Item 1: Cover Page

John Piershale Wealth Management, LLC

333 Commerce Dr, Suite 150
Crystal Lake, IL 60014
(815) 764-3737

Form ADV Part 2A – Firm Brochure

Dated: January 22, 2024

This Brochure provides information about the qualifications and business practices of John Piershale Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at (815) 764-3737. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

John Piershale Wealth Management, LLC is registered as an Investment Adviser with the State of Illinois. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about John Piershale Wealth Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 312770.

Item 2: Material Changes

Since the filing of the Form ADV Part 2A for John Piershale Wealth Management, LLC on March 13, 2023, the primary business address for John Piershale Wealth Management, LLC has changed from 65 S Virginia St, Suite B, Crystal Lake, IL 60014 to 333 Commerce Dr, Suite 150, Crystal Lake, IL 60014.

Future Changes

From time to time, we may amend this Brochure to reflect changes in our business practices, changes in regulations, and routine annual updates as required by securities regulators. Either this complete Brochure or a Summary of Material Changes shall be provided to each Client annually if a material change occurs in the business practices of John Piershale Wealth Management.

At any time, you may view the current Brochure online at the SEC's Investment Adviser Public Disclosure website at http://www.adviserinfo.sec.gov by searching for our firm name or by our CRD number 312770.

You may also request a copy of this Brochure at any time, by contacting us at (815) 764-3737.

Item 3: Table of Contents

Contents

Item 4: Advisory Business

Description of Advisory Firm

John Piershale Wealth Management, LLC (hereinafter referred to as “JPWM”, “we”, “firm”, and “us”) is registered as an Investment Adviser with the State of Illinois. We are a limited liability company founded in January of 2021. John Piershale is the principal owner of JPWM and reports $16,800,000 Assets Under Management as of January 22, 2024.

Types of Advisory Services

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client’s prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth, and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period. Upon engaging the firm to provide financial planning services, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, retirement planning, investments, tax and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report within 90 days, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client as needed to confirm that any agreed upon action steps have been carried out. On a quarterly basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

One-time Financial Planning

This service involves working one-on-one with a financial planner. Upon engaging the firm to provide financial planning services, a Client will be taken through establishing their goals and values around money. They will be required to provide information to help complete the following areas of analysis: net worth, cash flow, insurance, retirement planning, investments, tax and estate planning. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report within 90 days, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. The process will be completed in two to four one-hour meetings.

Tax Planning
This service involves tax return analysis. Recommendations and ideas will be provided by the planner based on findings.

Hourly Coaching
This service allows clients the opportunity to ask various questions pertaining to their finances. Advice will be given based on their situation without providing any detailed analysis or report.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our Clients. However, specific Client accounts are managed based on each Client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a Client-specific plan to aid in the selection of a portfolio that matches Client's restrictions, needs, and targets.

Wrap Fee Programs
We do not participate in wrap fee programs.

Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an investment advisory and/or Financial Planning Agreement (collectively, "Client Contract"), the Client Contract may be terminated by the Client within five (5) business days of signing the Client Contract without incurring any fees. How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Client Contract for more detailed information regarding the exact fees you will be paying.

Investment Management Services
Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
$0 - $500,000	1.15%
$500,001 - $1,000,000	1.00%
$1,000,001 - $1,500,000	0.75%
$1,500,001 and Above	0.50%

The annual fees may be negotiable in certain cases and paid in advance on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the account value as of the last business day of the quarter. For example, an account valued at $1,000,000 will have a quarterly fee determined by the following calculation: (($500,000 x 1.15%) + ($500,000 x 1.00%) ÷ 4 = $2,687.50. Fees are negotiable on a per client basis. No increase in the annual fee shall be effective without prior client consent.

Advisory fees are directly debited from Client's account(s) held at an unaffiliated third-party custodian. Accounts initiated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. A Client Contract may be terminated with written notice by either party. Upon termination of the Client Contract, prorated fees will be refunded to the Client.

