

Item 1: Cover Page
PART 2A OF FORM ADV: FIRM BROCHURE

November 2020



William Joseph Capital Management, LLC
Investment Advisory Firm CRD# 226535

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Registration does not imply a certain level of skill or training.

Item 2: Material Changes

Material changes relate to William Joseph Capital Management's policies, practices or conflicts of interests. William Joseph Capital Management has material changes to the following Items to disclose:

- **Item 4** - Updated AUM numbers to reflect SEC Registration as of October 2020.

Item 3: Table of Contents

ITEM 1: COVER PAGE	1
ITEM 2: MATERIAL CHANGES	2
ITEM 3: TABLE OF CONTENTS	3
ITEM 4: ADVISORY BUSINESS	4
ITEM 5: FEES AND COMPENSATION	6
ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT	12
ITEM 7: TYPES OF CLIENTS	12
ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS	13
ITEM 9: DISCIPLINARY INFORMATION	15
ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS	16
ITEM 11: CODE OF ETHICS, CLIENT TRANSACTIONS AND PERSONAL TRADING	17
ITEM 12: BROKERAGE PRACTICES	18
ITEM 13: REVIEW OF ACCOUNTS	20
ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION	20
ITEM 15: CUSTODY	20
ITEM 16: INVESTMENT DISCRETION	21
ITEM 17: VOTING CLIENT SECURITIES	22
ITEM 18: FINANCIAL INFORMATION	22

Item 4: Advisory Business

William Joseph Capital Management, LLC is an investment advisory firm registered with the SEC and headquartered in the State of Connecticut. William Joseph Capital Management provides wealth management services in the form investment management and financial planning solutions to individuals, high net worth individuals, families, trusts, businesses, and endowments. The principal owners are Mr. Matthew Thomas Sweeney and Mr. Joseph "Jody" Elzie Goss. As of the close of business on 09/30/2020, William Joseph Capital Management had \$101,686,836.00 in assets under management (AUM) on a discretionary basis. William Joseph Capital Management, LLC may go by and respond to "WJCM LLC" and "WJCM" respectively.

Financial Reviews & Analysis:

William Joseph Capital Management reviews and analyzes a client's current financial situation and in most situations, focuses on areas of concern and interest that may impact their short and long term goals. In some instances a conflict of interest may exist and William Joseph Capital Management will make clients aware of these potential conflicts of interest.

- a) a conflict exists between the interests of the investment adviser and the interests of the client,
- b) the client is under no obligation to act upon the investment adviser's recommendation, and
- c) if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the investment adviser.

William Joseph Capital Management will, in most situations, focus on areas of immediate concern and interest that may impact clients short and long term goals. These areas may include:

Financial Planning Services

During the financial planning process, William Joseph Capital Management works with clients to analyze the client's current financial situation and in most situations focuses on areas of concern and interest that may impact both their short and long term goals.

Financial plans and financial planning may include, but are not limited to areas such as: investment planning through AUA; risk management; tax planning; retirement planning; college planning; estate planning and debt/credit management. Because investing involves varying degrees of risk, our advice will only be recommended when consistent with a client's stated investment objectives, risk tolerance, liquidity needs, and suitability.

Wealth Management

William Joseph Capital Management's ongoing wealth management solutions are based on a client's goals, objectives, time horizon, and risk tolerance. After reviewing a client's situation in depth, William Joseph Capital Management creates an Investment Policy Statement (IPS) for

the client(s), the IPS outlines the client's current financial situation (income, tax levels, current investment allocation and risk tolerance). William Joseph Capital Management assists clients by advising, hiring, and monitoring third party money managers.

Investment Management

William Joseph Capital Management provides investment advisory services through the use of 3rd party money managers available on the Charles Schwab, AssetMark and Betterment platform. William Joseph Capital Management pre-vets the third-party money managers, through reviewing their historical performance, current and historical investment allocation, portfolio turnover in relation to various market conditions and ongoing adherence to their investment strategy. William Joseph Capital Management may advise clients to seek additional diversification by allocating assets across multiple money managers, investment strategies and custodians.

Supervision and structure of each clients portfolio is guided by the client's investment objectives (i.e. capital appreciation, growth, income, or growth and income), as well as their specific tax situations and other potential implications. Investments made by 3rd party money managers are not limited to any specific security or industry and may include investments in the following types on investment vehicles:

- Mutual Funds
- Exchange Traded Funds (ETFs)
- Domestic Equities
- Foreign Equities
- Corporate Bonds
- Commercial paper
- Certificates of Deposit
- Municipal bonds
- U.S. Treasuries
- Tax free fixed income
- REITs
- 3rd Party Money Managers
- Commodities
- Alternative Investments
- Hedge Funds

Financial Goals:

William Joseph Capital Management helps clients identify personal financial goals and assists them in developing a plan to reach these goals and dreams. William Joseph Capital Management will assist in determining what resources a client needs and what investments are appropriate to reach these financial goals.

Investment Planning:

William Joseph Capital Management reviews client current investment asset allocation strategy and target asset allocation mix along with a clients' risk tolerance and time horizon in an effort to evaluate the appropriateness of each and every money manager used. We also assist clients in reviewing employee stock options and purchase plans as well as other areas of investment related concern.

Risk Management:

William Joseph Capital Management uses risk management to identify, analyze and accept or mitigate uncertainty within investments. Essentially, risk management occurs any time an investor analyzes and/or attempts to quantify the potential for losses of an investment and then takes the appropriate action (or inaction) given his investment objectives and risk tolerance.

Tax Planning:

William Joseph Capital Management may conduct an analysis of a client's financial situation or plan from a tax perspective. The purpose of tax planning is to ensure tax efficiency, with the elements of the financial plan working together in the most tax-efficient way possible.

Estate Planning:

William Joseph Capital Management may review a client's current exposure to estate taxes and the client's current estate plan. A client's estate plan may include the following documents: will(s), powers of attorney(s), trust(s) and other related documents. William Joseph Capital Management may discuss ways for clients to minimize and/or avoid potential estate taxes by implementing appropriate estate planning strategies. William Joseph Capital Management is available to work with a clients' current attorney and/or may assist clients in finding a qualified estate planning attorney for the client to work with.

Item 5: Fees and Compensation

William Joseph Capital Management will be compensated via a fee share from the advisers to which it directs those clients. In each case, the other adviser (3rd party money manager), not William Joseph Capital Management, will direct the custodian as to the fee to be deducted from the client accounts. This relationship will be memorialized in each contract between William Joseph Capital Management and each third-party adviser being used. The fees shared will not exceed any limit imposed by any regulatory agency.

These fees are generally negotiable and the final fee schedule is attached as Exhibit II of the Investment Advisory Contract. Clients may terminate the agreement for a full refund of fees within five business days of signing the Investment Advisory Contract. Thereafter, clients may

terminate the investment advisory contract at any time and for any reason with written notice to William Joseph Capital Management. In such a case, William Joseph Capital Management will receive pro-rata compensation based on the type of advisory services William Joseph Capital Management performs during that time. Please review the fee and compensation information below.

Lower fees for comparable services may be available from other sources.

