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January 18, 2023

Cover Page (Item 1)

This brochure provides information about the qualifications and business practices of Fitzwilliams Wealth Management Inc. (FWM). If you have any questions about the contents of this brochure, please contact Dan Roebuck (757-961-0700) and/or [Dan@ffinancial.net](mailto:Dan@ffinancial.net). 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.

Registration does not imply a certain level of skill or training.

Additional information about FWM, Inc. also is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **Material Changes (Item 2)**

The material changes in this brochure from the last annual updating amendment of Fitzwilliams Wealth Management, Inc. on 03/04/2022 are described below. Material changes relate to Fitzwilliams Wealth Management, Inc.'s policies, practices or conflicts of interests.

- Fitzwilliams Wealth Management, Inc. updated Item 10 to disclose outside business activities of Mr. Timothy Fitzwilliams.

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## ADVISORY BUSINESS (ITEM 4)

### ADVISORY FIRM DESCRIPTION

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Fitzwilliams Wealth Management, Inc. (“FWM” or the “Firm”) was founded in January of 2021 by Timothy Fitzwilliams. Timothy Fitzwilliams is the principal owner of both Fitzwilliams Financial, Inc. and Fitzwilliams Wealth Management, which are affiliated entities. Fitzwilliams Financial was originally founded in February 2008.

### TYPES OF ADVISORY SERVICES

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Fitzwilliams Wealth Management is an investment advisor that provides clients with financial planning services and investment management services.

#### *FINANCIAL PLANNING*

FWM provides customized financial planning services to our clients to help them set and achieve their financial goals. Financial planning services includes the areas of retirement planning, insurance planning, estate planning, tax planning, education planning, and/or charitable planning. Financial Planning services are offered to all investment management clients.

#### *INVESTMENT MANAGEMENT*

FWM provides investment management services to our clients by engaging Sub-Advisors to manage our client’s accounts. These Sub-Advisors are unaffiliated, third-party investment advisory firms that receive a portion of the investment management fee that the client pays to FWM. The Sub-Advisor constructs an investment portfolio that is tailored to the specific needs of each of FWM’s clients, and then monitors and maintains those portfolios on an ongoing basis by placing trades in FWM’s clients’ accounts on a discretionary basis. FWM monitors accounts continuously to ensure alignment with clients’ objectives.

The Sub-Advisors uses many different types of investment securities in order to accomplish this, including but not limited to stocks, bonds, mutual funds, and exchange traded funds (ETF’s). The Sub-Advisor may also use options contracts and other derivative securities if and when it is appropriate. The Sub-Advisor uses an active investment management philosophy, which means that it may place trades (buys and sells) in our client’s accounts on a fairly regular basis. By doing so, both firms seek to make sure that our client’s investments are properly positioned to take advantage of our forecast for the marketplace over the short to medium term, which is generally one to three years.

If a client has not received a copy of the brochure documents at least 48 hours prior to signing an agreement, the client has five business days in which to cancel the agreement without penalty.

### TAILORED ADVISORY SERVICES

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In order to tailor each portfolio to the needs of the individual, we gather information from each prospective client to help us assess the client’s specific goals, objectives, and tolerance for investment risk. We also gather information about any projected financial needs and other circumstances which may affect how we manage the accounts. During this process we also discuss any restrictions that the client may wish to place on investments; and whether or not

we can accommodate those restrictions. This information is then summarized in an Investment Policy Statement (IPS), which governs the way that we manage each account, and it is updated as necessary to make sure that we are managing a client's portfolio to appropriate objectives.

The Investment Policy Statement also includes an initial investment portfolio recommendation. We build each investment portfolio from a mix of four investment strategies that the Sub-Advisor has designed, which range from conservative to very aggressive. These strategies are: Bond, Current Income, Stock, and Strategic Allocation. By using a mix of these strategies, we are able to structure the portfolio to match the goals and objectives of each individual client while also working within the client's tolerance for investment risk.

#### **CLIENT ASSETS UNDER MANAGEMENT**

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As of December 31, 2022, the Firm had \$ 56,576,708.00 of discretionary assets under management and \$ 1,665,103.00 of non-discretionary assets under management.

#### **FEES AND COMPENSATION (ITEM 5)**

##### ***FINANCIAL PLANNING***

Fitzwilliams Wealth Management's Financial Planning fees are included in FWM's investment management fees.