Ongoing Financial Planning Fee

Ongoing Financial Planning will generally be offered on a fixed fee basis and can range between $4,000 and $15,000 per year depending on complexity. Fees are paid, in advance, at a rate of one-fourth of the agreed upon amount and in certain cases may be negotiable. Fees for this service may be paid by electronic funds transfer or check. This service may be terminated with 30 days' notice. Upon termination of any agreement, the fee will be prorated, and any unearned fee will be refunded to the Client. Any earned but unpaid fees will be billed for work completed up to the date of termination at the rate of $300 per hour.

One-time Financial Planning Fee

One-time Financial Planning will generally be offered on a fixed fee basis and can range from $4,000 to $15,000 per year depending on complexity. Fees are paid at a rate of one-half in advance and one-half at completion of the plan. In some cases, the fee may be negotiable. Fees for this service may be paid by electronic funds transfer or check.

Tax Planning Fee

Tax Planning is offered for $2,000 to $4,000 based upon complexity and in certain cases may be negotiable.

Hourly Coaching Fee

Hourly coaching engagements are offered at a rate between $250 and $500 per hour, depending on complexity. The minimum charge is $125 and is billed in 30-minute increments due at the completion of the meeting. The fees may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer or check.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

Item 6: Performance-Based Fees and Side-By-Side Management

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide portfolio management services to individuals and high net-worth individuals.

Our minimum account size requirement is $100,000. This minimum account size may be waived at JPWM's discretion.

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

Below is a description of our primary methods of investment analysis and investment strategy.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Tactical analysis is an active management portfolio strategy that shifts the percentage of assets held in various categories to take advantage of market pricing anomalies or strong market sectors. This strategy allows portfolio managers to create extra value by taking advantage of certain situations in the marketplace. It is a moderately active strategy since managers return to the portfolio's original strategic asset mix once reaching the desired short-term profits.

Modern Portfolio Theory
The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.
- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Strategic Asset Allocation is the focus of our investment strategy. In the portfolio construction process, we focus not only on asset classes such as equities, fixed income, and cash, but also on investment strategy styles such as fundamental, quantitative, active, and passive. We believe that diversification across both asset classes and investment strategies is critical for achieving an attractive reward-to-risk ratio in the portfolio. We employ both strategic and tactical asset allocation approaches. Through strategic asset allocation, we construct our long-term target weights for asset classes and strategies based on the client's time horizon, risk tolerance, and required rate of return to meet his or her financial goals. Through tactical asset allocation approaches, we may deviate from target long-term weights established according to our strategic asset allocation approach within tolerance ranges based on our return expectations for asset classes and investment strategies at a given point in the market cycle.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Commercial Paper is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Options and other derivatives carry many unique risks, including time-sensitivity, and can result in the complete loss of principal. While covered call writing does provide a partial hedge to the stock against which the call is written, the hedge is limited to the amount of cash flow received when writing the option. When selling covered calls, there is a risk the underlying position may be called away at a price lower than the current market price.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Alternative Investments. Less traditional assets (sometimes called "alternative investments") may help clients construct a long-term portfolio--in combination with more traditional assets like stocks and bonds--that has higher expected returns and/or lower risk. This is because alternative investments, relative to a more traditional stock/bond portfolio, may have (a) higher expected returns, (b) lower expected risk, and/or (c) lower correlation to a stocks/bonds portfolio. Assets classes that may be utilized in client investment portfolios include, but are not limited to:

- (a) Commodities,
- (b) Currencies (which includes Cryptocurrencies),
- (c) Direct Lending,
- (d) Hedge Funds,
- (e) Precious Metals,
- (f) Private Equity,
- (g) Systematic Investment Strategies,
- (h) Venture Capital, and/or
- (i) Volatility Investments.

