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Part 2B of Form ADV: Brochure Supplement

Financial Management Strategies, Inc.

Craig Douglas Wiggins
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This brochure supplement provides information about Craig Douglas Wiggins that supplements the Financial Management Strategies, Inc. brochure. You should have received a copy of that brochure. Please contact Craig Douglas Wiggins if you did not receive Financial Management Strategies, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Craig Douglas Wiggins is available on the SEC's website at www.adviserinfo.sec.gov.

ITEM 2 EDUCATIONAL, BACKGROUND AND BUSINESS EXPERIENCE

Full Legal Name: Craig Douglas Wiggins

Born: 1956

Education

- Miami University, Oxford, OH; BS/BA; Finance & Economics; 1978

Business Experience

- Centrust Wealth Management, Inc; President; 01/2017 to Present
- Financial Management Strategies, Inc.; Investment Adviser Representative; 01/2017 to Present
- Cetera Advisor Networks, LLC; Registered Representative & Investment Adviser Representative; 01/2017 to Present
- First Allied Securities, Inc.; Registered Representative & Investment Adviser Representative; 06/2005 to 05/2012
- Centrust Wealth Management, Inc.; Investment Adviser Representative; 05/2002 to 05/2012
- Alpha Asset Management, Portfolio Manager , 03/2002 to 06/2002
- Paine Webber Inc.; Registered Representative & Investment Adviser Representative; 12/1998 to 03/2002

Designations

Craig Douglas Wiggins has earned the following designation(s) and is in good standing with the granting authority:

- None

ITEM 3 DISCIPLINARY INFORMATION

Craig Douglas Wiggins has no reportable disciplinary history.

ITEM 4 OTHER BUSINESS ACTIVITIES

A. Investment-Related Activities

- Craig Douglas Wiggins is separately licensed as a registered representative of Cetera Advisor Networks, LLC, a registered broker-dealer, a member firm of FINRA, SIPC, and an SEC registered investment adviser. Mr. Wiggins receives commissions, bonuses, and other compensation for the sale of securities and other investment products. FMS is not affiliated with Cetera Advisor Networks, LLC.
- Craig Douglas Wiggins is licensed as an investment adviser representative of Cetera Advisor Networks, LLC. In that capacity, Mr. Wiggins can provide advisory services through Cetera Advisor Networks, LLC for which he receives separate fee compensation.

The advisory services delivered by Cetera Advisor Networks are separate from those provided by FMS.

B. Non-Investment-Related Activities

- Craig Douglas Wiggins is licensed separately as an agent for the sale of life, health, and long-term care insurance and annuity products. Mr. Wiggins receives commissions, bonuses, and other compensation for the sale of insurance and annuity products. The sale of any insurance or fixed annuity products is separate from the services provided by FMS.
- Craig Douglas Wiggins is currently on the Board for the Fairlawn Country Club Scholarship.
- Craig Douglas Wiggins is not engaged in any other business or occupation, except as noted, that provides substantial compensation or involves a substantial amount of his time.

C. Investment Related and Non-Investment Related Activity Conflicts of Interest

- Receipt of additional compensation by Craig Douglas Wiggins creates a conflict of interest that could impair objectivity when making advisory recommendations as it provides an incentive to recommend investment related products based on the compensation received rather than a client's needs. As a result, FMS requires Mr. Wiggins to follow the guidelines of the firm's Code of Ethics that includes a duty to put a client's interests first, to disclose to clients any conflict of interest, to inform clients there is no obligation to purchase any investment products through Cetera Advisor Networks, LLC as part of an advisory relationship with FMS, and to inform clients there is no obligation to purchase any insurance or fixed annuity products as part of an advisory relationship with FMS.

ITEM 5 ADDITIONAL COMPENSATION

Craig Douglas Wiggins does not receive any economic benefit from a non-advisory client for the provision of advisory services.

ITEM 6 SUPERVISION

Supervisor: Jennifer Soltis

Title: Chief Compliance Officer

Phone Number: (216) 642-1099