##### ***INVESTMENT MANAGEMENT***

Fitzwilliams Wealth Management's annual fee schedule for our investment management services is as follows:

<b>Account Value</b>	<b>Annual Fee Rate</b>
\$0 - \$2,500,000	2.00%
\$2,500,001 - \$5,000,000	1.50%
All Assets over \$5,000,000	1.00%

Our minimum account size, which negotiable, is \$100,000. This fee schedule is not negotiable though FWM does reserve the right to reduce fees for special circumstances at our own discretion. Special circumstances might include exceptionally large accounts as well as those for employees and family members. Our fee is billed monthly in arrears based upon average daily balance. When an account is opened during a month, that month's fee are charged in arrears based on average daily balance.

FWM clients are provided an invoice, through mail, email, or their client portal, at the beginning of each month based on the market value (as reported by the account custodian) of their investment portfolio as of the last day of the previous month. Please note that it is the client's responsibility to verify the accuracy of the fee charged for the period. If a client decides to cancel within the first five days after signing the advisory agreement, any asset management fees paid to us will be refunded in full. After the initial five-day period, upon final termination of the agreement, the client will be provided a pro-rata refund of fees paid based on the number of days the assets were under our management. FWM must receive notice from the client, in writing, in order to determine the date of cancellation.

Clients pay their fees to Fitzwilliams Wealth Management by directing the custodian to allow FWM to deduct its fees directly from their investment account(s). Invoice will itemize the fees charged. Additionally, clients may instruct FWM to deduct all of the fees from one or more specific accounts. Even though FWM uses a Sub-Advisor to manage investment accounts, no additional fees will be charged to the client by the Sub-Advisor. Total fees charged to clients will not exceed 3% of the assets under management when a third-party investment adviser is utilized.

Prior to introducing Pennsylvania clients to another investment adviser (“IA”), FWM will be responsible for determining whether the investment advisory firm is properly licensed, notice filed, or exempt from registration with the Pennsylvania Department of Banking and Securities.

#### ***OTHER FEES***

In addition to the asset management fees charged by Fitzwilliams Wealth Management, clients will incur custodian fees, mutual fund expenses, and other brokerage costs including trading commissions. Client accounts pay directly for the fees assessed by the custodian, such as transaction, wire, exchange, or custodial fees. FWM will do its best to avoid and/or minimize the impact of any such fees because the firm recognizes that fees erode the performance of a client’s investment accounts. FWM does not benefit directly from these fees. For more information on the custodial relationship, please refer to the section below “Brokerage Practices” for more details.

#### **PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (ITEM 6)**

Fees must be disclosed that are based on performance (such as a share of the capital gains or capital appreciation) or side-by-side management (which is when some clients pay fees based on performance while others do not).

FWM does not charge any performance-based fees or engage in side-by-side management.

#### **TYPES OF CLIENTS (ITEM 7)**

FWM provides investment advisory services to:

- Individuals
- High net worth individuals
- Pension and profit-sharing plans
- Trusts, estates, or charitable organizations
- Corporations and other businesses

FWM typically requires a minimum account size of \$100,000 for investment management services. However, FWM may accept smaller accounts based upon special circumstances, at its own discretion. For example, FWM may accept a smaller account for a family member of an existing client.

## METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS (ITEM 8)

### METHODS OF ANALYSIS

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It is Fitzwilliams Wealth Management's goal to make sure the firm's clients are always in the most appropriate investments for their specific needs and goals at all times. This means investing for each individual client to maximize potential returns while paying attention to a client's tolerance for investment risk. While FWM does its best to minimize this risk, please remember that investing in securities involves the risk of loss, and clients must accept that their account may decline in value. FWM's Sub-Advisor uses a combination of the following types of analyses in evaluating investments for client accounts:

- **Charting**— This is a set of techniques used in technical analysis in which charts are used to plot price movements, volume, settlement prices, open interest, and other indicators, in order to anticipate future price movements. Users of these techniques, called chartists, believe that past trends in these indicators can be used to extrapolate future trends.

**Risks:** The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

- **Fundamental**— This is a method of evaluating a security by attempting to measure its intrinsic value by examining related economic, financial, and other qualitative and quantitative factors. Fundamental analysts attempt to study everything that can affect the security's value, including macroeconomic factors (like the overall economy and industry conditions) and individually specific factors (like the financial condition and management of a company).