Investment Advisory Fee Structure

At this time, William Joseph Capital Management has chosen to work with the following custodians: Charles Schwab, AssetMark, and Betterment. William Joseph Capital Management’s advisory fees are separate from the fees charged by the respected custodian. William Joseph Capital Management’s annual advisory fee schedule(s) and details are as follows:

William Joseph Capital Management’s advisory fees, may be negotiated, and will not exceed 1.5% of AUA and are based on complexity and guided by the total market value of the assets under advisory and calculated as follows:

Assets Under Advisement	William Joseph Capital Management’s Advisory Fees
\$1 - \$5,000,000	Negotiated / Not to Exceed 1.50%
\$5,000,001 and up	Negotiated / Not to Exceed 0.90%

An Initial Consulting Fee (or “ICF”) of up to 1.00% of any cash deposit or in-kind investment of \$2,000 or more on a Client Account, may be assessed and paid to William Joseph Capital Management. This ICF is debited from the Client Account and remitted to William Joseph Capital Management by AssetMark. The amount of the ICF is determined by Agreement with the Client and William Joseph Capital Management.

A Financial Advisor Fee (or “FA Fee”) of up to an annual rate of 1.50% on Account assets will be deducted quarterly from a Client’s Account and paid to William Joseph Capital Management by Charles Schwab, AssetMark & Betterment. William Joseph Capital Management’s advisory fees are separate from the custodian and money manager’s advisory fees. These fees however, are aggregated at the custodian. Charles Schwab, AssetMark and Betterment’s fees are outlined in the table below:

Money Manager Platform Custodian	Third Party Investment Management Advisory Fee Structure
Charles Schwab & AssetMark	Not to Exceed 1.35%
Betterment	Not to Exceed 0.25%

Compensation for services

The Financial Advisor may elect to charge an Initial Consulting Fee (ICF) of up to 1.50%, and if elected, the ICF will be deducted from the Client's account, and from any subsequent investment of \$2000 or more, and paid to William Joseph Capital Management by Charles Schwab, AssetMark & Betterment. A Financial Advisor (FA) Fee of up to an annual rate of 1.50% on account assets may be deducted quarterly from a Client's Account and paid to William Joseph Capital Management.

Additionally, for certain Investment Solutions an additional fee of up to an annual rate of 0.10% on Account assets may be deducted quarterly from a Client's Account and paid to William Joseph Capital Management s. This additional fee may apply to Accounts invested in Mutual Fund, ETF, Variable Annuity, Third Party IMA and CMA Investment Solutions.

Charles Schwab, AssetMark & Betterment pays the Consultant's Firm: 1. Initial compensation, paid when contributions in excess of \$2000 are made to client accounts; and 2. ongoing compensation based on a client account assets under management. This compensation does not increase the fees assessed to those client account(s) associated with the consultant's firm.

AssetMark & Betterment will generally only accept Clients that have a relationship with a financial advisor, and only in limited circumstances will it deviate from this practice, such as for AssetMark & Betterment employees. However, the fees charged by AssetMark & Betterment to such Clients will generally be lower in total than the fees charged to Clients with financial advisors.

Initial Consulting Fees Compensation - basis points fees on deposits

Initial Consulting Fees – AssetMark & Betterment may provide that a Client may be assessed an Initial Consulting Fee ("ICF") of up to one percent (1.00%) of any cash deposit or in-kind investment transfer of \$2,000 or more to and Account managed by AssetMark & Betterment. The Client and Solicitor (through its Financial Advisor) shall agree to the amount of the ICF, if any. AssetMark & Betterment shall pay Solicitor and agreed ICF for each Account opened by a Client, associated with Solicitor under this Agreement, as indicated by AssetMark & Betterment records which shall be deemed conclusive.

Financial Advisor Fees Compensation – basis points fees on assets

AssetMark & Betterment shall pay an ongoing solicitor fee, annual-rate compensation, referred to as the "Financial Advisor Fee" or "FA Fee, "at either:

A rate between and including 0 to 1.35% (135 basis points), as negotiated and agreed between the Client and Solicitor (through its Financial Advisor); or the advisor can build a custom tiered fee schedule.

Calculation of Financial Advisor Fee Compensation

The asset-based Financial Advisor Fee compensation shall be calculated as Advisory Fees are calculated. For example, if Advisory Fees are based on asset values as of each quarter's end, those values shall be used to calculate the Financial Advisor Fee; if average daily assets values are used, those values shall be used to calculate Financial Advisor Fee compensation.

Financial Adviser Fee on Non-Managed Assets

Additionally, as may be negotiated between client and Solicitor through its Financial Advisor, a Financial Adviser Fee may be payable to Solicitor on non-managed assets. Non-managed assets are assets for which Charles Schwab, AssetMark & Betterment provides no management, advisory or other services. If payment of a FA Fee on "non-managed" assets is agreed, Charles Schwab, AssetMark & Betterment shall arrange to deduct such amounts from Client custodial Accounts for payment to the solicitor, unless other arrangements are made.

Financial Planning Fees

Fixed Fees

The rate for creating client financial plans is between \$300 and \$5,000 annually. The fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement.

Hourly Fees

Clients may alternately elect for ongoing hourly fees in place of the fixed fees. The hourly fees are negotiable and the final fee schedule will be attached as Exhibit II of the Financial Planning Agreement.

Clients may terminate the agreement without penalty for a full refund of William Joseph Capital Management's financial planning fees within five business days of signing the William Joseph Capital Management Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

Payment of Fees

Payment of Selection of Other Advisers Fees

The timing, frequency, and method of paying fees for the selection of third-party managers will depend on the specific third-party adviser selected. Fees for selection of other advisers are withdrawn directly from the client's accounts at the direction of the third-party adviser with client's written authorization. Fees are paid quarterly in advance. Fees that are charged in advance will be refunded based on the prorated amount of days in the billing period.

Payment of Financial Planning Fees

Fixed financial planning fees are paid via check 50% in advance, but never more than six months in advance, with the remainder due upon presentation of the plan. Depending on the agreement, fixed financial planning fees will be paid either monthly or quarterly.

Hourly financial planning fees are paid via check in advance, but never more than six months in advance. Depending on the agreement, hourly financial planning fees will be paid either monthly or quarterly.

Clients are Responsible for Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by William Joseph Capital Management. Please see Item 12 of this brochure regarding broker-dealer/custodian.

Prepayment of Fees

William Joseph Capital Management collects all fees in advance. Refunds for fees paid in advance will be returned within thirty days to the client via check, or return deposit back into the client's account.

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

Additional Compensation

Commission & Mark Up Based Products

Insurance products such as; life insurance, long term care Insurance and annuities are commission based products and may be items that are included in the advice given by the William Joseph Capital Management representative (IAR). In such circumstances, the William Joseph Capital Management IAR receives compensation via commissions from the sale of insurance products. When this happens, the following 4 items generally apply to this practice.

1. *Conflict of Interest*

The supervised persons will accept compensation for the sale of securities or other investment products, including asset based sales charges or service fees from the sale of mutual funds to its clients. This presents a conflict of interest and gives the supervised person an incentive to recommend products based on the compensation received rather than on the client's needs. When recommending the sale of securities or investment products for which the supervised persons receives compensation, they will document the conflict of interest in the client file and inform the client of the conflict of interest.

2. *Clients Have Options*

Clients always have the option to purchase commission based products that William Joseph Capital Management IARs recommend through other brokers or agents that are not affiliated with William Joseph Capital Management. In such cases, the William Joseph Capital Management advisory fees charged will not be reduced by the amount of money used to purchase said product(s).

3. *Commissions as a Source of Compensation*

Commissions are not a source of compensation for William Joseph Capital Management's primary source of compensation comes from the fees derived from William Joseph Capital Management's advisory business. Commissions generated by the purchase and sale of commission based products are not received by William Joseph Capital Management, LLC. These commissions will generally be directed by the individual selling them, such is the case for William Joseph Capital Management's IARs that recommend one of these products as part of the investment advisory services offered through William Joseph Capital Management.

