

**Item 1: Cover Page for Part 2B of Form ADV:  
Brochure Supplement  
March 2023**



**CENTRICITY**  
WEALTH MANAGEMENT

**Christopher Ciehanski**

**Centricity Wealth Management, LLC  
515 Executive Campus Drive, Suite 100  
Westerville, OH 43082**

**[www.centricitywealth.com](http://www.centricitywealth.com)**

**614-392-5155**

**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](http://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™ professional

### **CERTIFIED FINANCIAL PLANNER™ professional:**

Mr. Ciehanski is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he/she may refer to himself/herself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he/she may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board’s Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

**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) members 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. In addition to the *Code of Professional Conduct*, AICPA members who provide personal financial planning services are required to follow the *Statement on Standards in Personal Financial Planning Services* (SSPFPS).

**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 Counselor<sup>SM</sup> 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. 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 \$95.
- Detailed renewal requirements for the College for Financial Planning's professional designation programs can be found on [www.cffpalum.org/renewal](http://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.

### **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.