



Ogorek Wealth Management, LLC

Form ADV Part 2A Disclosure Brochure Dated March 10, 2017

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This Form ADV2A (“Disclosure Brochure”) provides information about the qualifications and business practices of Ogorek Wealth Management, LLC (“OWM”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (716) 626-5000 or prosper@ogorek.com. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about OWM is also available on the SEC’s website at www.adviserinfo.sec.gov by searching for our firm name or by our CRD # 105707.

References herein to OWM as a “registered investment advisor” or any reference to being “registered” does not imply a certain level of skill or training.

Item 2 Material Changes

There have been no material changes to this Disclosure Brochure since the last distribution to Clients.

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Item 4 **Advisory Business**

- A. Ogorek Wealth Management, LLC (“OWM” or the “Advisor”) is a registered investment advisor with the U.S. Securities and Exchange Commissions (“SEC”). Ogorek is a limited liability company formed on November 2001 in the State of New York (previous to which it was sole proprietorship).. OWM is owned by Anthony Ogorek.

- B. As discussed below, OWM offers to individuals, business entities, pensions and profit sharing plans, trusts, estates and charitable organizations (each a “Client”) its investment advisory services and to the extent specifically requested by a Client, financial planning and related consulting services.

INVESTMENT ADVISORY SERVICES

OWM offers investment advisory services as described below. OWM’s annual investment advisory fee is based upon a percentage (%) of the market value of the assets placed under OWM’s management as described in Item 5 below. Clients engaging OWM for this service shall receive investment advisory services, where OWM will provide an assessment of your risk tolerances, management of your investable assets, personally design portfolio strategies and execute trades to implement those strategies, and provide customized reporting on your accounts. The Advisor will also, to the **extent specifically requested** by the Client, provide financial planning and consulting services as described below. In the event that the Client requires extraordinary planning and/or consultation services (to be determined in the sole discretion of OWM), OWM may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written notice to the Client.

Prior to engaging OWM to provide investment advisory services, Clients are generally required to enter into an *Investment Management & Planning Agreement* with OWM setting forth the terms and conditions of the engagement (including termination), describing the scope of the services to be provided, and the fee paid by the Client for OWM’s services, based on the schedule noted below in Item 5. If requested by the Client, OWM may recommend the services of other professionals for implementation purposes. The Client is under no obligation to engage the services of any such recommended professional. The Client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from OWM. **Please Note:** If the Client engages any such recommended professional, and a dispute arises thereafter relative to such engagement, the Client agrees to seek recourse exclusively from and against the engaged professional. **Please Also Note:** It remains the Client’s responsibility to promptly notify OWM if there is ever any change in the Client’s financial situation or investment objectives for the purpose of reviewing/evaluating/revising OWM previous recommendations and/or services.

Please Note: Inverse/Enhanced Market Strategies. OWM may utilize long and short mutual funds and/or exchange-traded funds (“ETFs”) that are designed to perform in either an: (1) inverse relationship to certain market indices (at a rate of 1 or more times the inverse [opposite] result of the corresponding index) as an investment strategy and/or

for the purpose of hedging against downside market risk; and (2) enhanced relationship to certain market indices (at a rate of 1 or more times the actual result of the corresponding index) as an investment strategy and/or for the purpose of increasing gains in an advancing market. There can be no assurance that any such strategy will prove profitable or successful. In light of these enhanced risks/rewards, a Client may direct OWM, in writing, not to employ any or all such strategies for his/her/their/its accounts.

Client Obligations. In performing its services, OWM shall not be required to verify any information received from the Client or from the Client's other professionals, and is expressly authorized to rely thereon. Moreover, each Client is advised that it remains the Client's responsibility to promptly notify OWM if there is ever any change in the Client's financial situation or investment objectives for the purpose of reviewing/evaluating/revising OWM's previous recommendations and/or services.

Disclosure Statement. A copy of this Form ADV2A ("Disclosure Brochure") and the applicable Form ADV2B ("Brochure Supplements") shall be provided to each Client prior to, or contemporaneously with, the execution of the *Investment Management & Planning Agreement*. Any Client who has not received a copy of OWM's written Disclosure Brochure at or prior to executing the *Investment Management & Planning Agreement* shall have five (5) business days subsequent to executing the agreement to terminate OWM's services without cost or penalty.