**Risks:** The risk assumed is that the market will fail to reach expectations of perceived value.

- **Technical**— This is a method of evaluating securities by analyzing statistics generated by market activity, such as past prices and volume. Technical analysts do not attempt to measure a security's intrinsic value, but instead use charts and other tools to identify patterns that can suggest future activity. Technical analysts believe that the historical performance of stocks and markets are indications of future performance.

**Risks:** The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

- **Cyclical**—Analysis based on business, industry, calendar, or historical cycles.

**Risks:** The risks with this strategy are twofold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

### INVESTMENT STRATEGIES

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Fitzwilliam Wealth Management works with Sub-Advisors to utilize the most appropriate investment strategies for each client. Each Sub-Advisor has different strategies that they employ to help clients meet their goals. FWM has no particular investment strategies, since the

client will be using the strategies of a Sub-Advisor. Each client will be provided specific information regarding the Sub-Advisor's investment strategy in their IPS.

### ***RISK OF LOSS***

FWM does not guarantee the future performance of the account or any specific level of performance, the success of any investment decision or strategy that the Firm may use, or the success of the Firm's overall management of the account. The client understands that investment decisions made for the client's account by the Firm are subject to various market, economic, political, and business risks, and that those investment decisions will not always be profitable. Clients are reminded that investing in any security entails risk of loss which they should be willing to bear. Other specific risks are discussed below.

### ***INVESTMENT RISK***

Investing in securities involves risk of loss that clients should be prepared to bear. Clients should be aware that even if we use our best efforts, our efforts may not be successful. Any security in a client's account, other than a United States Treasury instrument, could lose all or part of its value. Many factors and events outside our control can affect the securities markets and the value of securities in client accounts. Examples include, but are not limited to, changes in domestic or foreign political leadership, breaking news events, natural disasters, adverse weather conditions, terrorist activity, or changes in the Internal Revenue Code. We may not be able to accurately predict the effects on the securities markets of these factors and events or how they may affect the value of securities held in clients' accounts. FWM and the Sub-Advisors do not guarantee the future performance of the client's account or any specific level of performance, the success of any investment decision or strategy that we may use, or the success of our overall management of the client's account.

### **DISCIPLINARY INFORMATION (ITEM 9)**

There have been no disciplinary actions against FWM or any employees of FWM.

### **OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (ITEM 10)**

Fitzwilliams Wealth Management is affiliated with Fitzwilliams Financial, a licensed insurance broker in the State of Virginia. Fitzwilliams Financial offers clients insurance and annuity products that generate commissions through the sale of these products. From time to time, employees of FWM will offer clients insurance or annuity products to its clients. Clients should be aware that these products pay a commission to the recommending FWM employee. This creates a conflict of interest between the employee and the client. Clients are not required to purchase insurance or annuity products through any representative of FWM and/or Fitzwilliams Financial in their capacity as a licensed insurance agent.

Timothy Fitzwilliams is Owner of Fitzwilliams Tax Management, an accounting firm. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. FWM always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of FWM in such individual's outside capacities.



## CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (ITEM 11)

### CODE OF ETHICS

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FWM has adopted a Code of Ethics which describes the general standards of conduct that the Firm expects of all Firm personnel (collectively referred to as “employees”) and focuses on three specific areas where employee conduct has the potential to adversely affect the client:

- Misuse of nonpublic information
- Personal securities trading
- Outside business activities

Failure to uphold the Code of Ethics may result in disciplinary sanctions, including termination with the Firm. Any client or prospective client may request a copy of the Firm’s Code of Ethics, which will be provided at no cost.

The following basic principles guide all aspects of the Firm’s business and represent the minimum requirements to which the Firm expects employees to adhere:

- Clients’ interests come before employees’ personal interests and before the Firm’s interests.
- The Firm must fully disclose all material facts about conflicts of interest of which it is aware between itself and clients as well as between Firm employees and clients.
- Employees must operate on the Firm’s behalf and on their own behalf consistently with the Firm’s disclosures and to manage the impacts of those conflicts.
- The Firm and its employees must not take inappropriate advantage of their positions of trust with or responsibility to clients.
- The Firm and its employees must always comply with all applicable securities laws.

