



**SMART ADVICE.**  
**SOUND INVESTMENTS.**



A METICULOUSLY CRAFTED  
FINANCIAL PLAN IS THE  
SPRINGBOARD TO A SECURE  
FINANCIAL FUTURE.

**IN MID-JANUARY, 2015**, we launched an independent, SEC-registered investment advisory firm, Centerline Wealth Advisors. Our new firm represents our unwavering commitment to our clients and we are extremely proud to be owners of our own business. We understand that, as with anything new, questions may arise, so we invite you to review the questions and answers in this brochure to gain a better understanding of why we decided to create Centerline Wealth Advisors.

## **CENTERLINE WEALTH ADVISORS STRIVES TO PROVIDE SOUND, COMPREHENSIVE GUIDANCE ON WHICH OUR CLIENTS CAN RELY NO MATTER WHAT CONDITIONS THE ECONOMIC CLIMATE PRESENTS.**

We chose the name Centerline Wealth Advisors to reflect our mission: to enable our clients to rest assured that their portfolios are designed with a central focus on mitigating risk and optimizing desired outcomes despite the challenges of today's economy. With professionals who have two decades of industry experience developing financial plans that are at once meticulous and comprehensive, we will continue to seek to provide smart, steady, long-term support with regard to all aspects of the financial lives of our clients and their families.

As a firm owned and operated by individual advisors, we have a strong sense of personal accountability and integrity and a fiduciary responsibility to put our clients first...always. We continue to focus solely on fulfilling client needs, goals and objectives in a way that's comfortable for each client. We work to ensure that our investment plans make sense from a long-term perspective. We recommend only those investments that are in the best interests of the client—not what benefits a broker or brokerage.

At Centerline Wealth Advisors, we believe that it's only when our clients' financial plans succeed that we do.



### **WHY INDEPENDENCE, AND WHY NOW?**

For more than two decades, our professionals have worked hard to build our business based upon fulfilling our clients' needs by seeking to provide them with expert recommendations and insights. Throughout, our dream has been to become independent, ensuring that our advice is completely objective and without compromise.

With the many recent advances in technology and open architecture resources in our industry, we felt now is the best time to become wholly independent and have full ownership of our firm.

From this position of freedom, we believe we are able to deliver a heightened level of service, a broader reach across generations, and a wider selection of financial products and solutions. The independent advisor industry has more to offer than it ever has, and we're determined to help you take advantage of it.

### **WHAT ARE THE BENEFITS OF THE INDEPENDENT MODEL?**

Our move to independence is focused on avoiding corporate constraints and undisclosed conflicts of interest. Instead, it assures the genuine objectivity of our advice, the absolute preeminence of our clients' individual priorities and direct access to a comprehensive array of offerings from leading financial services providers of our choosing. We do not accept any undisclosed economic benefits from any outside vendor so you can be reassured that our advice to you is unvarnished and solely in your best interest.

We are here to help you chart the right course to achieve your goals, to infuse every decision you make with the utmost confidence and help you view your financial life with absolute clarity.

## **HOW WILL THIS CHANGE AFFECT THE FINANCIAL SERVICES YOU OFFER?**

As wealth managers, we are far more than money managers. We believe you benefit from a defined and detailed process that results in a customized, comprehensive wealth management plan addressing all aspects of your financial position. Our integrated approach encompasses investments, lending, insurance, estate planning, philanthropic endeavors and more, all coordinated to help you completely understand your wealth today so you can fully realize your vision for tomorrow.

## **WHERE WILL MY ASSETS BE HELD?**

As a registered investment adviser, we will not be holding your assets. We have chosen the firm Charles Schwab, and here is why:

Charles Schwab is one of the largest repositories for financial assets in the custody business today. It is responsible for more than \$2 trillion in client assets, half of which is held on behalf of professional wealth management firms like ours. It also has exceptionally low debt levels, does no proprietary trading of its own firm capital, and does not leverage its own balance sheet. These are some of the reasons we believe that it is one of the strongest financial firms in the custody business today, and why we chose it to safeguard your assets. In short, it has one and only one business: to serve as a safe custodian for your funds.

## **CHARLES SCHWAB & CO., INC. SIPC® COVERAGE**

- Protection for securities and cash by the Securities Investor Protection Corporation (SIPC): Accounts of Charles Schwab & Co., Inc. (including those held by clients of investment advisors with Schwab Advisor Services), are insured by SIPC for securities and cash in the event of broker-dealer failure.
- SIPC provides up to \$500,000 of protection for accounts clients hold in each separate capacity (e.g., joint tenant or sole owner), with a limit of \$250,000 for claims of uninvested cash balances.
- In addition to SIPC protection, additional brokerage insurance is provided to Charles Schwab & Co., Inc. accounts through underwriters at Lloyd's of London and other London insurers.