4. *Advisory Fees in Addition to Commissions or Markups*

Advisory fees charged to clients are not reduced to offset the commissions or markups on securities or investment products recommended to clients. However, once client assets are moved into the specific products that are commission based or incur a markup and the William Joseph Capital Management IAR receives compensation from the purchase, William Joseph Capital Management will no longer include those assets in the AUA fees charged.

Negotiated Fees

William Joseph Capital Management often negotiates advisory fees with clients, taking into account various factors. These fees are negotiated between William Joseph Capital Management, the William Joseph Capital Management IAR and the client, and are agreed upon in writing by all parties prior to implementation. Negotiated fees may involve the client paying advisory fees to William Joseph Capital Management in advance and/or in arrears.

Fee Billing

William Joseph Capital Management's investment advisory fees are billed quarterly, in advance based on the balance of the account(s) being managed. William Joseph Capital Management will send an invoice to clients based on the aggregated amount of all accounts managed by William Joseph Capital Management. Clients have the option of paying the fee directly to William Joseph Capital Management. If payment is not received by the end of the month in which the invoice is sent, William Joseph Capital Management has the consent and authority to deduct the fee due directly from the client's account.

Additional Fee and Expense Information

William Joseph Capital Management does not charge additional fees other than the Investment Advisory Fees charged for AUA.

William Joseph Capital Management does not receive or share any additional fees or expenses incurred by AUA clients.

William Joseph Capital Management clients will incur 3rd party money manager fees, brokerage and other transaction costs by the custodian. William Joseph Capital Management does not receive or share in these fees; see Item 12 for additional information.

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

William Joseph Capital Management does not use or charge performance-based fees and/or participates in side-by-side management.

Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Unless negotiated differently, our fees are calculated as described above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in client advisory accounts.

Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees.

Item 7: Types of Clients

William Joseph Capital Management generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Charitable Organizations
- ❖ Corporations or Business Entities

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

William Joseph Capital Management may use the following methods of analysis when providing investment advice to clients:

Technical Analysis - Technical Analysis involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks. The risk of market timing based on technical analysis is that charts may not accurately predict future price movements. Current prices of securities may reflect all information known about the security and day to day changes in market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Fundamental Analysis - 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 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.

Cyclical Analysis - Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Quantitative Analysis - Quantitative analysis deals with measurable factors as distinguished from qualitative considerations such as the character of management or the state of employee morale, such as the value of assets, the cost of capital, historical projections of sales, and so on.

Qualitative Analysis - Qualitative analysis is a securities analysis that uses subjective judgment based on unquantifiable information, such as management expertise, industry cycles, strength

of research and development, and labor relations. Qualitative analysis contrasts with quantitative analysis, which focuses on numbers that can be found on reports such as balance sheets. The two techniques, however, will often be used together in order to examine a company's operations and evaluate its potential as an investment opportunity.

Investment Strategies

William Joseph Capital Management believes that asset allocation across diverse investment is the key to long term success in reaching client objectives. A Client's portfolio is customized to that client's specific investment objectives and risk tolerance. All of our investment advice is based on using a strategic asset allocation methodology, with prevailing long-term trends in mind. Short-term trends and strategies will not be employed unless necessary in accordance with Client mandates.

Risk of Loss

Investing in securities involves risks, including the loss of principal. Securities will and do fluctuate in value. Clients should understand and be prepared for these fluctuations in value as well as for the potential of loss. William Joseph Capital Management assists clients in determining an appropriate asset allocation strategy based primarily on their risk tolerance and time horizon. Even with these methods in place, there is no guarantee that a client will meet or exceed their investment goals. William Joseph Capital Management will continually review a client's investment goals, financial situation, time horizon, tolerance for risk and other factors at least annually to determine if the current overall strategic asset allocation is still an appropriate asset allocation for the client. A client's participation and understanding of the process, including full and accurate disclosure of any and all requested information, is an essential piece to the client understanding the risks involved. William Joseph Capital Management relies heavily on the information provided to us by the client in determining the appropriate investment strategy for said client. Therefore, the responsibility lies on the client to relay accurate and up to date information to the William Joseph Capital Management Advisor. This information should include any changes in the client's financial condition, goals or other factors that may affect this analysis. The risks associated with a particular strategy are provided to each client in advance of investing the client's assets.

William Joseph Capital Management does not advocate the use of margin as a tool in managing the allocation during the rebalancing of client accounts. However, in certain situations, 3rd party money managers may use margin as a tool in managing the allocation during the rebalancing process. In such circumstances, the client must have a valid and up to date, margin agreement on file with the 3rd party money manager's custodian.

Market Risks

All investments, particularly equities and debt securities are subject to market volatility, economic factors and various other market risks. The success of a particular investment may depend to a great extent upon correctly assessing the future course of price movements of stocks and bonds. William Joseph Capital Management has no way to accurately predict price movements of investments.

Concentrated Positions - Client portfolios may contain one or more highly concentrated investment positions and also may be heavily invested and/or over weighted in specific industries. This increases the potential volatility within a portfolio thus increasing the risk of loss relative to the overall markets as a whole.

Small Capitalization Companies - Assets may be invested in smaller less established companies. Both debt and equity securities of such issuers tend to be more volatile than larger, more established companies. Such volatility could adversely impact client portfolios.

Large Capitalization Companies - Large cap stocks can perform differently from other segments of the equity market of the equity market as a whole. Large capitalization companies may be less flexible in evolving markets or unable to implement change as quickly as smaller capitalization companies.

Non-U.S. Investments - William Joseph Capital Management may recommend that clients invest client funds in securities (debt, equity, currencies, derivatives, etc.) of companies domiciled outside the United States. Such investments expose the account to a number of risks that may not exist in the domestic market alone. Such risks include, among other things, trade balances and imbalances and related economic policies, currency exchange rate fluctuations, imposition of exchange control regulation, withholding taxes, limitations on the removal of funds or other assets, possible nationalization of assets or industries, political difficulties, and political instability in foreign nations.

Short Sales, Margin and Derivatives – The use of short sales, margin, and derivatives all represent a potential increase in risk, given their inherent nature of increasing a portfolios overall risk. Margin and derivatives imply the use of leverage & the borrowing of capital. When such borrowing is deployed, losses can escalate quickly. Short sales involve a finite and limited upside opportunity for appreciation, along with an unlimited risk of loss. Short positions are also subject to a “short squeeze” that could lead to accelerating losses for those short that particular security.

Item 9: Disciplinary Information

Any disciplinary information regarding William Joseph Capital Management and/or its Investment Advisor Representatives would be disclosed here as well as additional information being disclosed on the William Joseph Capital Management IAR’s ADV Part 2B.

William Joseph Capital Management, LLC has not been the subject of any disciplinary actions and does not have any legal of disciplinary information to disclose.

William Joseph Capital Management, LLC's IAR, Mr. David Lee Cowan (CRD# 1445632) was subject to regulatory action by the NASD in 1995 for offering and selling unregistered non-exempt investments from 11/1993 to 04/1994. For more information about Mr. David Cowan, please see Item 19 of this Firm Brochure (ADV Part 2A) and Mr. David Cowan's IAR Brochure (ADV Part 2B) and/or visit FINRA's Broker Check at www.finra.org/brokercheck and/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov

Item 10: Other Financial Industry Activities and Affiliations

Neither William Joseph Capital Management, nor its representatives, are registered or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither William Joseph Capital Management, 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.