Alternative Investments may be accessed in multiple ways, including, but not limited to, Direct Investment, Exchange Traded Funds, Mutual Funds, Pooled Investment Vehicles, Private Investment Funds, and/or Publicly-traded Derivatives (including Futures). Risks include, but are not limited to, concentration risk, credit/default risk, high volatility and/or frequency changes in volatility, inflation, investor concentration, legal risk, limited markets, liquidity risk, long-term investment commitments, market risk, strategy risk, supply/demand constraints, turnover risk, taxation risk. The taxation of Alternative Investments is also important and may vary by factors such as investment holding period, asset class, and how the asset is accessed.

Item 9: Disciplinary Information

Neither JPWM nor its management persons have any disciplinary information to disclose.

Item 10: Other Financial Industry Activities and Affiliations

John Piershale, CEO of JPWM, is currently a licensed insurance agent, however, he does not actively sell any insurance products. John Piershale will not sell any insurance products to clients or prospective clients of JPWM.

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

As a fiduciary, our firm has a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also adheres to the Code of Ethics and Professional Responsibility adopted by the CFP® Board of Standards Inc. and accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This Code of Ethics does not attempt to identify all possible conflicts of interest, and compliance with each of its specific provisions will not shield our firm or its access persons from liability for misconduct that violates a fiduciary duty to our Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Access persons shall offer and provide professional services with integrity.
- Objectivity - Access persons shall be objective in providing professional services to Clients.
- Competence - Access persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Access persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Access persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Access persons conduct in all matters shall reflect the credit of the profession.
- Diligence - Access persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current, and we require all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its access persons, or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, principal transaction, among others.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm, its access persons, and its related persons may buy or sell securities similar to, or different from, those we recommend to Clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest, our Code of Ethics may require that we restrict or prohibit access persons' transactions in specific reportable securities. Any exceptions or trading pre-clearance must be approved by JPWM's Chief Compliance Officer in advance of the transaction in an account. JPWM maintains a copy of access persons' personal securities transaction as required.

Trading Securities At/Around the Same Time as Client's Securities

From time to time our firm, its access persons, or its related persons may buy or sell securities for themselves at or around the same time as they buy or sell securities for Clients' account(s). To address this conflict, our Code of Ethics requires that we purchase or sell securities for our clients' accounts, if suitable and appropriate, before purchasing or selling any of the same securities for any accounts owned by us or our access persons. The only exception to this policy is where our firm or its access persons' transactions are bundled in an aggregate ("block") trade simultaneously with client accounts. This policy is not applicable to securities where no conflict of interest exists, such as shares of mutual funds that are equally priced daily.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

John Piershale Wealth Management does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending broker-dealers, we have an obligation to seek the "best execution" of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer's services. The factors we consider when evaluating a broker-dealer for best execution include, without limitation, the broker-dealer's:

- Execution capability;
- Commission rate;
- Financial responsibility;
- Responsiveness and customer service;
- Custodian capabilities;
- Research services/ancillary brokerage services provided; and
- Any other factors that we consider relevant.

With this in consideration, our firm uses Charles Schwab & Co., Inc. ("Schwab"), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC"). JPWM is independently owned and operated and is not affiliated with Schwab.

Research and Other Soft-Dollar Benefits

Schwab may provide us with certain brokerage and research products and services that qualify as "brokerage or research services" under Section 28(e) of the Securities Exchange Act of 1934 ("Exchange Act"). This is commonly referred to as a "soft dollar" arrangement. These research products and/or services will assist us in our investment decision making process. Such research generally will be used to service all of our client accounts, but brokerage charges paid by the client may be used to pay for research that is not used in managing that specific client's account. Please see Item 14 for additional benefits.

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

- SERVICES THAT BENEFIT YOU. Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

- SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU. Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

- SERVICES THAT GENERALLY BENEFIT ONLY US. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
  - Educational conferences and events
  - Consulting on technology, compliance, legal, and business needs
  - Publications and conferences on practice management and business succession do not require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transactions, and this may cost Clients money over using a lower-cost custodian.