- C. OWM shall provide investment advisory services specific to the needs of each Client. Prior to providing investment advisory services, an investment adviser representative will ascertain each Client's investment objective(s). Thereafter, OWM shall allocate and/or recommend that the Client allocate investment assets consistent with the designated investment objective(s). The Client may, at any time, impose reasonable restrictions, in writing, on OWM's services.
- D. OWM does not participate in a wrap fee program.
- E. As of December 31, 2016, OWM had \$321,215,873 in assets under management, all of which are managed on a discretionary basis.

Item 5 Fees and Compensation

- A. The Client can determine to engage OWM to provide discretionary investment advisory services on a *fee only* basis.

INVESTMENT ADVISORY SERVICES

If a Client determines to engage OWM to provide investment advisory services, OWM's annual investment advisory fee is negotiable and shall be based upon a percentage (%) of the market value and type of assets placed under OWM's management as follows:

<u>Market Value of Portfolio</u>	<u>% of Assets</u>
\$0 to \$1,000,000	0.95%
\$1,000,001 to \$4,000,000	0.80%
\$4,000,001 and over	0.65%

OWM annual investment advisory fee shall include investment advisory services, and, to the **extent specifically requested** by the Client, financial planning and consulting services, inclusive of the investment advisory fee based on the schedule noted above. In the event that the Client requires extraordinary planning and/or consultation services (to be determined in the sole discretion of OWM), OWM may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written notice to the Client.

- B. Clients may elect to have OWM's advisory fees deducted from their account[s] at the Custodian. Both OWM *Investment Management & Planning Agreement* and the custodial/ clearing agreement may authorize the Custodian to debit the account[s] for the amount of OWM's investment advisory fee and to directly remit that management fee to OWM in compliance with regulatory procedures. In the limited event that OWM bills the Client directly, payment is due upon receipt of OWM's invoice. OWM shall deduct fees and/or bill Clients quarterly based upon the market value of the assets as measured by the average daily balance during the prior quarter.
- C. As discussed below, unless the Client directs otherwise or an individual Client's circumstances require, OWM shall generally recommend that Charles Schwab and Co., Inc. ("*Schwab*") serve as the broker-dealer/custodian (herein collectively the "Custodian") for Client investment management assets. In its capacity as a broker-dealer, *Schwab* will charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). In addition to OWM investment management fee, brokerage commissions and/or transaction fees, Clients will also incur, relative to all mutual fund and ETF purchases, charges imposed at the fund level (e.g. management fees and other fund expenses). When beneficial to the Client, individual debt and/or equity transactions may be effected through broker-dealers with whom OWM and/or the Client have entered into arrangements for prime brokerage clearing services, including effecting certain Client transactions through SEC registered and FINRA member broker-dealers, including SP Financial Group of Raymond James (in which event, the Client shall incur both the transaction fee charged by the executing broker-dealer and a "trade away" fee charged by Schwab).
- D. OWM's annual investment advisory fee shall be prorated and paid quarterly, based upon the market value of the assets as measured by the average daily balance during the prior quarter. OWM generally requires a minimum assets under management of \$500,000. OWM, in its sole discretion, may charge a lesser investment management fee and/or reduce or waive its annual minimum investment based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with Client, etc.).

The *Investment Advisory & Planning Agreement* between OWM and the Client will continue in effect until terminated by either party by written notice in accordance with the terms of the *Investment Advisory & Planning Agreement*.

- E. Neither OWM, nor its representatives accept compensation from the sale of securities or other investment products.

Item 6 Performance-Based Fees and Side-by-Side Management

Neither OWM nor any supervised person of OWM accepts performance-based fees.

Item 7 Types of Clients

OWM's Clients shall generally include individuals, business entities, pension and profit sharing plans, trusts, estates and charitable organizations. OWM generally requires a minimum investment of \$500,000. OWM, in its sole discretion, may charge a lesser investment management fee and/or reduce or waive its annual minimum investment based upon certain criteria (i.e. anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiations with Client, etc.).

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

A. OWM may utilize the following methods of security analysis:

- Fundamental - (analysis performed on historical and present data, with the goal of making financial forecasts)
- Technical – (analysis performed on historical and present data, focusing on price and trade volume, to forecast the direction of prices)

OWM may utilize the following investment strategies when implementing investment advice given to Clients:

- Long Term Purchases (securities held at least a year)
- Short Term Purchases (securities sold within a year)
- Trading (securities sold within thirty (30) days)
- Margin Transactions (use of borrowed assets to purchase financial instruments)

Please Note: Investment Risk. Different types of investments involve varying degrees of risk, and it should not be assumed that future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended or undertaken by OWM) will be profitable or equal any specific performance level(s).