William Joseph Capital Management is a Fee Only investment advisory firm and does not offer or produce commission based products. William Joseph Capital Management does recommend certain custodians, 3rd party investment managers and insurance products to its clients. These situations may present a conflict of interest. Lower fees for comparable services may be available from other sources.

William Joseph Capital Management has developed a network of relationships and/or arrangements with external companies. Below is a list of companies and organizations that William Joseph Capital Management's related persons may have a relationship with and also may present a possible conflict(s) of interest.

J.E. Goss, LLC, 210 Redstone Hill Road Suite 5 Bristol CT 06010

Wealth Preservation Specialist, LLC, 210 Redstone Hill Road Suite 5 Bristol CT 06010

Joseph E. Goss, Ltd. Db a The Producers Firm, 210 Redstone Hill Rd. Bristol CT 06010

NBC National Marketing Inc., 151 Wellington AVE, Wilmington NC 28401

National Brokerage Alliance, 4600 Park Road, Suite 303 Charlotte, NC 28209

Health Insurance Quote Service, Inc., 76 Stony Hill Road Bethel, CT 06801

Stateline Senior Services, LLC, 48 South Rd #2, Somers, CT 06071

Synergy Independent Financial Solutions, LP, 5100 Westheimer Rd. Ste 500 Houston, TX 77056

SynFinSol, LLC, 5100 Westheimer Rd. Suite 500 Houston, TX 77056

Synergy Tax Solutions, LLC, 712 Parker St. Houston, TX 77007

Dynamic Planning Systems, LP, 712 Parker St. Houston, TX 77007

Synergy Real Properties, LLC, 712 Parker St. Houston, TX 77007

Legacy Retirement Group. LLC, 9 Tenedine Dr, North Haven, CT 06473

Dean Anatra CPA, LLC, 2614 Boston Post Rd. Guilford, Connecticut 06437

Brightbooks Shoreline, LLC, 2614 Boston Post Rd. Guilford, Connecticut 06437

Roberson Tierney & Assoc., LLC, 2 Central Avenue Unit 1 A, New Hartford, CT 06057

Nathan Ziegler & Associates, 12413 Quaker Ave, Lubbock, TX 79424

RICCI & CO CPAs and Consultants LLC, 171 Central St, Bristol, CT 06010

Abacus Financial Advisors LLC (Insurance), 171 Central St, Bristol, CT 06010

Connecticut Constitution LLC, 171 Central St, Bristol, CT 06010

Ultimate Sports Consulting LLC, 171 Central St, Bristol, CT 06010

Stateline Senior Services, LLC, 48 South Rd #2, Somers, CT 06071

Health Insurance Quote Service, Inc., 76 Stony Hill Road Bethel, CT 06801

Item 11: Code of Ethics, Client Transactions and Personal Trading

Code of Ethics

William Joseph Capital Management & its employees are committed to a Code of Ethics that is available for review and will be provided to clients and prospective clients prior to entering into an advisory contract with William Joseph Capital Management, annually and upon request thereafter.

Participation or Interest in Client Transactions

Neither William Joseph Capital Management nor any of our associated persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading

William Joseph Capital Management recognizes and believes that (i) high ethical standards are essential for its success and to maintain the confidence of its clients; (ii) its long-term business interests are best served by adherence to the principle that the interests of clients come first; and (iii) it has a fiduciary duty to its clients to act in their best interests.

All William Joseph Capital Management personnel must put the interests of William Joseph Capital Management's clients before their own personal interests and must act honestly and fairly in all respects in dealings with clients. William Joseph Capital Management personnel must also comply with all federal and applicable state securities laws.

William Joseph Capital Management requires personnel who have access to investment decisions prior to the trades being placed in a client(s) accounts must pre-clear their personal securities transactions with William Joseph Capital Management's Chief Compliance Officer. At this time William Joseph Capital Management and its IARs do not and should not have access to this information.

William Joseph Capital Management or affiliated/related persons shall refrain from recommending that clients buy or sell securities in which William Joseph Capital Management or a related person has a material financial interest.

Item 12: Brokerage Practices

Selecting Brokerage Firms

William Joseph Capital Management maintains the ability to work with multiple custodians and also maintains the right to recommend clients work with the qualified custodian that they feel most comfortable with based on the specific needs of the client. William Joseph Capital Management will recommend a custodian based on the clients needs, historically proven integrity and financial responsibility. Therefore, WJCM will recommend that its clients work with Charles Schwab, Assetmark, and Betterment. WJCM does not receive fees or commissions from this or any arrangement. WJCM recommends and prefers to work with these custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

Research and Other Soft-Dollar Benefits

While WJCM has no formal soft dollars program in which soft dollars are used to pay for third party services, WJCM may receive research, products, or other services from custodians and

broker-dealers in connection with client securities transactions (“soft dollar benefits”). WJCM may enter into soft-dollar arrangements consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended. There can be no assurance that any particular client will benefit from soft dollar research, whether or not the client’s transactions paid for it, and WJCM does not seek to allocate benefits to client accounts proportionate to any soft dollar credits generated by the accounts. WJCM benefits by not having to produce or pay for the research, products or services, and WJCM will have an incentive to recommend a broker-dealer based on receiving research or services. Clients should be aware that WJCM’s acceptance of soft dollar benefits may result in higher commissions charged to the client.

Best Execution

We believe in using custodians that provide the best services at competitive rates. The reasonableness of commission rates is based on several factors, including the broker's ability to provide professional services, execution, the broker's reputation, experience and financial stability of the broker or dealer, and the quality of service rendered by the broker or dealer in transactions. Best execution is not measured solely by reference to commission rates. Paying a broker a higher commission rate than another broker might charge is permissible if the difference in cost is reasonably justified by the quality of the brokerage services offered. Each of the above mentioned custodians (Charles Schwab, AssetMark & Betterment) has a history of best execution performance that is well documented in various publications and testing results.

Order Aggregation

It is William Joseph Capital Management’s practice to aggregate transactions across multiple client accounts if and whenever possible, in an effort to obtain the best execution for our clients.

Directed Brokerage

In limited circumstances, and at our discretion, some clients may instruct William Joseph Capital Management to use one or more particular brokers for the transactions in their accounts. If clients choose to direct our firm to use a particular broker, clients should understand that this might prevent from effectively negotiating brokerage commissions on clients behalf. This practice may also prevent William Joseph Capital Management from obtaining a favorable price and execution. Thus, when directing brokerage business, clients should consider whether the commission expenses, execution, clearance, and settlement capabilities that clients will obtain through a particular broker are adequately favorable in comparison to those that we would otherwise obtain for clients.

Trade Errors

Trading errors can and do happen. If a trade error occurs when entering a trade on behalf of a client. If the error occurred was found to be William Joseph Capital Management’s fault, William Joseph Capital Management’s policy is to restore a client’s account to the position it

should have been in had the trade error had not occurred. Depending on the circumstances, corrective actions may include canceling/busting said trade, adjusting the client account to reflect the appropriate asset allocation and/or the reimbursing of any fees to the client account.