Aggregating (Block) Trading for Multiple Client Accounts

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or access persons may participate in block trading with your accounts; however, they will not be given preferential treatment.

Item 13: Review of Accounts

Clients who engage us for investment management services will have their account(s) reviewed regularly on a quarterly basis by John Piershale, CEO and CCO. The account(s) are reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client-imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest. JPWM does not provide any additional written reports beyond what is provided by the client's custodian.

Item 14: Client Referrals and Other Compensation

We do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

JPWM does not accept custody of Client funds except in the instance of withdrawing JPWM's management fees. For Client accounts in which JPWM directly debits their management fee:

- JPWM will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the management fee.
- The Client will provide written authorization to JPWM, permitting them to be paid directly for their accounts held by the custodian.

Clients should receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains Client's investment assets. We urge you to carefully review such statements and compare such official custodial records to the account statements or reports that we may provide to you. Our statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account(s). Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client. Clients may limit our discretion by requesting certain restrictions on investments. However, approval of such requests is at the firm's sole discretion.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to our Clients, nor have we been the subject of any bankruptcy proceeding. We do not have custody of Client funds or securities, except as disclosed in Item 15 above, or require or solicit prepayment of more than $500 in fees six months in advance.

Item 19: Requirements for State-Registered Advisers

John Piershale serves as JPWM’s sole principal. Information about John Piershale’s education, business background, outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

Performance-Based Fees

JPWM is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at JPWM has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

JPWM nor John Piershale have any relationship or arrangement with issuers of securities.

John Piershale Wealth Management

333 Commerce Dr, Suite 150
Crystal Lake, IL 60014
(815) 764-3737

Form ADV Part 2B – Brochure Supplement

Dated: January 18, 2024

For

John Piershale

CEO and Chief Compliance Officer

This brochure supplement provides information about John Piershale that supplements the John Piershale Wealth Management ("JPWM") brochure. A copy of that brochure precedes this supplement. Please contact John Piershale if the JPWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about John Piershale is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 2335715.

Item 2: Educational Background and Business Experience

John Piershale
Born: 1964

Educational Background
- B.S. - Illinois State University - 1989

Business Experience (past 5 years)
- 11/2021 – Present, Blend Financial, Inc. dba Origin Financial or Blend Financial, Inc. dba Origin Insurance Services ("Origin Financial") (CRD# 305353)."
- 01/2021 – Present, John Piershale Wealth Management, CEO and CCO
- 04/2019 – 04/2021, Ausdal Financial Partners, Registered Representative
- 07/2013 – 02/2019, Piershale Financial Group, Inc., Investment Advisor Representative

Professional Designations

Accredited Estate Planner® (AEP®): Administered by the National Association of Estate Planners & Councils ("NAEPC"), the Accredited Estate Planner® designation is a graduate level specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. An Accredited Estate Planner® must meet all of the following requirements:

- Credential Requirement: Must provide proof of a professional designation approved by the NAEPC
- Professional discipline engaged in estate planning requirement: The applicant must be presently and significantly engaged in "estate planning activities" as an attorney, an accountant, an insurance professional and financial planner, a philanthropic advisor, or a trust officer devoting at least a third of one's time to estate planning and estate planning activities.
- Experience Requirement: A minimum of five (5) years of experience engaged in estate planning and estate planning activities.
- Education Requirement: Applicants for the AEP® designation must successfully complete two graduate courses through the Richard D. Irwin Graduate School of The American College or other colleges. As an alternative to taking the above-mentioned courses, an applicant may elect to sit for a "challenge exam" which is the equivalent of the course final exam.
- Membership Requirement: AEP® applicants are required to be members of, and continuously maintain membership in, an affiliated local or regional estate planning council where such membership is available.
- Professional reputation and character requirement: First, an applicant must continuously be in good standing with the applicant's respective professional organization and/or license authority. Second, an applicant must provide three professional references. Finally, the applicant must secure a completed "Affiliated Local Estate Planning Council Membership Verification" Form signed by the administrator or an officer of the council of which the applicant is a member.
- Commitment to NAEPC Code of Ethics requirement: The applicant must sign a declaration statement to continuously abide by the NAEPC Code of Ethics.