#### *MISUSE OF NONPUBLIC INFORMATION*

The Code of Ethics contains a policy against the use of nonpublic information in conducting business for the Firm. Employees may not convey nonpublic information nor depend upon it in placing personal or recommending clients’ securities trades.

#### *PERSONAL SECURITIES TRADING*

FWM or individuals associated with the Firm may buy, sell, or hold in their personal accounts the same securities the Sub-Advisor recommends to its clients. Employee trading is done individually by employees, while client trading is done through the Sub-Advisor. Therefore, employees will not have prior knowledge of the day-to-day trading by the Sub-Advisors. Any trades placed by employees for their own accounts on the same day that Sub-Advisors place trades for clients would be purely coincidental.

Employees are required to submit reports of personal securities trades on a quarterly basis, and securities holdings annually. These are reviewed by the Chief Compliance Officer to ensure compliance with the Firm’s policies.

### ***OUTSIDE BUSINESS ACTIVITIES***

Employees are required to report any outside business activities generating revenue. If any are deemed to be in conflict with clients or FWM, such conflicts will be fully disclosed, or the employee will be directed to cease this activity.

## **BROKERAGE PRACTICES (ITEM 12)**

### **SELECTION OF BROKERS**

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The Firm recognizes its responsibility to attain best execution and recognizes that limiting its custodial relationships may affect its ability to provide best execution on a trade-by-trade basis. However, the Firm evaluates its entire custodial relationship in assessing best execution on a client-by-client basis.

Fitzwilliams Wealth Management will determine which custodians or brokers will be used for client accounts. The intent of this is to allow us to use those brokers with which an on-going relationship has been established, and which will provide better pricing, execution, and transaction costs (commissions) for all transactions. The services provided and commissions charged by any brokers are reviewed periodically to ensure that the best possible service is being provided for our clients. At present, our primary broker for custody of client accounts and execution of client transactions is Charles Schwab.

The Sub-Advisor has the ability to use Charles Schwab & Co., Inc. (Schwab) on behalf of FWM and FWM's clients.

### **RESEARCH AND OTHER SOFT-DOLLAR BENEFITS**

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FWM currently has no formal soft-dollar arrangements, where specific products or services are paid for with soft dollars generated for the Firm by individual trades placed in client accounts. However, the custodian provides the Firm with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act").

### **BROKERAGE FOR CLIENT REFERRALS**

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The Firm does not receive referrals from a broker/dealer or third-party providing service to FWM.

### **DIRECTED BROKERAGE**

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Clients are not allowed to request that trades be enacted through a specific broker. FWM requires clients to use one of the Firm's recommended broker-dealers as account custodian. Not all advisors require their clients to use a particular custodian or broker.

### **ORDER AGGREGATION**

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FWM's Sub-Advisors may aggregate brokerage orders for its clients and allocate the securities purchased or sold among the participating accounts, with each account receiving the same terms. Since Schwab does not charge transaction fees at the account level whether or not a trade is placed as a block trade, aggregating trades does not affect client transaction fees. The proportion in which participating accounts will share transactions will be determined by the

Sub-Advisor on the basis of investment objectives, cash availability, expected cash and liquidity needs, and other relevant factors. The overarching principle for any allocation is that no client is intentionally favored over another client that is similarly situated.

### REVIEW OF ACCOUNTS (ITEM 13)

Fitzwilliams Wealth Management conducts periodic reviews of client accounts, generally no less than quarterly. These reviews entail comparing the client's investment objective to the portfolio holdings, cash flows, changes in the client's financial position, and often discussion with the client.

FWM will meet with each client on a periodic basis to review his/her/their account. The frequency of these reviews can be impacted by several factors including:

- The size and complexity of the client's accounts
- The complexity of the client's financial situation
- Unexpected changes in the client's goals or objectives
- Changes in political and economic circumstances
- Other lifestyle changes warranting a review of the client's financial situation

Periodic written performance reports will be prepared for each review in addition to the monthly account statements and confirmations that are generated by the account custodian.

### CLIENT REFERRALS AND OTHER COMPENSATION (ITEM 14)

FWM does not pay outside individuals or entities for referring clients.