Item 13: Review of Accounts

Periodic Reviews

Client portfolios are reviewed at least annually and updated by William Joseph Capital Management on a periodical basis as deemed necessary by William Joseph Capital Management and said client. Mr. Matthew Sweeney is William Joseph Capital Management's supervised person that oversees the reviews of client portfolios. Reviews are ongoing and may be conducted monthly, quarterly, semiannually and/or annually as predetermined by William Joseph Capital Management and the client. Portfolio reviews are and in most cases predetermined in advance with William Joseph Capital Management clients. Reviews may also be prompted by the client and/or William Joseph Capital Management at any given time.

Review Triggers

Other conditions that may trigger a review of a clients situation are changes in the tax laws, new investment information, and changes in a client's own situation.

Regular Reports

William Joseph Capital Management clients receive monthly, quarterly and/or semi-annual portfolio performance statements from the custodian holding client assets. In addition, clients also receive transaction confirmations from the account custodian being used.

Item 14: Client Referrals and Other Compensation

As of this filing, William Joseph Capital Management does not directly or indirectly compensate any persons for client referrals or performance based compensation.

Item 15: Custody

William Joseph Capital Management does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. Qualified custodians allow for direct debit of advisory fees. William Joseph Capital Management uses third party investment management services of the qualified custodians Charles Schwab, AssetMark, & Betterment, LLC. The qualified custodian and third party asset manager are responsible for

invoicing the client, direct debiting of fees from client account(s), and sending the client a statement of the total fees paid.

William Joseph Capital Management does not have physical custody of any client funds and/or securities. Client funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. Clients will receive account statements from the independent, qualified custodian(s) holding client's funds and securities at least quarterly. The account statements from client's custodian(s) will indicate the amount of our advisory fees deducted from clients account(s) each billing period. Clients should carefully review account statements for accuracy. If clients have a question regarding account statements or if clients did not receive a statement from the custodian, please contact William Joseph Capital Management at the contact information provided on the front page of this brochure.

Safe Keeping and Safeguards in Custody

- A. If William Joseph Capital Management has custody of client funds it is solely a consequence of its authority to assist clients in making deposits and/or withdrawals from client accounts as well as in assisting clients with the payment of advisory fees;
- B. William Joseph Capital Management possesses written authorization from the client to instruct the deduction of advisory fees from an account held by a qualified custodian;
- C. The qualified custodian sends written notice of the amount of the fee to be deducted from the client's account and;
- D. The qualified custodian sends the client a written invoice itemizing the fee, including any formula used to calculate the fee, the time period covered by the fee and the amount of assets under management on which the fee was based.
- E. The custodian sends the client a statement showing the deduction of the fee. This may include the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee. Clients may request a detailed itemization of the fees paid at any time and for any reason.

Item 16: Investment Discretion

Discretionary Authority for Trading

At this time William Joseph Capital Management uses 3rd party investment managers and/or robo-advisers with its clients. These 3rd party investment managers require the client to give them discretionary trading authority. William Joseph Capital Management has without obtaining specific client consent the authority to determine the 3rd party investment manager a client uses, the investments to be bought and/or sold, and the amount of the securities to be bought and/or sold. Discretionary trading authority allows William Joseph Capital Management to place trades in client accounts on their behalf so that we may promptly implement the investment policy that clients have approved in writing. Discretionary authority is granted via a limited power of attorney executed by the client. Clients have a right to decline to implement any advice provided by William Joseph Capital Management on a non-discretionary basis. The

client approves the custodian to be used to house assets/investments and the commission rates paid to the custodian. William Joseph Capital Management does not receive any portion of the transaction fees and/or commissions paid by the client to the custodian on any given trade/transaction.

Discretionary Authority for Sub-Manager(s)

With respect to accounts which have pieces managed outside of William Joseph Capital Management as a "Sub-Manager", William Joseph Capital Management will have discretion to hire and fire such Sub-Manager(s), determine the portion of the client's account that shall be managed by any given Sub-Manager(s) and to change the allocation of assets used by said Sub-Manager, delegate discretionary investment authority over designated assets to the Sub-Manager(s), which will authorize Sub-Manager(s) to buy, hold, or sell securities for the client's assets delegated to the Sub-Manager(s), and select the broker-dealers through which transactions for the sub-account will be effected.

Item 17: Voting Client Securities

Proxy Votes

William Joseph Capital Management can and will assist clients with voting proxies if the client chooses. If a client owns investments, they are direct shareholders and can exercise their right as a shareholder to vote on proxies. In most cases, clients will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, the materials would be forwarded directly to clients by mail, unless clients have authorized the firm to contact clients by electronic mail, in which case we would forward any electronic solicitation to vote proxies. Clients that would like assistance from William Joseph Capital Management Wealth Management in understanding the material within the proxy and/or would like assistance with the voting process can contact William Joseph Capital Management by phone or by email using the contact information on the front of this Brochure.

Class Action Lawsuits

William Joseph Capital Management does not determine if securities held by clients are the subject of a class action lawsuit or whether clients are eligible to participate in said class action settlement or litigation nor does William Joseph Capital Management initiate or participate in litigation to recover damages on a client's behalf for damages as a result of said actions, misconduct, or negligence of said party.

Item 18: Financial Information

Financial Condition

William Joseph Capital Management does not have any financial situations that will result in William Joseph Capital Management from meeting contractual commitments to clients. A

balance sheet is not required to be provided as William Joseph Capital Management does not have custody of client assets.



Form CRS Disclosure for William Joseph Capital Management, LLC
October 30, 2020

Item 1: Introduction

William Joseph Capital Management, LLC is a SEC registered Investment Adviser headquartered in the state of Connecticut. William Joseph Capital Management, LLC main office is located at: 210 Redstone Hill Rd, Bristol, CT 06010.

William Joseph Capital Management, LLC investment advisory services include financial planning and ongoing discretionary investment management. William Joseph Capital Management, LLC clients include individuals, high net worth individuals, families, business entities, trusts, estates, and charitable organizations. Additional information regarding our services can be found in Item 4 and Item 7 on our [ADV Part 2A](#).

Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the differences.

There are free and simple tools available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationship and Services

What investment services and advice can you provide me?

William Joseph Capital Management offers financial planning and continuous financial advice and guidance to retail investors on a Discretionary basis.

Account Monitoring. Client portfolios are monitored on an ongoing basis. The frequency of a portfolios rebalancing takes place when we at William Joseph Capital Management feel that there is an opportunity to sell into strength and buy into weakness. Any limitations regarding the investment process is first discussed with the client and then documented.

Investment Authority. We manage investment accounts on a discretionary basis. Discretionary investment management means that the Advisor makes the ultimate decision to invest in a specific investment.

Investment Offerings. We provide advice on various types of investments. Our services are not limited to a specific type of investment and/or product.

Account Minimums and Other Requirements. In general, we do not require a minimum dollar amount to open and maintain an advisory account.

Additional Information: More detailed information about our services can be found in our firm brochure. (ADV Part 2A Items 4 & 7) To view our form ADV click this link: <https://adviserinfo.sec.gov/firm/brochure/226535>

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications?*
- *What do these qualifications mean?*

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

At this time, William Joseph Capital Management has chosen to work with the following custodians: Charles Schwab, AssetMark, and Betterment. William Joseph Capital Management’s advisory fees are separate from the fees charged by Charles Schwab, AssetMark, and Betterment. William Joseph Capital Management’s annual advisory fee schedule(s) and details are as follows:

William Joseph Capital Management’s advisory fees, may be negotiated, and will not exceed 1.5% of Assets Under Management (AUM) and are based on complexity and guided by the total market value of the assets under advisory and calculated as follows:

Assets Under Management	WJCM’s Advisory Fees
\$1 - \$5,000,000	Negotiated / Not to Exceed 1.50%
\$5,000,001 and up	Negotiated / Not to Exceed 0.90%

An Initial Consulting Fee (or “ICF”) of up to 1.00% of any cash deposit or in-kind investment of \$2,000 or more on a Client Account, may be assessed and paid to William Joseph Capital Management. This ICF is debited from the Client Account and remitted to William Joseph Capital Management by the custodian. The amount of the ICF is determined by Agreement with the Client and William Joseph Capital Management.