Margin is an investment strategy with a high level of inherent risk. A margin transaction occurs when an investor uses borrowed assets to purchase financial instruments. The investor generally obtains the borrowed assets by using other securities as collateral for the borrowed sum. The effect of purchasing a security using margin is to magnify any gains or losses sustained by the purchase of the financial instruments on margin. **Please note:** To the extent that a Client authorizes the use of margin, and margin is thereafter employed by OWM in the management of the Client's investment portfolio, the market value of the Client's account and corresponding fee payable by the Client to OWM may be increased. As a result, in addition to understanding and assuming the additional

principal risks associated with the use of margin, Clients authorizing margin are advised of the potential *conflict of interest* whereby the Client's decision to employ margin *may* correspondingly increase the management fee payable to OWM. Accordingly, the decision as to whether to employ margin is left totally to the discretion of the Client.

The use of options transactions as an investment strategy involves a high level of inherent risk. Option transactions establish a contract between two parties concerning the buying or selling of an asset at a predetermined price during a specific period of time. During the term of the option contract, the buyer of the option gains the right to demand fulfillment by the seller. Fulfillment may take the form of either selling or purchasing a security depending upon the nature of the option contract. Generally, the purchase or the recommendation to purchase an option contract by OWM shall be with the intent of offsetting/"hedging" a potential market risk in a Client's portfolio. **Please Note:** Although the intent of the options-related transactions that may be implemented by OWM is to hedge against principal risk, certain of the options-related strategies (i.e. straddles, short positions, etc.), may, in and of themselves, produce principal volatility and/or risk. Thus, a Client must be willing to accept these enhanced volatility and principal risks associated with such strategies. In light of these enhanced risks, Client may direct OWM, in writing, not to employ any or all such strategies for his/her/their/its accounts.

- B. OWM's methods of analysis and investment strategies do not present any significant or unusual risks.

However, every method of analysis has its own inherent risks. To perform an accurate market analysis, OWM must have access to current/new market information. OWM has no control over the dissemination rate of market information; therefore, unbeknownst to OWM, certain analyses may be compiled with outdated market information, severely limiting the value of OWM's analysis. Furthermore, an accurate market analysis can only produce a forecast of the direction of market values. There can be no assurances that a forecasted change in market value will materialize into actionable and/or profitable investment opportunities.

OWM's primary investment strategies - Long Term Purchases and Short Term Purchases - are fundamental investment strategies. However, every investment strategy has its own inherent risks and limitations. For example, longer term investment strategies require a longer investment time period to allow for the strategy to potentially develop. Shorter term investment strategies require a shorter investment time period to potentially develop but, as a result of more frequent trading, may incur higher transactional costs when compared to a longer term investment strategy.

- C. Currently, OWM primarily allocates Client investment assets among various individual equity (stocks), debt (bonds) and fixed income securities, mutual funds and/or exchange traded funds ("ETFs") (including inverse ETFs and/or mutual funds that are designed to perform in an inverse relationship to certain market indices), on a discretionary and non-discretionary basis in accordance with the Client's designated investment objective(s).

As disclosed above, OWM may utilize long and short mutual funds and/or exchange traded funds that are designed to perform in either an: (1) inverse relationship to certain market indices (at a rate of 1 or more times the inverse [opposite] result of the

corresponding index) as an investment strategy and/or for the purpose of hedging against downside market risk; and (2) enhanced relationship to certain market indices (at a rate of 1 or more times the actual result of the corresponding index) as an investment strategy and/or for the purpose of increasing gains in an advancing market. There can be **no assurance** that any such strategy will prove profitable or successful. In light of these enhanced risks/rewards, a Client may direct OWM, in writing, not to employ any or all such strategies for his/her/their/its accounts. (*See* Item 4 B).

Item 9 Disciplinary Information

OWM has not been the subject of any disciplinary actions.

