

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

**Western Wealth Management LLC
Doing business as**

Blanchard Wealth Management

440 Indiana Street
Golden, CO 80401
(720) 536-2406

www.blanchardwm.com

Edwin S. Blanchard II

Firm Contact: Kara Jett, Chief Compliance Officer

This brochure supplement provides information about Edwin Blanchard that supplements our brochure. You should have received a copy of that brochure. Please contact Kara Jett, 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 Edwin Blanchard 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

Edwin S. Blanchard II

Year of Birth: 1969

Educational Background:

- 1992; University of Denver; B.S.

Business Background:

- 02/2016 – Present; Blanchard Wealth Management; Investment Adviser Representative
- 02/2016 – Present; LPL Financial; Registered Representative
- 09/2008 – 02/2016; Morgan Stanley; Financial Advisor
- 08/2001 – 09/2008; UBS Financial Services Inc.

Exams and Licenses:

- 09/1994 – Series 63
- 12/1999 – Series 65
- 05/2013 – Chartered Retirement Planning CounselorSM

Mr. Blanchard has a professional designation, Chartered Retirement Planning Counselor (CRPC). The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning CounselorSM and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®.

Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Mr. Blanchard. 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

Mr. Blanchard is a Registered Representative of LPL Financial, member FINRA/SIPC. As a Registered Representative, Mr. Blanchard 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 Mr. Blanchard or LPL Financial. In addition, Mr. Blanchard 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 Mr. Blanchard to recommend investment products based on the compensation received, rather than on the client's needs. WWM addresses this conflict of interest by requiring Mr. Blanchard to disclose to the client at the time a brokerage account is opened through LPL Financial the nature of the transaction or relationship, his 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 Mr. Blanchard. In order to minimize this conflict of interest, Mr. Blanchard will place client interests ahead of his 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.

Mr. Blanchard is a licensed insurance agent/broker. He may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, Mr. Blanchard will place client interests ahead of his own interests and adhere to our firm's Code of Ethics. Clients are informed they are not obligated to purchase these products.

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

Mr. Blanchard is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of his time.

Item 5: Additional Compensation

In order to help facilitate the transition of clients to LPL Financial's custodial platform, Mr. Blanchard received transition support from LPL Financial in the form of a six-year forgivable loan. The amount of the upfront loan represents a substantial payment and forgiveness of the loan and accrued interest is contingent upon Mr. Blanchard's continued association with LPL Financial as a registered representative for the duration of the loan. Although the loan does not require that Mr. Blanchard maintain a certain level of client assets with LPL Financial, this presents a conflict of interest in that Mr. Blanchard has a financial incentive to maintain a relationship with LPL Financial in order to benefit by having the loan forgiven. However, to the extent that Mr. Blanchard recommends that clients use LPL Financial, it is because he believes that it is in the clients' best interests to do so based on the quality and pricing of the execution, benefits of an integrated platform for brokerage and advisory accounts, and other services provided by LPL Financial.

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

Mr. Blanchard 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 he believes is suitable for you.

Mr. Blanchard 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

Kara Jett, Chief Compliance Officer of our firm, supervises and monitors Mr. Blanchard's activities on a regular basis. Kara Jett reviews all outgoing correspondence for written financial advice that Mr. Blanchard provides to his clients. Please contact Kara Jett if you have any questions about Mr. Blanchard's brochure supplement at (303) 393-2404.