A Financial Advisor Fee (or “FA Fee”) of up to an annual rate of 1.50% on Account assets will be deducted quarterly from a Client’s Account and paid to William Joseph Capital Management by AssetMark & Betterment. William Joseph Capital Management’s advisory fees are separate from the custodian and money manager’s advisory fees. These fees however, are aggregated at the custodian. AssetMark and Betterment’s fees are outlined in the table below:

Money Manager Platform (Custodian)	3 rd Party Investment Management Advisory Fee Structure
Charles Schwab & AssetMark	Not to Exceed 1.35%
Betterment	Not to Exceed 0.25%



William Joseph Capital Management has a decreasing annual advisory fee where the percentage (%) charged drops based on the amount of money the client has in the advisory account. This incentivizes William Joseph Capital Management to increase the account's value, both through organic growth of the account as well as through the client adding additional deposits.

William Joseph Capital Management does not charge additional fees other than the advisory fees listed above and/or fees negotiated separately and agreed to prior. Mutual funds and ETFs have internal fees and expenses, in which William Joseph Capital Management does not receive or share in these fees. William Joseph Capital Management, LLC clients may incur brokerage and other transaction costs by the custodian. William Joseph Capital Management does not receive these fees nor do we share in these fees; see ADV 2A Item 12 for additional information. Additional information regarding our services can be found in Item 5 on our ADV Part 2A. <https://adviserinfo.sec.gov/firm/brochure/226535>

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**
- **What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

Standard of Conduct:

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. An example of a conflict is William Joseph Capital Management receives additional compensation when a client adds money to increase the accounts value.

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- **How might your conflicts of interests affect me, and how will you address them?**

How do your financial professionals make money?

William Joseph Capital Management, LLC investment advisory representatives are compensated based on the amount of client assets (i.e. Cash & Securities) under management in which they service.

Additional Information: Additional information regarding our services can be found in Item 5 on our ADV Part 2A ([Firm Brochure](#)).

Item 4: Disciplinary History

Do you or your financial professionals have a legal or disciplinary history?

William Joseph Capital Management and its investment adviser representatives have no legal or disciplinary history to report. A free and simple tool you can use to research William Joseph Capital Management or another financial professional can be found at Investor.gov/CRS

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- **As a financial professional, do you have any disciplinary history? If so, for what type of conduct?**

Item 5: Additional Information

Primary Contact Information

William Joseph Capital Management is located at 210 Redstone Hill Rd, Bristol, CT 06010. Mr. Matthew Sweeney is the Managing Partner of William Joseph Capital Management and also has the role of investment advisory representative at William Joseph Capital Management. Clients can call him at (860) 973-3214 or by email at: Matthew.Sweeney@WJCM LLC.com to request additional up-to-date information and/or to request the latest copy of our form CRS (ADV Part 3) and/or our firm brochure ([ADV Part 2A & 2B](#)).

Conversation Starters & Key Questions to Ask Your Investment Advisor:

- **Who is my primary contact person?**
- **Is my primary contact person a representative of an investment adviser or a broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**

William Joseph Capital Management LLC

210 RED STONE HILL ROAD BRISTOL, CT 06010 UNITED STATES

860-480-7577 – Matthew.sweeney@WJCMLLC.COM

PRIVACY POLICY

Investment advisers are required by law to inform their clients of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

TYPES OF NONPUBLIC PERSONAL INFORMATION (NPI) WE COLLECT

We collect nonpublic personal information about you that is either provided to us by you or obtained by us with your authorization. This can include but is not limited to your Social Security Number, Date of Birth, Banking Information, Financial Account Numbers and/or Balances, Sources of Income, and Credit Card Numbers or Information. When you are no longer our customer, we may continue to share your information only as described in this notice.

PARTIES TO WHOM WE DISCLOSE INFORMATION

All Investment Advisers may need to share personal information to run their everyday business. In the section below, we list the reasons that we may share your personal information:

- For everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus;
- For our marketing – to offer our products and services to you;
- For joint marketing with other financial companies;
- For our affiliates' everyday business purposes – information about your transactions and experiences; or
- For non-affiliates to market to you.

Clients may opt out of sharing information for joint marketing to other financial companies, to our affiliates and to non-affiliates. If you are a new customer we may

begin sharing your information on the day you sign our agreement. When you are no longer our customer, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.

PROTECTING THE CONFIDENTIALITY OF CURRENT AND FORMER CLIENT'S INFORMATION

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law, including computer safeguards and secured files and building.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING - OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; sharing with affiliates who use your information to market to you; or sharing with non-affiliates to market to you. State laws and individual companies may give you additional rights to limit sharing. Please notify us immediately if you choose to opt out of these types of sharing.

DEFINITIONS: Affiliates – companies related by common ownership or control. They can be financial and non-financial companies; Non-affiliates – companies not related by common ownership or control. They can be financial and non-financial companies; Joint marketing – a formal agreement between non-affiliated financial companies that together market financial products or services to you.

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.



ADV Part 2B For:

Bianca Michelle Noiseux

Investment Adviser Representative | CRD # 3148858
William Joseph Capital Management, LLC | CRD# 226535
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Bianca.Noiseux@WJCMLLC.COM

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Bianca Michelle Noiseux

Born: 1980

Education, Certifications & Industry Exams Passed:

Uniform Combined State Law Examination | Series 66 | 2013

General Securities Representative Examination | Series 7 | 2010

Uniform Securities Agent State Law Examination | Series 63 | 1998

Investment Company Products/Variable Contracts Examination | Series 6 | 1998

Life, Health and Variable Annuity | CT Insurance Lic# 2415738 | 2012

American School of Correspondence | Lansing, IL | 1998

Financial Services Background:

William Joseph Capital Management, LLC | Investment Adviser Representative | 2020 – Present

The Producers Firm | Annuity Wholesaler | 12/2019 – Present

Ancile Solutions | New Business Development Consultant | 09/2018 – 06/2018

Webster Investment Services (LPL) | Financial Associate | 10/1997 – 07/2018

Liberty Securities Corporation | Representative | 12/1998 – 07/1999

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Bianca Noiseux is not actively engaged in any other investment advisory related business or occupation at this time, other than William Joseph Capital Management.

Bianca Noiseux maintains an active insurance license and sells commissioned life insurance, long term care, and other insurance products. This business activity is done under The Producers Firm where she holds the position of Annuity Wholesaler.

