

Form ADV Part 2B – Brochure Supplement
Item 1: Cover Page
May 2022

Western Wealth Management, LLC
Doing business as

Gaia Wealth Management

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Julia Bourlakov

Firm Contact: G.E. Buenning, Chief Compliance Officer

This brochure supplement provides information about Julia Bourlakov that supplements our brochure. You should have received a copy of that brochure. Please contact G.E. Buenning, Chief Compliance Officer if you did not receive our firm's brochure or if you have any questions about the contents of this supplement.

Additional information about Julia Bourlakov is available on the SEC's website at www.adviserinfo.sec.gov and/or FINRA's Broker Check at www.finra.org/brokercheck.

Item 2: Educational Background & Business Experience

Julia Bourlakov

Year of Birth: 1981

Educational Background:

- 2005 – Metropolitan State University – Finance/Bachelor of Science
- 2008 – University of Colorado – Financial/Master of Science

Business Background:

- 3/2017– Present – Western Wealth Management, Investment Advisor Representative
- 3/2017 – Present – LPL Financial – Registered Representative
- 3/2010 – 3/2017 – Edward Jones – Registered Representative
- 9/2007 – 3/2010 – Clayton Fixed Income Services – Analyst

Professional Designations:

- Certified Financial Planner (CFP®) – candidate must meet education and experience requirements, pass a final certification examination and complete 30 hours of continuing education every 2 years.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Ms. Bourlakov. There may be items that are contained on www.brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

Item 4: Other Business Activities

Ms. Bourlakov is a Registered Representative of LPL Financial, member FINRA/SIPC. As a Registered Representative, Ms. Bourlakov may solicit, offer and sell securities through LPL Financial and may receive separate, yet normal and customary commission compensation as a result of executing purchases and sales of brokerage transactions on behalf of investment advisory clients. The client is under no obligation to purchase or sell securities through Ms. Bourlakov or LPL Financial. In addition, Ms. Bourlakov may receive other compensation such as mutual fund or money market 12b-1 fees (marketing fees) and trail commissions from variable insurance products. The potential for receipt of commissions and other compensation may create a conflict of interest and provide an incentive for Ms. Bourlakov to recommend investment products based on the compensation received, rather than on the client's needs. WWM addresses this conflict of interest by requiring Ms. Bourlakov to disclose to the client at the time a brokerage account is opened through LPL Financial the nature of the transaction or relationship, her role as a LPL Registered Representative, and any compensation including commissions and 12b-1 fees that may be paid by the client and/or received by Ms. Bourlakov. In order to minimize this conflict of interest, Ms. Bourlakov will place client interests ahead of her own interests and adhere to our

firm's Code of Ethics as well as clearly explaining this conflict when recommending any such products to our clients. Clients are informed they are not obligated to purchase these products. Ms. Bourlakov is a licensed insurance agent. She may offer products and receive normal and customary commissions as a result of these transactions. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation earned. In order to mitigate this conflict of interest, Ms. Bourlakov will only recommend products based on the client's best interest.

Ms. Bourlakov conducts the above investment related activities and may also conduct other business or investment related activities under the Doing Business As ("DBA") name of Gaia Wealth Management. Gaia Wealth Management is a separate entity from and is not owned or controlled by Western Wealth Management or LPL Financial.

Ms. Bourlakov is the owner of a home in Summit County, Colorado. She rents this home out as a real estate rental through VRBO and receives compensation for this non investment related activity. She does not receive a substantial amount of compensation or spend a substantial amount of time on this activity.

Ms. Bourlakov is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

Item 5: Additional Compensation

Ms. Bourlakov may receive economic benefits from persons other than clients in connection with advisory services. Please ask your financial advisor about whether she receives any of the forms of additional compensation outlined below.

Ms. Bourlakov may receive compensation from LPL Financial in different ways, such as payments based on production, awards of stock options to purchase shares of LPL's parent company, LPL Financial Holdings Inc., reimbursement of fees that your financial advisor pays to LPL for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition of association from another broker/dealer or investment advisor firm to LPL, advances of advisory fees, or attendance at LPL's national conference or top producer forums and events. LPL may pay your financial advisor this compensation based on his overall business production and/or on the amount of assets custodied at LPL Financial. Therefore, the amount of this compensation may be more than what your financial advisor would receive if the client participated in other programs or paid separately for investment advice, brokerage and other client services. Therefore, your financial advisor may have a financial incentive to recommend an advisory program over other programs and services. However, your financial advisor may only recommend a program or service that she believes is suitable for you.

Ms. Bourlakov may be eligible to receive cash and/or non-cash compensation from product sponsors for recommending certain types of insurance or other investment products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional

dinner or ticket to a sporting event, or reimbursement in connection with educational and training meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that they may attend. While Western Wealth Management and LPL Financial endeavor at all times to put the interests of our clients first as part of our fiduciary obligation, the possibility of receiving cash and non-cash compensation could create a conflict of interest when recommending certain products.

Item 6: Supervision

Western Wealth Management LLC maintains a supervisory structure and system reasonably designed to prevent violations of the Investment Advisers Act of 1940. G.E. Buenning, Chief Compliance Officer of Western Wealth Management LLC, supervises and monitors Ms. Bourlakov's activities on a regular basis. G.E. Buenning is responsible for administering the Western Wealth Management policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Please contact G.E. Buenning if you have any questions about Ms. Bourlakov's brochure supplement at (303) 393-2404.