### CUSTODY (ITEM 15)

Custody is defined as having any access to client funds or securities. Because FWM generally has the authority to instruct the account custodian to deduct the investment management fee directly from most clients' accounts, FWM is considered to have "custody" of those client assets. This limited custody is monitored by the client through receipt of account statements directly from the custodian. These statements all show the deduction of the management fee after it occurs from the account. Otherwise, FWM may only direct the movement of funds from one account in the client's name to another such titled account but has no other access to funds. Prior to having fees deducted via a qualified custodian, FWM will:

- (a) Possess written authorization from the client to deduct advisory fees from an account held by a qualified custodian
- (b) Send the qualified custodian written notice of the amount of the fee to be deducted from the client's account.
- (c) Send the client an itemized invoice including any formulae used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based.

When clients receive their statements from the account custodian, clients should carefully review those statements and take the time to compare them with those they receive from FWM. If the client finds significant discrepancies, the custodian and FWM should be notified.

## INVESTMENT DISCRETION (ITEM 16)

FWM clients grant the Firm full discretion over their investment accounts under a limited power of attorney assigned to FWM. FWM grants the Sub-Advisor full trading authority under a limited power of attorney assigned to the Sub-Advisor. As a result, FWM has engaged the Sub-Advisor to determine both the investments, and how much of each, should be purchased or sold on each client's behalf. The Sub-Advisor follows the investment strategy as set forth in the Investment Policy Statement (IPS). Clients may place restrictions on the Firm's discretion in writing. The Sub-Advisor will follow any restrictions and/or guidelines provided by the client to FWM. Fitzwilliams Wealth Management has the ability to hire and fire the Sub-Advisor at the Firm's discretion.

## VOTING CLIENT SECURITIES (ITEM 17)

FWM grants Sub-Advisors the power to vote proxies for FWM clients. The Sub-Advisors must adopt and implement written policies and procedures governing the voting of client securities (proxy statement). All proxies received for FWM clients will be treated in accordance with these policies and procedures.

Any client may request a copy of Sub-Advisor's proxy policy and to see or receive records showing how Sub-Advisors has voted on the client's behalf.

When it is determined that voting a proxy is in the relevant clients' best interests, Sub-Advisors generally vote with management recommendations. Exceptions will be evaluated and documented on a case-by-case basis in consultation with the Chief Compliance Officer. FWM will periodically review Sub-Advisor's proxy voting records on behalf of FWM clients to ensure compliance with the client's best interest and any client restrictions on voting.

## FINANCIAL INFORMATION (ITEM 18)

There is no financial condition that is reasonably likely to impair the Firm's ability to meet its contractual commitments to its clients.

FWM does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.

## REQUIREMENTS FOR STATE-REGISTERED ADVISERS (ITEM 19)

FWM's principal executive officers and management persons include:

- Timothy Fitzwilliams, Chief Executive Officer
- Brian Lindberg, Investment Advisor Representative
- Corrine Fitzwilliams, Owner/Partner
- Daniel Roebuck, Chief Operations Officer/Chief Compliance Officer

Please see the brochure supplements for information regarding the Firm's principal executive officers and management persons, except for Daniel Roebuck, who is not non-client facing.

FWM does not charge any performance-based fees or engage in side-by-side management.

Neither the Firm nor any of its officers or principals has been involved in an award in an arbitration claim alleging damages, or an award of being found liable in a civil, self-regulatory organization, or administrative proceeding.

Neither the Firm nor any of its officers or principals has a relationship or arrangement with an issuer of securities.



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January 18, 2023

## ADV Part 2B: Brochure Supplement

Timothy Fitzwilliams  
Brian Lindberg  
Corrine Fitzwilliams  
Scott Louis Bartow

This brochure supplement provides information about our advisors that supplements the Fitzwilliams Wealth Management Inc. (FWM) brochure. You should have received a copy of that brochure. Please contact Dan Roebuck (757-961-0700) and/or [Dan@ffinancial.net](mailto:Dan@ffinancial.net) if you did not receive Fitzwilliams Wealth Management brochure or if you have any questions about the contents of this supplement.

Additional information about our advisors is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE (ITEM 2)

TIMOTHY FITZWILLIAMS, BORN 1979

### ***BUSINESS BACKGROUND:***

Fitzwilliams Wealth Management, Inc., CEO, April 2021 - present  
Fitzwilliams Financial, Inc., CEO, February 2008 - present  
Fitzwilliams Real Estate, Inc., CEO, February 2019 - present

### ***EDUCATION:***

George Mason University - Bachelor of Science in Economics - 5/2002

Health Insurance License

Life & Annuities Insurance License

## DISCIPLINARY INFORMATION (ITEM 3)

Timothy Fitzwilliams has no disciplinary or legal events to disclose.