Item 5: Additional Compensation

Bianca Noiseux receives compensation from selling commissioned insurance products under The Producers Firm.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Bianca Noiseux is supervised by Matthew Sweeney, the firm's Chief Compliance Officer. Matthew Sweeney is responsible for ensuring that Bianca Noiseux adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Bianca Noiseux has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Bianca Noiseux has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Richard Joseph Knudsen

Investment Adviser Representative | CRD # 2879347
William Joseph Capital Management LLC | CRD# 226535
210 RED STONE HILL ROAD
BRISTOL, CT 06010
(203) 730-8304
Joseph.Knudsen@WJCMLLC.COM

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Mr. Richard Joseph Knudsen

Born: 1951

Education, Certifications & Industry Exams Passed:

Antioch College | BS Computer Science | 1986

Series 65 | Uniform Investment Adviser Law Examination | 08/2017

Financial Services Background:

09/2017 - Present | Investment Adviser Representative | William Joseph Capital Management LLC

01/1996 - Present | President/ Owner/ Insurance Agent | The Health Insurance Quote Service Insurance Group (HIQS)

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Richard Joseph Knudsen is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Richard Joseph Knudsen is a licensed insurance agent and the owner of The HIQS Insurance Group. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest. Below is a company that Richard Joseph Knudsen is associated with and that may present a conflict of interest.

Health Insurance Quote Service, Inc., 76 Stony Hill Road Bethel, CT 06801

Item 5: Additional Compensation

Richard Joseph Knudsen receives compensation from selling commissioned insurance products. He also receives distributions and income from his businesses in which he has an ownership stake in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Richard Joseph Knudsen is supervised by Mathew T Sweeney, the firm's Chief Compliance Officer. Mathew T Sweeney is responsible for ensuring that Richard Joseph Knudsen adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Mathew T Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Richard Joseph Knudsen has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Richard Joseph Knudsen has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Joseph “Jody” Elzie Goss

Investment Adviser Representative | CRD # 5115607
William Joseph Capital Management LLC | CRD# 226535
210 Redstone Hill Rd. Suite 5 Bristol, CT 06010
(860) 402-4481
Jody.Goss@wjcmlc.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Mr. Joseph Elzie Goss

Born: 1968

Education, Certifications & Industry Exams Passed:

Certified Estate Planner (CEP) | 12/2002

Certified Senior Advisor (CSA) | 07/1999

Series 65 | Uniform Investment Adviser Law Examination | 03/2015

Insurance License | 08/1995

Financial Services Background:

William Joseph Capital Management LLC | Managing Principal & Executive Director | 04/2015 - Present

J.E. Goss, LTD. dba Wealth Preservation Specialist | Owner | 10/1997 - Present

Fairport Asset Management Corp | Investment Adviser Representative | 04/2015 – 06/2015

Item 3: Disciplinary Information

As an Investment Advisor Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation. Currently, Mr. Joseph Elzie Goss has no information applicable to this requirement. For more information about Mr. Matthew Thomas Sweeney, please visit FINRA's Broker Check at www.finra.org/brokercheckand/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Joseph Elzie Goss is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Joseph Elzie Goss has worked in the insurance and financial services industry for over 20 years. Joseph Elzie Goss maintains an active insurance license that he obtained in 1995. Currently Mr. Goss sells insurance and has ownership stakes in insurance and financial services based businesses. Below is a list of the companies that Joseph Elzie Goss is associated with and that may present a conflict of interest.

J.E. Goss, LLC, 210 Redstone Hill Road Suite 5 Bristol CT 06010

Wealth Preservation Specialist, LLC, 210 Redstone Hill Road Suite 5 Bristol CT 06010

Joseph E. Goss, Ltd. Dba The Producers Firm, 210 Redstone Hill Road Suite 5 Bristol CT 06010

NBC National Marketing Inc., 151 Wellington AVE, Wilmington NC 28401

National Brokerage Alliance, 4600 Park Road, Suite 303 Charlotte, NC 28209

Item 5: Additional Compensation

Joseph Elzie Goss receives compensation from selling commissioned insurance products. He also receives distributions and income from his businesses in which he has an ownership stake in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

Mr. Joseph Elzie Goss is a co-owner and co-supervisor of William Joseph Capital Management LLC, and works closely with co-supervisor Matthew Thomas Sweeney. All advice provided to clients is reviewed by this co-supervisor prior to implementation. Joseph Elzie Goss can be reached at (860) 402-4481. Mr. Joseph Elzie Goss adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Mr. Joseph Elzie Goss has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Mr. Joseph Elzie Goss has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B for:

Matthew Thomas Sweeney

Investment Adviser Representative | CRD # 5705171
William Joseph Capital Management, LLC | CRD# 226535
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Mr. Matthew Thomas Sweeney

Born: 1978

Education, Certifications & Industry Exams Passed:

State Securities Law Exams

Series 63 - Uniform Securities Agent State Law Examination | Sep 29, 2009

Series 65 - Uniform Investment Adviser Law Examination | Oct 27, 2009

Financial Industry Exams

SIE - Securities Industry Essentials Examination | Apr 20, 2015

Series 31 - Futures Managed Funds Examination | Sep 30, 2010

Series 7 - General Securities Representative Examination | Apr 6, 2010

Series 6 - Investment Company Products/Variable Contracts Representative Examination | Sep 10, 2009

Employment & Affiliations Background:

04/2015 - Present | Managing Principal | Executive Director | William Joseph Capital Management LLC

09/2019 – Present | Board Member | Farmington Libraries

05/2015 – Present | Managing Director | J.E. Goss, LLC

03/2011 - 04/2015 | Regional Director | VP Distributors

03/2011 - 04/2015 | Regional Director | Virtus Investment Partners

07/2010 - 03/2011 | Financial Advisor | Morgan Stanley Smith Barney

08/2009 - 06/2010 | Financial Advisor | Met Life

04/2009 - 08/2009 | Banking Rep/Teller | Bank of America

11/2008 - 04/2009 | Sales | Global Green/ Hudson Historic

03/1999 - 12/2008 | Manager | Watchtower

Item 3: Disciplinary Information

As an Investment Advisor Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation. Currently, Mr. Matthew Thomas Sweeney has no information applicable to this requirement. For more information about Mr. Matthew Thomas Sweeney, please visit FINRA's Broker Check at www.finra.org/brokercheckand/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Mr. Matthew Thomas Sweeney is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Below is a list of the companies that Matthew Thomas Sweeney is associated with and that may present a conflict of interest to clients of WJCM.

J.E. Goss, LLC, 210 Redstone Hill Road Suite 5 Bristol CT 06010

Wealth Preservation strategies LLC, 210 Redstone Hill Road Suite 5 Bristol CT 06010

E&S Holdings, LLC, 701 Bromley Rd Crescent Springs, KY 41017

Farmington Libraries, Board Member, Farmington, CT

Item 5: Additional Compensation

Matthew Thomas Sweeney does not receive any economic benefit from any person, company, or organization, other than William Joseph Capital Management LLC in exchange for providing clients advisory services through William Joseph Capital Management, LLC.

Matthew Thomas Sweeney receives compensation from distributions and income from the businesses in which he has an ownership stake or interest in. (See Item 4) These relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

Matthew Thomas Sweeney is a co-owner and co-supervisor of William Joseph Capital Management LLC, and works closely with co-supervisor Joseph Elzie Goss. All advice provided to clients is reviewed by this co-supervisor prior to implementation. Joseph Elzie Goss can be reached at (860) 402-4481. Matthew Thomas Sweeney adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Matthew Thomas Sweeney has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Matthew Thomas Sweeney has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Sondra Ilene Ziegler

Investment Adviser Representative | CRD # 6928483
William Joseph Capital Management, LLC | CRD# 226535
5100 Westheimer Rd. Suite 500
Houston, TX 77056
(806) 928-5389
Sondra.Ziegler@WJCMLLC.COM

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Ms. Sondra Ilene Ziegler

Born: 1972

Education, Certifications & Industry Exams Passed:

Texas Tech University | MBA | 2018

Berea College | BA Political Science | 1994

Series 65 | Uniform Investment Adviser Law Examination | 2016

Financial Services Background:

William Joseph Capital Management, LLC | Investment Adviser Representative | 2018 – Present

Nathan Ziegler & Associates | Executive Director | 01/2008 - Present

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Sondra Ilene Ziegler is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Sondra Ilene Ziegler is Business Development & Relationship Manager at Schellinger Holding Group LLC.