Item 10 Other Financial Industry Activities and Affiliations

- A. Neither OWM, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.
- B. Neither OWM, nor its representatives, are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or a representative of the foregoing.
- C. OWM has no other relationship or arrangement with a related person that is material to its advisory business.
- D. OWM does not recommend or select other investment advisors for its Clients.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

- A. OWM maintains an investment policy relative to personal securities transactions. This investment policy is part of OWM's overall Code of Ethics, which serves to establish a standard of business conduct for all of OWM's representatives (herein "Supervised Persons") that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

In accordance with Section 204A of the Investment Advisers Act of 1940, OWM also maintains and enforces written policies reasonably designed to prevent the misuse of material non-public information by OWM or any person associated with OWM.
- B. Neither OWM nor any Supervised Persons of OWM recommends, buys, or sells for Client accounts, securities in which OWM or any related person of OWM has a material financial interest.
- C. OWM and/or Supervised Persons of OWM *may* buy or sell securities that are also recommended to Clients. This practice may create a situation where OWM and/or representatives of the firm are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest.

Practices such as “scalping” (i.e., a practice whereby the owner of shares of a security recommends that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if OWM did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, “front-running” (i.e., personal trades executed prior to those of OWM’s Clients) and other potentially abusive practices.

OWM has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of OWM’s “Access Persons”, which is defined under OWM’s Code of Ethics. OWM’s securities transaction policy requires that an Access Person of OWM must provide the Chief Compliance Officer or his/her designee with a written report of their current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his/her designee with a written report of the Access Person’s current securities holdings at least once each twelve (12) month period thereafter on a date OWM selects; provided, however, that at any time that OWM has only one Access Person, he or she shall not be required to submit any securities report described above.

- D. OWM and/or Supervised Persons of OWM *may* buy or sell securities, at or around the same time as those securities are recommended to Clients. This practice creates a situation where OWM and/or representatives of the firm are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. As indicated above in Item 11.C, OWM has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of OWM’s Access Persons.

Item 12 Brokerage Practices

- A. In the event that the Client requests that OWM recommend a broker-dealer/custodian for execution and/or custodial services (exclusive of those Clients that may direct OWM to use a specific broker-dealer/custodian), OWM generally recommends that investment management accounts be maintained at *Schwab*. Prior to engaging OWM to provide investment management services, the Client will be required to enter into a formal *Investment Advisory & Planning Agreement* with OWM setting forth the terms and conditions under which OWM shall manage the Client’s assets, and a separate custodial/clearing agreement with each designated broker-dealer/custodian.

Factors that OWM considers in recommending *Schwab* (or any other broker-dealer/custodian to Clients) include historical relationship with OWM, financial strength, reputation, execution capabilities, pricing, research, and service. Although the commissions and/or transaction fees paid by OWM’s Clients shall comply with OWM’s duty to obtain best execution, a Client may pay a commission that is higher than another qualified broker-dealer might charge to effect the same transaction where OWM determines, in good faith, that the commission/transaction fee is reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of broker-dealer services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although OWM will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for Client account

transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, OWM's investment management fee. OWM's best execution responsibility is qualified if securities that it purchases for Client accounts are mutual funds that trade at net asset value as determined at the daily market close.

1. Soft Dollars - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **OWM does not participate in soft dollar programs sponsored or offered by any broker-dealer.**
2. OWM does not receive referrals from broker-dealers or custodians.
3. OWM does not generally accept directed brokerage arrangements (when a Client requires that account transactions be effected through a specific broker-dealer). In such Client directed arrangements, the Client will negotiate terms and arrangements for their account with that broker-dealer, and OWM will not seek better execution services or prices from other broker-dealers or be able to "batch" the Client's transactions for execution through other broker-dealers with orders for other accounts managed by OWM. As a result, Client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. OWM will not engage in any principal transactions (i.e., trading a security from or to OWM's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account).

Please Note: In the event that the Client directs OWM to effect securities transactions for the Client's accounts through a specific broker-dealer, the Client correspondingly acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the Client determined to effect account transactions through alternative clearing arrangements that may be available through OWM.

OWM's Chief Compliance Officer, Anthony Ogorek, remains available to address any questions that a Client or prospective client may have regarding the above arrangement.

- B. To the extent that OWM provides investment management services to its Clients, the transactions for each Client account generally will be effected independently, unless OWM decides to purchase or sell the same securities for several Clients at approximately the same time. OWM may (but is not obligated to) combine or "bunch" such orders to obtain best execution, to negotiate more favorable commission rates or to allocate equitably among OWM's Clients' differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will be averaged as to price and will be allocated among Clients in proportion to the purchase and sale orders placed for each Client account on any given day. OWM shall not receive any additional compensation or remuneration as a result of such aggregation.