## OTHER BUSINESS ACTIVITIES (ITEM 4)

Timothy Fitzwilliams is a licensed insurance agent and the Owner/CEO of an Insurance Agency, Fitzwilliams Financial. Fitzwilliams Financial, Inc. is used when offering insurance products to clients. From time to time, Tim may offer clients advice or products from this activity. Clients should be aware that these services pay a commission which provides an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Fitzwilliams Wealth Management, Inc. has a fiduciary duty to always act in the best interest of the client.

Timothy Fitzwilliams is Owner of Fitzwilliams Tax Management, an accounting firm. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. FWM always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any representative of FWM in such individual's outside capacities.

Clients of Fitzwilliams Wealth Management, Inc. are in no way obligated to use the services of Fitzwilliams Financial, Inc.

Timothy Fitzwilliams is a partner in Real Estate CPR, Wholesale real estate firm that actively markets for properties that are not listed on the MLS.

## ADDITIONAL COMPENSATION (ITEM 5)

Timothy Fitzwilliams receives no compensation or economic benefit beyond Fitzwilliams Wealth Management for providing advisory services.

## SUPERVISION (ITEM 6)

Timothy Fitzwilliams is the CEO of Fitzwilliams Wealth Management. As the senior officer of the firm, he does not have a supervisor. However, advisor activity is monitored and supervised by Dan Roebuck, Chief Compliance Officer, who can be reached at (757-961-0700) and/or

[Dan@ffinancial.net](mailto:Dan@ffinancial.net). Supervision includes (i) monitoring the investments recommended to clients to ensure they are suitable for the particular client and consistent with their objectives, goals, investment needs and risk tolerance, as well as any restrictions requested by the client, and (ii) reviewing the advisory and marketing activities.

**REQUIREMENTS FOR STATE REGISTERED ADVISORS (ITEM 7)**

Timothy Fitzwilliams has not been involved in an award or otherwise being found liable in any arbitration claim, an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding.

Timothy Fitzwilliams has not been the subject of a bankruptcy petition.



## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE (ITEM 2)

BRIAN LINDBERG, BORN 1986

### ***BUSINESS BACKGROUND:***

Fitzwilliams Wealth Management, Investment Advisor Representative, April 2021 - present  
Fitzwilliams Financial, Insurance Agent, January 2017 - present  
Fitzwilliams Financial, Investment Advisor Representative, January 2017 - April 2021  
AE Wealth Management, Investment Advisor Representative, January 2019 - April 2021  
ADT, Sales Manager, 10/2011 - 01/2017

### ***EDUCATION:***

Tidewater Community College - Bachelor of Science in Business Administration - 5/2011

Life & Annuities Insurance License

Series 65

Series 65 License, The Uniform Investment Adviser Law Exam. This exam is administered by the Financial Industry Regulatory Authority (FINRA). Completion of the Series 65 Exam will qualify an investment professional to operate as an Investment Advisor Representative in certain states. The exam focuses on topic areas that are important for an investment advisor to understand when providing investment advice. These areas include retirement planning, portfolio management strategies, and fiduciary obligations. There are no prerequisites required for an individual to take the Series 65 examination.

## DISCIPLINARY INFORMATION (ITEM 3)

Brian Lindberg has no disciplinary or legal events to disclose.

## OTHER BUSINESS ACTIVITIES (ITEM 4)

Brian Lindberg is a licensed insurance agent. Fitzwilliams Financial, Inc. is used when offering insurance products to clients. From time to time, Brian may offer clients advice or products from this activity. Clients should be aware that these services pay a commission which provides an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Fitzwilliams Wealth Management, Inc. has a fiduciary duty to always act in the best interest of the client.

Clients of Fitzwilliams Wealth Management, Inc. are in no way obligated to use the services of Fitzwilliams Financial, Inc.

## ADDITIONAL COMPENSATION (ITEM 5)

Brian Lindberg receives no compensation or economic benefit beyond Fitzwilliams Wealth Management for providing advisory services.