- Dedicated to team concept requirement: The applicant must acknowledge a commitment to the team concept of estate planning as defined in the "Applicant Declarations" by signing the declaration statement included with the application.
- Continuing education requirement: The applicant must satisfy a minimum of thirty (30) hours of continuing education during the previous twenty-four (24) months, of which at least fifteen (15) hours MUST have been in estate planning.
- Annual dues and re-certification requirement: Designation holders are required to continuously maintain annual membership in order to use the AEP® designation.
- Annual audit of certification requirements: On an annual basis, the AEP® Committee will determine the percentage of active designation holders to be audited. If an active designation holder is chosen for audit, verification that the designation holder is in good standing with his or her respective professional organization and/or licensing authority; current with the continuing education requirements of thirty (30) hours, fifteen (15) of which must have been in estate planning, for the prior two (2) calendar years; and verification of membership from the appropriate affiliated local estate planning council of which the AEP® is a member must be provided.

CFP (Certified Financial Planner)®: 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 71,000 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 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 S*tandards 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 Tax Specialist™ (CTS™): A Certified Tax Specialist™ (CTS™) is an educated, experienced and qualified professional committed to the well-being of you and your family. The CTS™ can provide basic and advanced guidance on a wide range of income and taxation topics. With the help and knowledge of a CTS™, you can:

- Calculate & Understand Income Tax Liability • Filing Status and tax formula • Personal and dependency exemptions • Itemizing vs. standard deduction • Limitations on deductions • Estimated payments and electronic filing

- Ways to Reduce Taxes • Gross income and exclusions • Retirement plans • Medical costs • Educational incentives • Planning strategies Credits and Special Taxes • Child and dependent care • Energy and automobiles • Income of a minor •Alternative minimum tax •Depreciation

- Capital Gains and Losses • Holding periods and calculations • Installment and like-kind exchanges

The CTS™ designee's mission is to gain a complete understanding of your goals and objectives. The CTS™ will help identify and develop the strategies, techniques and vehicles that best meet your needs. The process used by the CTS™ involves data gathering as well as advanced knowledge of income taxes and tax reduction strategies. The CTS™ is also able to aid you and your family in the areas of expensing, tax credits, income splitting, gifting, inheritances, a child's income, deduction maximization and audit minimization.

The CTS™ Advisor: Pledges to put your interests above all else. Keeps abreast of industry standards, new strategies and legislation. Conducts all activities with the highest standards of integrity and honesty. Performs tax planning services in a competent and economical manner. Offers advice only in areas in which he or she has competence.

Item 3: Disciplinary Information

John Piershale has never been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

John Piershale is currently a licensed insurance agent, however, he no longer sells any insurance products, and is not affiliated with any insurance companies. John Piershale will not sell any insurance products to clients or prospective clients of JPWM.

John Piershale is contracted out as a financial planner for Origin Financial. There is no relationship that exists between John Piershale and Origin Financial. This arrangement may present a material conflict of interest because John Piershale might be incentivized to refer Origin's clients to JPWM's services. Though this is highly unlikely, John Piershale will address this conflict of interest by conducting proper due diligence on any perspective clients and will only accept clients if JPWM's services are truly suitable to the client's needs.

Item 5: Additional Compensation

John Piershale is contracted out as a financial planner for Origin Financial. John Piershale receives a salary from Origin Financial for this service.

Item 6: Supervision

John Piershale as Chief Compliance Officer of JPWM, is the sole investment adviser representative. Should there be additional representatives in the future, John Piershale would be responsible for their supervision. John Piershale is bound by JPWM's Code of Ethics. Clients may contact John Piershale at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

John Piershale has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.