Item 13 Review of Accounts

- A. For those Clients to whom OWM provides investment supervisory services, account reviews are conducted on an ongoing basis by OWM's Principals and/or representatives. All investment supervisory Clients are advised that it remains their responsibility to advise OWM of any changes in their investment objectives and/or financial situation. All Clients (in person or via telephone) are encouraged to review financial planning issues (to the extent applicable), investment objectives and account performance with OWM on an annual basis.

- B. OWM *may* conduct account reviews on an other-than-periodic basis upon the occurrence of a triggering event, such as a change in Client investment objectives and/or financial situation, market corrections and Client request.

- C. Clients are provided, at least quarterly, with written transaction confirmation notices and regular written summary account statements directly from the broker-dealer/custodian and/or program sponsor for the Client accounts. OWM may also provide a written periodic report summarizing account activity and performance.

Item 14 Client Referrals and Other Compensation

- A. OWM has established an institutional relationship with Schwab through its “Schwab Advisor Services” unit, a division of Schwab dedicated to serving independent advisory firms like OWM. As a registered investment advisor participating on the Schwab Advisor Services platform, OWM receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab’s institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client’s funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended

to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services to OWM that may not benefit the Client, including: educational conferences and events, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. OWM believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

OWM's Clients do not pay more for investment transactions effected and/or assets maintained at *Schwab* as a result of this arrangement. There is no corresponding commitment made by OWM to *Schwab* or any other entity to invest any specific amount or percentage of Client assets in any specific mutual funds, securities or other investment products as a result of the above arrangement.

OWM's Chief Compliance Officer, Anthony Ogorek, remains available to address any questions that a Client or prospective client may have regarding the above arrangement and any corresponding perceived conflict of interest any such arrangement may create.

- B. OWM does not compensate, directly or indirectly, any person, other than its representatives, for Client referrals.

Item 15 Custody

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over Client funds and/or securities. In other words, custody is not limited to physically holding Client funds and securities. If an investment adviser has the ability to access or control Client funds or securities, the investment adviser is deemed to have custody and must ensure proper procedures are implemented.

We have established procedures to ensure all Client funds and securities are held at a qualified custodian in a separate account for each Client under that Client's name. Clients or an independent representative of the Client are also notified in writing of the qualified custodian's name, address and the manner in which the funds or securities are maintained, promptly when the account is opened and following any changes. Account statements are delivered directly from the qualified custodian to each Client, or the Client's independent representative (other than the Adviser affiliated trustee), at least quarterly. Additionally, OWM may be deemed to have custody for accounts where they are authorized to directly deduct OWM's fees from the Client account. Finally, accounts managed by OWM are subject to an annual surprise verification examination conducted by a third-party, independent accounting firm.

Internal Control Reporting

Based on the SEC's definition of custody, OWM is deemed to have custody over accounts managed by OWM. For these accounts, OWM has established the following procedures to comply with the SEC's Custody Rule:

- All Client funds and securities are held at Schwab Institutional, which serves as the qualified custodian, in a separate account for each Client under that Client's name.
- Clients or an independent representative of the Client will direct, in writing, the establishment of all accounts and therefore are aware of the qualified custodian's name, address and the manner in which the funds or securities are maintained.
- Account statements are delivered directly from Schwab Institutional to each Client, or the Client's independent representative, at least quarterly. Clients should carefully review those statements and are urged to compare the statements against reports received from OWM. When Clients have questions about their account statements, they should contact OWM or the qualified custodian preparing the statement.

In accordance with SEC regulations, OWM is subject to an annual surprise verification examination.

OWM must engage an independent, third-party accounting firm to perform an annual, surprise examination verifying the location of Client funds and securities. When completed, the accounting firm's report will be available through the SEC's Investment Adviser Public Disclosure page at www.adviserinfo.sec.gov by searching for our firm name or by our CRD# 105707.

Please Note: To the extent that OWM provides Clients with periodic account statements or reports, the Client is urged to compare any statement or report provided by OWM with the account statements received from the account custodian. **Please Also Note:** The account custodian does not verify the accuracy of OWM's advisory fee calculation.

Item 16 Investment Discretion

The Client can determine to engage OWM to provide investment advisory services on a discretionary basis. Prior to OWM assuming discretionary authority over a Client's account, the Client shall be required to execute an *Investment Advisory Agreement*, naming OWM as the Client's attorney and agent in fact, granting OWM full authority to buy, sell, or otherwise effect investment transactions involving the assets in the Client's name found in the discretionary account.