## SUPERVISION (ITEM 6)

Brian Lindberg is supervised by Timothy Fitzwilliams, CEO, and Dan Roebuck, Chief Compliance Officer. Both can be reached at (757-961-0700). Supervision includes (i) monitoring the investments recommended to clients to ensure they are suitable for the particular client and

consistent with their objectives, goals, investment needs and risk tolerance, as well as any restrictions requested by the client, and (ii) reviewing the advisory and marketing activities.

**REQUIREMENTS FOR STATE REGISTERED ADVISORS (ITEM 7)**

Brian Lindberg has not been involved in an award or otherwise being found liable in any arbitration claim, an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding.

Brian Lindberg has not been the subject of a bankruptcy petition.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE (ITEM 2)

CORRINE FITZWILLIAMS, BORN 1982

### ***BUSINESS BACKGROUND:***

Fitzwilliams Wealth Management, Owner/Partner, April 2021 - present  
Fitzwilliams Financial, Owner/Partner, February 2008 - present

### ***EDUCATION:***

Tidewater Community College - Associates Degree in Science - 5/2014

Health Insurance License

Life & Annuities Insurance License

## DISCIPLINARY INFORMATION (ITEM 3)

Corrine Fitzwilliams has no disciplinary or legal events to disclose.

## OTHER BUSINESS ACTIVITIES (ITEM 4)

Corrine Fitzwilliams is a licensed insurance agent. Fitzwilliams Financial, Inc. is used when offering insurance products to clients. From time to time, Corrine may offer clients advice or products from this activity. Clients should be aware that these services pay a commission which provides an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Fitzwilliams Wealth Management, Inc. has a fiduciary duty to always act in the best interest of the client.

Clients of Fitzwilliams Wealth Management, Inc. are in no way obligated to use the services of Fitzwilliams Financial, Inc.

## ADDITIONAL COMPENSATION (ITEM 5)

Corrine Fitzwilliams receives no compensation or economic benefit beyond Fitzwilliams Wealth Management for providing advisory services.

## SUPERVISION (ITEM 6)

Corrine Fitzwilliams is supervised by Timothy Fitzwilliams, CEO, and Dan Roebuck, Chief Compliance Officer. Both can be reached at (757-961-0700). Supervision includes (i) monitoring the investments recommended to clients to ensure they are suitable for the particular client and consistent with their objectives, goals, investment needs and risk tolerance, as well as any restrictions requested by the client, and (ii) reviewing the advisory and marketing activities.

## REQUIREMENTS FOR STATE REGISTERED ADVISORS (ITEM 7)

Corrine Fitzwilliams has not been involved in an award or otherwise being found liable in any arbitration claim, an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding.

Corrine Fitzwilliams has not been the subject of a bankruptcy petition.

## EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE (ITEM 2)

SCOTT LOUIS BARTOW, BORN 1952

### ***BUSINESS BACKGROUND:***

Fitzwilliams Wealth Management, Investment Adviser Representative, June 2022 - present  
Private Wealth Management, President, April 2007 - June 2022  
Fitzwilliams Financial, IAR, January 2019 - February 2022  
AE Wealth Management, IAR, January 2019 - December 2021

### ***EDUCATION:***

Stritch University - Master's in Management - 1986

## DISCIPLINARY INFORMATION (ITEM 3)

Scott Louis Bartow has no disciplinary or legal events to disclose.

## OTHER BUSINESS ACTIVITIES (ITEM 4)

Scott Louis Bartow is not engaged in any investment-related business or occupation (other than this advisory firm).

## ADDITIONAL COMPENSATION (ITEM 5)

Scott Louis Bartow receives no compensation or economic benefit beyond Fitzwilliams Wealth Management for providing advisory services.

## SUPERVISION (ITEM 6)

Scott Louis Bartow is supervised by Timothy Fitzwilliams, CEO, and Dan Roebuck, Chief Compliance Officer. Both can be reached at (757-961-0700). Supervision includes (i) monitoring the investments recommended to clients to ensure they are suitable for the particular client and consistent with their objectives, goals, investment needs and risk tolerance, as well as any restrictions requested by the client, and (ii) reviewing the advisory and marketing activities.

## REQUIREMENTS FOR STATE REGISTERED ADVISORS (ITEM 7)

Scott Louis Bartow has not been involved in an award or otherwise being found liable in any arbitration claim, an award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding.

Scott Louis Bartow has not been the subject of a bankruptcy petition.