. August 14, 2020 to present
- Investment Advisor Representative – W3 Wealth Advisors, LLC August 14, 2020
- Financial Advisor – Wells Fargo Clearing Services, LLC – November 1, 2016 – August 14, 2020
- Registered Representative – Wells Fargo Advisors, LLC – May 1, 2009 – November 1, 2016
- Registered Representative - Wachovia Securities - January 1, 2008 – May 1, 2009
- Financial Consultant – A. G. Edwards – January 1, 2007 – January 1, 2008
- Broker – McDonald Investments, Inc. – February 1, 1997 – January 1, 2007
- Financial Consultant – Merrill Lynch, Pierce, Fenner & Smith Inc. – May 1, 1995 – February 1, 1997
- Bank Examiner – Federal Reserve Bank of Cleveland – April 1, 1992 – May 1, 1995
- Commerical Lending – Society National Bank – April 1, 1982 – April 1, 1992

### 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.

Kathleen McGrath has no disciplinary record that would impact a client's evaluation of the practice.

### Other Business Activities

Kathleen McGrath is a Registered Representative of Valmark Securities, Inc., a broker dealer under common ownership and management of Valmark Advisers, Inc.

Kathleen McGrath is also an insurance agent affiliated with Executive Insurance Agency, Inc., an agency under common ownership and management of Valmark Advisers, Inc.

Kathleen McGrath is also an investment adviser representative for W3 Wealth Advisers., a SEC/State Registered Investment Advisor.

### Additional Compensation

As a Registered Representative of an affiliated broker dealer, Valmark Securities, Inc., Kathleen McGrath is eligible to receive normal commissions associated with securities sales.

Kathleen McGrath is also eligible to receive insurance commissions surrounding the sales of insurance products sold through the affiliated insurance agency, Executive Insurance Agency, Inc.

As an investment adviser representative for W3 Wealth Advisers, Kathleen McGrath is eligible to receive financial planning fees. These fees are separate from fees earned for her/his work with ValMark Advisers, Inc

### Supervision

Kathleen McGrath is an independent investment advisor representative. However, before accepting and implementing investment strategies recommended, supervisory principals at the Valmark home office review and approve of the investment strategies. Accounts are reviewed periodically, usually at least annually by the independent advisor. The home office compliance team also periodically reviews accounts and strategies. These initial and ongoing reviews are under the direction of OSJ Principal Samuel J Galloway who may be reached at 330-576-1234 to discuss questions or concerns in connection with the internal compliance program.