Clients who engage OWM on a discretionary basis may, at anytime, impose restrictions, **in writing**, on OWM's discretionary authority. (i.e. limit the types/amounts of particular securities purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe OWM's use of margin, etc).

Item 17 Voting Client Securities

- A. OWM does not accept proxy-voting responsibility for Clients. Clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities owned by the Client shall be voted, and (2) making all elections relative to any

mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the Client's investment assets.

- B. Clients will receive their proxies or other solicitations directly from their custodian. Clients may contact OWM to discuss any questions they may have with a particular solicitation.

Item 18 Financial Information

- A. OWM does not solicit fees of more than \$1,200, per Client, for services to be completed six months or more in advance.
- B. OWM is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain Client accounts.
- C. OWM has not been the subject of a bankruptcy petition.

ANY QUESTIONS: OWM's Chief Compliance Officer, Anthony Ogorek, remains available to address any questions that a Client or prospective client may have regarding the above disclosures and arrangements.

Form ADV Part 2B – Individual Disclosure Brochures

Item 1 Cover Page

A.

Anthony J. Ogorek, CFP®

Ogorek Wealth Management LLC

Brochure Supplement
Dated March 10, 2017

Contact: Anthony Ogorek, Chief Compliance Officer
Sheridan Meadows Corporate Park
6400 Sheridan Drive, Suite 224
Williamsville, New York 14221

B.

This Form ADV2B (“Brochure Supplement”) supplement provides information about Anthony J. Ogorek that supplements the Ogorek Wealth Management LLC Disclosure Brochure. You should have received a copy of the Disclosure Brochure. Please contact Anthony Ogorek, Chief Compliance Officer, if you did *not* receive Ogorek Wealth Management’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Anthony J. Ogorek is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Anthony J. Ogorek, CFP®, was born in 1954. Mr. Ogorek graduated from Rosary Hill College in 1976, with a BM degree in Composition. He graduated from Daemen College in 1978, with a BS degree in Education. Mr. Ogorek graduated from SUNY at Buffalo in 1978, with a MA degree in Composition. He graduated from SUNY at Buffalo in 1981, with an Ed.D. degree in Curriculum Planning. Mr. Ogorek has been employed as an investment adviser representative of Ogorek Wealth Management LLC since January 1, 2002.

Mr. Ogorek became a Certified Financial Planner (CFP®) in June 1983.

The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP® 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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Mr. Ogorek is not actively engaged in any other investment-related businesses or occupations.
- B. Mr. Ogorek is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

OWM has and provides investment advisory and supervisory services in accordance with OWM's policies and procedures manual. The primary purpose of OWM's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Advisers Act*"). OWM's Chief Compliance Officer, Anthony Ogorek, is primarily responsible for implementation of OWM's policies and procedures. Should an employee or investment adviser representative of OWM have any questions regarding the applicability/relevance of the *Advisers Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Ogorek can be reached at (716) 626-5000.

Item 1 Cover Page

A.

Tracy L. Sherwood

Ogorek Wealth Management LLC

Brochure Supplement

Dated March 10, 2017

Contact: Anthony Ogorek, Chief Compliance Officer
Sheridan Meadows Corporate Park
6400 Sheridan Drive, Suite 224
Williamsville, New York 14221

This Form ADV2B (“Brochure Supplement”) provides information about Tracy L. Sherwood that supplements the Ogorek Wealth Management LLC Disclosure Brochure. You should have received a copy of the Disclosure Brochure. Please contact Anthony Ogorek, Chief Compliance Officer if you did *not* receive Ogorek Wealth Management’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Tracy L. Sherwood is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Tracy L. Sherwood, CFP[®], was born in 1971. Ms. Sherwood graduated from Niagara County Community College in 1991, with a degree in Business Administration. Ms. Sherwood graduated from SUNY College at Brockport in 1993, with a degree in Business Administration/Major in Finance, Minor in Economics. Ms. Sherwood has been employed as an investment adviser representative of Ogorek Wealth Management LLC since January 1, 2002.

Ms. Sherwood became a Certified Financial Planner (CFP[®]) in January 1999.

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- *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.