*More information about SIPC coverage is available at [www.sipc.org](http://www.sipc.org) and Schwab coverage at [www.Schwab.com](http://www.Schwab.com).*

## **WILL I HAVE REGULATORY OVERSIGHT OF MY ASSETS?**

Absolutely. We are registered with the SEC, and subject to strict rules regarding conflicts of interest. Now that we are independent, our firm has a legal fiduciary responsibility to make decisions in your best interest, which gives you greater assurance that we will follow the most prudent investor practices and represent your best interests at all times.

## **HOW DOES AN INDEPENDENT FIRM PROVIDE COMPREHENSIVE SERVICES?**

As an independent firm, we are free to work with any of the financial industry's leading companies that we choose in order to provide you with a fully-integrated plan designed to meet your sophisticated objectives—and your high expectations. Unlike traditional firms, we're not tied to a single provider. Tapping the widest scope of resources available from institutional asset manager research to state-of-the-art consolidated reporting, all options are available at our fingertips. We're then free to leverage and customize those strategies and solutions to provide a focused, boutique-level client experience. That's why we believe you will not only benefit from comprehensive services, but better services for all your needs.

## **WITH ALL YOUR FOCUS ON SERVING CLIENTS, WHO'S GOING TO BE RUNNING YOUR NEW FIRM?**

By utilizing the services of firms like Dynasty Financial Partners, many of the back-office administrative processes of day-to-day firm operations will be automated, leaving us free to work with you.

## **WHO IS DYNASTY FINANCIAL PARTNERS?**

Dynasty is the leading provider of wealth management and technology platforms for independent financial advisors. They will be providing us with access to what we believe are the best resources and capabilities through their open-architecture platform, which will help us address your needs in an objective manner. Moreover, as part of Dynasty, we're connected to the top echelon of contacts in financial services today—this presents important opportunities that we look forward to providing for you.

## **WHO ARE YOUR RESOURCE PARTNERS?**

We have the freedom and ability to choose any strategic partner organizations we feel meet your needs and facilitate our management most optimally. So we've chosen what we believe are the best. Our partnerships with leading companies in the financial services industry, like Dynasty Financial Partners, give you access to a fully-integrated platform to meet your objectives. We will seek to leverage and customize the right products and services for your needs, delivering an elite client experience with global-scale resources, with the largest banks and financial firms working for us to serve you.

## **WILL YOU OFFER BANKING AND CASH MANAGEMENT SERVICES?**

Our custodial firms may offer account servicing and reporting services such as direct deposit, online bill pay, customized operational alerts, instant online access to detailed account information and online cash management. In addition, our custodians offer comprehensive reporting that includes cost-basis reporting, realized gain or loss data, and electronic delivery of statements, trade confirmations and tax reports. You will have full access to all of these services when you open an account with the custodian.

## **SO, THIS IS NOT ABOUT THE MONEY?**

Many firms are eager to offer large bonuses if only we'd connect them to you and your assets. But that's not how we operate. Our firm is about the disciplined, hard work of building trusted client relationships over time, a commitment to securing a thorough understanding of your life—not just finances, but your hopes, dreams, fears and concerns. We see client relationships as long-term collaborative partnerships, and that requires accessibility, objectivity and transparency in everything we do. Independence and adherence to the fiduciary standard give us the freedom to make that a reality.

## **WHAT'S GOING TO CHANGE?**

We will no longer work for UBS Financial Services, Inc. Our name and address will certainly change, but our team, dedication and attention to you and your family will not. We will always put your interests above all else and work to help you obtain and maintain financial security and freedom.



Centerline Wealth Advisors, LLC ("Centerline Wealth Advisors" or the "firm") is an SEC registered investment adviser with its principal place of business located in Kentucky. The firm and its representatives are in compliance with the current registration and notice filing requirements imposed upon SEC registered investment advisers. Centerline Wealth Advisors may only transact business in those states in which it is notice filed, or qualifies for an exemption or exclusion from notice filing requirements. This brochure is limited to the dissemination of general information pertaining to the firm's investment advisory services. For information pertaining to the registration status of the firm, please contact the SEC on their web site at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). A copy of the firm's current written disclosure brochure discussing the firm's business operations, services, and fees is available from Centerline Wealth Advisors upon request. There is no guarantee that the views and opinions set forth herein will come to pass.

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