



KAIZERMAN & ASSOCIATES
F I N A N C I A L A D V I S O R S

ADV Part 2B
Brochure Supplement

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This Brochure Supplement provides information about Meghan F. Waclawsky that supplements the Kaizerman & Associates, LLC Brochure. You should have received a copy of that Brochure. Please contact Mark Kaizerman, Chief Compliance Officer, if you did not receive Kaizerman & Associates, LLC's Brochure or if you have any questions about the contents of this supplement.

Additional information about Meghan F. Waclawsky is also available on the SEC's website at www.adviserinfo.sec.gov.



Meghan F Waclawsky, CFP®, CAIA®

Born: 1983

Item 2 – Educational Background and Business Experience

EDUCATION:

- Boston College, Chestnut Hill, MA; MBA; 2016
- Babson College, Wellesley, MA; BS; 2005

BUSINESS BACKGROUND:

- Kaizerman & Associates; Financial Planner; from 09/2021 to Present
- Osaic Wealth, Inc “(formerly Royal Alliance Associates, Inc.); Registered Representative/ IAR; from 09/2021 to Present
- Wellington Management; Relationship Manager; 05/2008 – 08/2021

Certified Financial Planner™ (CFP®): The CERTIFIED FINANCIAL PLANNER™ and CFP® marks (are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. The CFP® certification is recognized 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.

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 an accredited college or 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.
- Experience – Complete at least three years of full-time financial planning-related experience 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; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*.

Chartered Alternative Investment Analyst (CAIA): The CAIA Charter, offered by CAIA Association®, is the globally-recognized credential for professionals who manage, analyze, distribute, or regulate alternative investments such as hedge funds, venture capital, private equity, and real estate. By completing the CAIA program, you will become a Chartered Alternative Investment AnalystSM and join a growing community of 9,000 professionals in over 80 countries.

To earn the CAIA designation, you must complete the following:

- Take and pass both levels of the CAIA exam. There are no degree or work requirements for taking the exam.
- Earn or finish earning a bachelor’s degree or equivalent and have at least 1 year of professional experience or complete a minimum of 4 years of professional experience without a degree.
- Join CAIA Association (which costs \$350 USD and requires you to abide by their terms and conditions).



- Submit two professional references to CAIA Association.

Enrolled Agent (EA): An enrolled agent is a person who has earned the privilege of representing taxpayers before the Internal Revenue Service by either passing a three-part comprehensive IRS test covering individual and business tax returns, or through experience as a former IRS employee. Enrolled agent status is the highest credential of the IRS awards. Individuals who obtain this elite status must adhere to ethical standards and complete 72 hours of continuing education courses every three years.

Enrolled agents, like attorneys and certified public accountants (CPAs), have unlimited practice rights. This means they are unrestricted as to which taxpayers they can represent, what types of tax matters they can handle, and which IRS offices they can represent clients before.

Item 3- Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this item.

Item 4- Other Business Activities

In addition to being an Investment Advisory Representative ("Advisory Representative") of Kaizerman & Associates, LLC ("K&A"), Meghan F. Waclawsky is also a Registered Representative and Advisory Representative of Osaic Wealth, Inc. ("Osaic"). Osaic is a diversified financial services company registered with the Financial Industry Regulatory Authority ("FINRA") as a broker-dealer engaged in the offer and sale of securities products. Meghan F. Waclawsky may recommend the purchase of securities offered by Osaic. If you purchase these products from her, she will receive normal commissions and may receive other indirect forms of compensation which may be in addition to customary advisory fees. As such, she may have an incentive to sell you commissionable products in addition to providing you with advisory services when such commissionable products may not be in your best interest.

While her security sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives she may have to sell certain securities products and are encouraged to ask her about any conflict presented.

In addition, she is a licensed insurance agent and may recommend that you purchase insurance from her. She may receive direct and indirect compensation from the insurance that she sells you and as such, she may have an incentive to recommend the purchase of insurance to increase compensation even if the insurance she sells may not be in your best interest.

In an effort to ensure that her outside business activities do not interfere with or otherwise compromise her relationship with you, all outside business activities that she engages in are reviewed and approved by an appointed supervisor.

Please be aware that you are under no obligation to purchase products or services recommended by her in connection with providing you with any advisory services that she offers.

Item 5- Additional Compensation

As discussed previously, Meghan F. Waclawsky is a Registered Representative of Osaic. Osaic offers her educational training and incentive programs upon reaching certain sales production goals.

Certain Third-Party Advisory Programs ("Advisory Service Programs") that she may offer you, provide her with the opportunity to attend training or education conferences. Such conferences include the



payment or reimbursement of travel, meals, and lodging expenses for attendees.

Further, if she highlights the products or services of certain Advisory Service Programs during seminars or presentations that she composes, she may be entitled to advertising or marketing expense reimbursement.

As outlined above, the benefits that she receives may provide her with an incentive to put her interests before your best interests. While her securities sales are reviewed for suitability by an appointed supervisor, you should be aware of the incentives she has to sell certain securities and provide certain advisory services and are encouraged to ask her about any conflict presented.

Item 6 - Supervision

The Chief Compliance Officer of Kaizerman & Associates, LLC supervises and monitors the advisory services of Meghan F. Waclawsky. The Chief Compliance Officer, Mark Kaizerman, can be reached at 508-647-0830 or mkaizerman@osaicwealth.com.

Item 7 – Requirements for State-Registered Advisors

Arbitration Claims: None to report

Self-Regulatory Organization or Administrative Proceeding: None to report

Bankruptcy Petition: None to report