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- *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.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. Ms. Sherwood is not actively engaged in any other investment-related businesses or occupations.
- B. Ms. Sherwood is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

OWM has and provides investment advisory and supervisory services in accordance with OWM's policies and procedures manual. The primary purpose of OWM's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Advisers Act*"). OWM's Chief Compliance Officer, Anthony Ogorek, is primarily responsible for implementation of OWM's policies and procedures. Should an employee or investment adviser representative of OWM have any questions regarding the applicability/relevance of the *Advisers Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Ogorek can be reached at (716) 626-5000.

Denise L. Lipka

Ogorek Wealth Management LLC

Brochure Supplement
Dated March 10, 2017

Contact: Anthony Ogorek, Chief Compliance Officer
Sheridan Meadows Corporate Park
6400 Sheridan Drive, Suite 224
Williamsville, New York 14221

This Form ADV2B (“Brochure Supplement”) provides information about Denise L. Lipka that supplements the Ogorek Wealth Management LLC Disclosure Brochure. You should have received a copy of the Disclosure Brochure. Please contact Anthony Ogorek, Chief Compliance Officer if you did *not* receive Ogorek Wealth Management’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Denise L. Lipka is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Denise L. Lipka was born in 1984. Ms. Lipka graduated from Erie Community College in 2006, with a degree in Medical Office Assisting. Ms. Lipka has been employed as a Client Services Associate of Ogorek Wealth Management LLC since January 2006.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

OWM has and provides investment advisory and supervisory services in accordance with OWM's policies and procedures manual. The primary purpose of OWM's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("Advisers Act"). OWM's Chief Compliance Officer, Anthony Ogorek, is primarily responsible for implementation of OWM's policies and procedures. Should an employee or investment adviser representative of OWM have any questions regarding the applicability/relevance of the *Advisers Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Ogorek can be reached at (716) 626-5000.

Richard Baranowski

Ogorek Wealth Management LLC

Brochure Supplement
Dated March 10, 2017

Contact: Anthony Ogorek, Chief Compliance Officer
Sheridan Meadows Corporate Park
6400 Sheridan Drive, Suite 224
Williamsville, New York 14221

This Form ADV2B (“Brochure Supplement”) provides information about Richard Baranowski that supplements the Ogorek Wealth Management LLC Disclosure Brochure. You should have received a copy of the Disclosure Brochure. Please contact Anthony Ogorek, Chief Compliance Officer if you did *not* receive Ogorek Wealth Management’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Richard Baranowski is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Richard Baranowski was born in 1974. Mr. Baranowski earned his MBA from University of Phoenix in 2011. Mr. Baranowski earned a BS in Mechanical Engineering Technology from Gannon University in Erie, PA in 1998. Mr. Baranowski has been employed as Strategic Operations Manager of Ogorek Wealth Management LLC since August 2016. Prior to working for OWM, Mr. Baranowski worked for MAHLE at Lockport NY as Global New Business Acquisitions Manager and Delphi at Lockport NY as Global New Business Project Engineer.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

OWM has and provides investment advisory and supervisory services in accordance with OWM's policies and procedures manual. The primary purpose of OWM's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Advisers Act*"). OWM's Chief Compliance Officer, Anthony Ogorek, is primarily responsible for implementation of OWM's policies and procedures. Should an employee or investment adviser representative of OWM have any questions regarding the applicability/relevance of the *Advisers Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Ogorek can be reached at (716) 626-5000.

Justin Maggio

Ogorek Wealth Management LLC

Brochure Supplement
Dated March 10, 2017

Contact: Anthony Ogorek, Chief Compliance Officer
Sheridan Meadows Corporate Park
6400 Sheridan Drive, Suite 224
Williamsville, New York 14221

This Form ADV2B (“Brochure Supplement”) provides information about Justin Maggio that supplements the Ogorek Wealth Management LLC Disclosure Brochure. You should have received a copy of the Disclosure Brochure. Please contact Anthony Ogorek, Chief Compliance Officer if you did *not* receive Ogorek Wealth Management’s Disclosure Brochure or if you have any questions about the contents of this Brochure Supplement.

Additional information about Justin Maggio is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Justin Maggio was born in 1990. Mr. Maggio earned his BS in Finance from Canisius College in 2014. Mr. Maggio has been employed as Portfolio Administrator of Ogorek Wealth Management LLC since October 2016. Prior to working for OWM, Mr. Maggio worked for Keybank at Buffalo NY as Client Support.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

OWM has and provides investment advisory and supervisory services in accordance with OWM's policies and procedures manual. The primary purpose of OWM's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Advisers Act*"). OWM's Chief Compliance Officer, Anthony Ogorek, is primarily responsible for implementation of OWM's policies and procedures. Should an employee or investment adviser representative of OWM have any questions regarding the applicability/relevance of the *Advisers Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Ogorek can be reached at (716) 626-5000.

