

**Item 1: Cover Page for Part 2B of Form ADV:
Brochure Supplement
March 2021**



CENTRICITY
WEALTH MANAGEMENT

Christopher Ciehanski

**Centricity Wealth Management, LLC
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**Firm Contact:
Wendy Ciehanski
Managing Member**

This brochure supplement provides information about Mr. Ciehanski that supplements our brochure. You should have received a copy of that brochure. Please contact Mr. Ciehanski if you did not receive Centricity Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Mr. Ciehanski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background & Business Experience

Christopher John Ciehanski

Year of Birth: 1965

Educational Background:

- 1987: Ohio State University; Bachelor of Science in Accounting

Business Background:

- 01/2013 – Present Centricity Wealth Management, LLC; Managing Member, Chief Compliance Officer & Investment Advisor
- 01/2002 – 12/2012 Merrill Lynch, Pierce, Fenner & Smith, Inc; Investment Associate

Exams, Licenses & Other Professional Designations:

- 1990: Certified Public Accountant (CPA)
- 1994: Series 65 Exam
- 1994: OH Insurance; Accident & Health, Life, and Variable (No# 49137)
- 2007: Chartered Retirement Planning Counselor (CRPC®)
- 2011: CERTIFIED FINANCIAL PLANNER™ (CFP®)

CERTIFIED FINANCIAL PLANNER™ (CFP®):

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

- Education – Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board’s studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor’s Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board’s financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;
- Examination – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one’s ability to correctly diagnose financial planning issues and apply one’s knowledge of financial planning to real world circumstances;
- Experience – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:

- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board’s enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Public Accountant (CPA):

Mr. Ciehanski has a professional designation, Certified Public Accountant. CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members¹ are required to follow a rigorous *Code of Professional Conduct* which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA’s *Code of Professional Conduct* within their state accountancy laws or have created their own.

Chartered Retirement Planning Counselor (CRPC®):

The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals, allowing you to transform the retirement planning process into a positive experience. Enrollment in the program allows you to study a variety of principles in the retirement planning field. The program guides you through the retirement process from start to finish, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning CounselorSM and CRPC® designation to students who:

- successfully complete the program;
- pass the final examination; and
- comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

⁵ This description represents the requirements as of 1/1/2011. It is the responsibility of the adviser to disclose the qualifications in place when he or she attained the credential.

Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Students must sign and return the Code of Ethics forms within six months of passing the final exam. Failure to complete and submit the forms within this time frame may result in termination of the individual's candidacy. If an individual wishes to apply for authorization to use the Marks in the future, he or she may be required to fulfill the initial designation requirements in place at the time of passing the exam.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period. Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by:

- completing 16 hours of continuing education;
- reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct; and
- paying a biennial renewal fee of \$75.
- Detailed renewal requirements for the College for Financial Planning's professional designation programs can be found on www.cffpalum.org/renewal.

The following topics were covered under the program:

- The Retirement Planning Process & Meeting Multiple Financial Objectives
- Sources of Retirement Income
- Personal Savings: Investing for Retirement
- Employer-Sponsored Plans
- Individual Deferred Compensation
- Planning for Incapacity, Disability & Long-Term Care
- When to Retire
- Retirement Plan Distributions
- Asset Management & Investment Strategy During Retirement
- Income Taxes & the Retiree
- Estate Planning

Item 3: Disciplinary Information

There are no legal or disciplinary events material to the evaluation of Mr. Ciehanski.

Item 4: Other Business Activities

Mr. Ciehanski is a licensed, but not practicing, insurance agent. Clients of Centricity Wealth Management, LLC will not be solicited to partake in insurance services through Mr. Ciehanski.

Mr. Ciehanski is a Certified Public Accountant. In such capacity, he may also provide accounting services. Mr. Ciehanski does not provide any tax services in his capacity as a CPA and encourages clients to consult their tax advisor or attorney for tax planning assistance. Accounting services are independent of our financial planning and investment advisory services and are governed under a separate engagement agreement. The fees for these services are billed hourly and are in addition to the client's Centricity Wealth Management, LLC fees. The hourly rate varies depending on the

complexity of the work conducted. The client has the option of engaging our firm for accounting services, and we do not actively solicit clients to utilize these services.

Item 5: Additional Compensation

Mr. Ciehanski does not receive any other economic benefit for providing advisory services in addition to advisory fees.

Item 6: Supervision

Wendy Ciehanski is a Managing Member of Centricity Wealth Management, LLC and as such supervises and monitors Mr. Ciehanski's activities on a regular basis to ensure compliance with our firm's Code of Ethics. Please contact Ms. Ciehanski if you have any questions about Mr. Ciehanski's brochure supplement at 614-392-5155.