

W3 Wealth Advisors LLC.

90 N Miller Rd

Akron, OH 44333

(330) 836-3805

August, 2020

This brochure supplement provides information about **Kathleen A. McGrath**, 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 **Kathleen A. McGrath** 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 **Kathleen A. McGrath** 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

Kathleen A. McGrath

1991 Crocker Road.
Suite 600
Westlake, OH 44145
440-892-3372

Date of Birth: 8/28/1961

Education:

- Baldwin Wallace University; Bachelor of Arts – 1989

Examinations and Professional Designations:

- Series 7 - General Securities Representative Examination (1995)
- Series 63 - Uniform Securities Agent State Law Examination (1995)
- Series 65 – Uniform Investment Adviser Law Examination (1995)
- Series 31 – Futures Managed Funds Examination (2003)
- SIE-Securities Industry Essentials Examination (2018)

Certified Financial Planner™ - CFP® - 2008

Issuing Organization: Certified Financial Planner Board of Standards, Inc. (CFPBS).

- Prerequisites/Experience Required: Must have a bachelor's degree (or higher) from an accredited college or university, and three years of full-time personal financial planning experience, or two years of apprenticeship experience that meets additional requirements. Educational Requirements: Must complete a CFP® board registered program or hold another designation authorized by the CFPBS. Continuing Education: CFP® professionals must complete 30 hours of continuing education (CE) accepted by CFP Board (including completion of 2 hours of CFP Board approved Ethics CE). See more at: <http://www.cfp.net/home>.

Business Experience:

- W3 Wealth Advisors, LLC, Investment Advisor Representative –8/2020 - Present
- W3 Wealth Management, Principal – 8/2020 - Present
- Valmark Securities Inc., Registered Representative 8/2020 – Present
- Valmark Advisers Inc., Investment Advisor Representative 8/2020 - Present
- Wells Fargo Clearing Services, LLC, Registered Representative 11/2016 - 8/2020
- Wells Fargo Advisors, LLC, Registered Representative 5/2009 - 11/2016
- Wachovia Securities, LLC, Registered Representative 1/2008 to 2/2009
- A.G Edwards, Financial Consultant 1/2007 - 1/2008
- Mcdonald Investments, Inc, Broker 2/1997 - 2/2007
- Merrill Lynch, Pierce, Fenner, & Smith Inc., Financial Consultant 5/1995 - 2/1997
- Federal Reserve Bank of Cleveland Bank Examiner 4/1992 - 5/1995

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

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Other Business Activities

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

Kathleen A. McGrath is an Investment Advisor Representative of Valmark Advisers, Inc., an SEC registered investment advisor under common ownership and management of Valmark Securities, Inc.

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

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

As an Investment Advisory Representative of Valmark Advisers, Inc., Kathleen A. McGrath is eligible to receive advisory fees associated with work performed for customers of that Advisory firm. These fees are separate from fees earned for work with W3 Wealth Advisors LLC.

Kathleen A. McGrath 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

Kathleen A. McGrath has no additional information to disclose.