Michael Riley

Ogorek Wealth Management LLC

Brochure Supplement
Dated March 10, 2017

Contact: Anthony Ogorek, Chief Compliance Officer
Sheridan Meadows Corporate Park
6400 Sheridan Drive, Suite 224
Williamsville, New York 14221

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Additional information about Justin Maggio is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 Education Background and Business Experience

Michael Riley was born in 1992. Mr. Riley earned his BS and MS in Finance from Niagara University. Mr. Riley has been employed as Investment/Portfolio Associate of Ogorek Wealth Management LLC since March 2017.

Item 3 Disciplinary Information

None.

Item 4 Other Business Activities

- A. The supervised person is not actively engaged in any other investment-related businesses or occupations.
- B. The supervised person is not actively engaged in any non-investment-related business or occupation for compensation.

Item 5 Additional Compensation

None.

Item 6 Supervision

OWM has and provides investment advisory and supervisory services in accordance with OWM's policies and procedures manual. The primary purpose of OWM's Rule 206(4)-7 policies and procedures is to comply with the requirements of supervision requirements of Section 203(e)(6) of the Investment Adviser's Act ("*Advisers Act*"). OWM's Chief Compliance Officer, Anthony Ogorek, is primarily responsible for implementation of OWM's policies and procedures. Should an employee or investment adviser representative of OWM have any questions regarding the applicability/relevance of the *Advisers Act*, the Rules thereunder, any section thereof, or any section of the policies and procedures, he/she should address those questions with the Chief Compliance Officer. Mr. Ogorek can be reached at (716) 626-5000.



Ogorek Wealth Management, LLC

Privacy Policy

Effective: March 10, 2017

Ogorek Wealth Management, LLC
CRD No: 105707
6400 Sheridan Drive, Suite 224
Williamsville, NY 14221
Phone: (716) 626-5000 * Fax: (716) 626-5509
<http://www.ogorek.com>

Privacy Policy

Our Commitment to You

Ogorek Wealth Management, LLC (“OWM” or the “Advisor”) is committed to safeguarding the use of your personal information that we possess as your Investment Advisor.

OWM (also referred to as "we", "our" and "us") protects the security and confidentiality of the personal information we possess and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust.

OWM does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and proper business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

What do you need to know?

Registered Investment Advisors (“RIAs”) share some of your personal information. Federal and State laws give you the right to limit some of this sharing. Federal and State laws require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What sources do we collect information from in addition to you?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, a firewall barrier, as well as secure file encryption and locked office buildings. Our employees are advised about OWM’s need to respect the confidentiality of each client’s non-public personal information. We train our employees on their responsibilities.

We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third-party agreements, including strict confidentiality.

How we share your information?

RIAs do need to share personal information regarding their clients to effectively implement the RIA’s services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Sharing	Limitations
<p>Servicing our Clients</p> <p>We may share non-public personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed-upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.</p>	<p>OWM may share this information.</p>	<p>Clients cannot limit the Advisor’s ability to share.</p>
<p>Administrators</p> <p>We may disclose your non-public personal information to companies we hire to help administer our business. Companies that we hire to provide services of this nature are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.</p>	<p>OWM may share this information.</p>	<p>Clients cannot limit the Advisor’s ability to share.</p>
<p>Marketing Purposes</p> <p>OWM does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where OWM or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	<p>OWM does not share personal information.</p>	<p>Clients cannot limit the Advisor’s ability to share.</p>
<p>Authorized Users</p> <p>In addition, your non-public personal information may also be disclosed to you and persons that we believe to be your authorized agent or representative.</p>	<p>OWM does share personal information.</p>	<p>Clients can limit the Advisor’s ability to share.</p>
<p>Information About Former Clients</p> <p>OWM does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.</p>	<p>OWM does not share personal information regarding former clients</p>	<p>Clients can limit the Advisor’s ability to share.</p>

How can you limit sharing?

You may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, e-mail, or in person.

Changes to our Privacy Policy

We will send you a notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise our Privacy Policy, and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions? You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (716) 626-5000 or via email at prosper@ogorek.com.