Sondra Ilene Ziegler maintains an active insurance license and sells commissioned life insurance and long term care products through America's First Financial. Below is a company (Law Firm) that Sondra Ilene Ziegler is associated with that may present a conflict of interest.

Nathan Ziegler & Associates, 12413 Quaker Ave, Lubbock, TX 79424

Item 5: Additional Compensation

Sondra Ilene Ziegler receives compensation from selling commissioned insurance products. She also receives income from Nathan Ziegler & Associates. (See Item 4) These relationships may present a conflict of interest to clients in which she performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Sondra Ilene Ziegler is supervised by Matthew Sweeney, the firm's Chief Compliance Officer. Matthew Sweeney is responsible for ensuring that Sondra Ilene 70

Ziegler adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Sondra Ilene Ziegler has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Sondra Ilene Ziegler has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

William Joseph McCloskey, Sr.

Investment Adviser Representative | CRD # 4802108
William Joseph Capital Management LLC | CRD# 226535
48 South Rd.
Somers, CT 06071
(860) 749-0482
William.McCloskey@WJCMLLC.COM

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

William Joseph McCloskey, Sr.

Born: 1961

Education, Certifications & Industry Exams Passed:

Eastern Connecticut State University | Bachelors Economics | 1983

Series 6 | 03/2004

Series 63 | Uniform Securities Agent State Law Examination | 11/2004

Series 65 | Uniform Investment Adviser Law Examination | 03/2016

Insurance License #547945 | 12/2004

Financial Services Background:

William Joseph Capital Management LLC | Investment Adviser Representative | 03/2016 - Present

Stateline Senior Services, LLC | Owner and Insurance Broker | 01/2000 - Present

Questar Capital | Registered Representative | 01/2009 – Present

Item 3: Disciplinary Information

As an Investment Advisor Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation. Currently, Mr. William Joseph McCloskey, Sr. has no information applicable to this requirement. For more information about Mr. William Joseph McCloskey, Sr., please visit FINRA's Broker Check at www.finra.org/brokercheckand/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

William Joseph McCloskey Sr. is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

William Joseph McCloskey Sr. maintains an active insurance license that he obtained in 2004. Currently William Joseph McCloskey Sr. sells insurance and has ownership stake in an insurance/financial services based business. Below are the companies that William Joseph McCloskey Sr. is associated with and that may present a conflict of interest.

Stateline Senior Services, LLC, 48 South Rd #2, Somers, CT 06071

Item 5: Additional Compensation

William Joseph McCloskey Sr. receives compensation from selling commissioned insurance products. He also receives distributions and income from his business in which he has an ownership stake in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, William Joseph McCloskey Sr. is supervised by Matthew T Sweeney, the firm's Chief Compliance officer. Matthew T Sweeney is responsible for ensuring that William Joseph McCloskey Sr. adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. William Joseph McCloskey Sr. has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;

- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. William Joseph McCloskey Sr. has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Sondra Ilene Ziegler

Investment Adviser Representative | CRD # 6928483
William Joseph Capital Management, LLC | CRD# 226535
712 Parker St Houston, TX 77007
(806) 928-5389
Sondra.Ziegler@WJCMLLC.COM

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Ms. Sondra Ilene Ziegler

Born: 1972

Education, Certifications & Industry Exams Passed:

Texas Tech University | MBA | 2018

Berea College | BA Political Science | 1994

Series 65 | Uniform Investment Adviser Law Examination | 2016

Financial Services Background:

William Joseph Capital Management, LLC | Investment Adviser Representative | 2018 – Present

Nathan Ziegler & Associates | Executive Director | 01/2008 - Present

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Sondra Ilene Ziegler is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Sondra Ilene Ziegler is Business Development & Relationship Manager at Schellinger Holding Group LLC.

Sondra Ilene Ziegler maintains an active insurance license and sells commissioned life insurance and long term care products through America's First Financial. Below is a company (Law Firm) that Sondra Ilene Ziegler is associated with that may present a conflict of interest.

Nathan Ziegler & Associates, 12413 Quaker Ave, Lubbock, TX 79424

Item 5: Additional Compensation

Sondra Ilene Ziegler receives compensation from selling commissioned insurance products. She also receives income from Nathan Ziegler & Associates. (See Item 4) These relationships may present a conflict of interest to clients in which she performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Sondra Ilene Ziegler is supervised by Matthew Sweeney, the firm's Chief Compliance Officer. Matthew Sweeney is responsible for ensuring that Sondra Ilene 70

Ziegler adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Sondra Ilene Ziegler has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Sondra Ilene Ziegler has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Morgan Nichole Marx

Investment Adviser Representative CRD # 6595524
William Joseph Capital Management, LLC | CRD# 226535
5100 Westheimer Rd. Suite 500
Houston, TX 77056
(888) 694-7271
Morgan.Marx@wjcmlc.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Morgan Nichole Marx

Born: 1986

Education, Certifications & Industry Exams Passed:

Kansas State University | BS Family Studies and Human Services, Personal Financial Planning, Business Administration | 2009

Series 65 | Uniform Investment Adviser Law Examination | 10/2015

Insurance License #2261892 | 01/2018

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.

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:

- i. 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

ii. 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.

Financial Services Background:

William Joseph Capital Management, LLC | Investment Adviser Representative |
01/2016 - Present

Morgan Marx | Insurance Agent | 04/2014 – Present

Schellinger Holding Group LLC | Business Development & Relationship Manager |
02/2010 - Present

Office Team | Administrative Assistant | 02/2010 - 05/2010

National 1 Energy, LLC | Certified Account Manager | 08/2009 - 02/2010

Farm Bureau Financial Services | Associate Agent | 04/2008 - 07/2009

State Farm Insurance | P&C, Life, Health & Bank Specialist | 05/2004 - 04/2008

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

Item 4: Other Business Activities

Morgan Nichole Marx is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Morgan Nichole Marx is Business Development & Relationship Manager at Schellinger Holding Group LLC.

Morgan Nichole Marx maintains an active insurance license. Below is a company that Morgan Nichole Marx is associated with as well as having an ownership interest in that may present a conflict of interest.

Synergy Independent Financial Solutions, LP, 5100 Westheimer Rd. Suite 500 Houston,
TX 77056

SynFinSol, LLC, 5100 Westheimer Rd. Suite 500 Houston, TX 77056

Morgan Nichole Marx is a Notary Public in the state of TX.

Item 5: Additional Compensation

Morgan Nichole Marx receives compensation from selling insurance products. She also receives distributions and income from her business interest in which she has an ownership stake in. This relationship may present a conflict of interest to clients in which she performs advisory services for.

Morgan Nichole Marx receives compensation in the form of salary and bonuses from her work at Synergy Independent Financial Solutions LP where she works as a wholesaler of insurance products.

Morgan Nichole Marx receives compensation in the form of commission from her work at SynFinSol, LLC where she assists in the sale of insurance products. This relationship may present a conflict of interest to clients in which she performs advisory services for.

She also receives distributions and income from her business interest in which she has an ownership stake in.

Item 6: Supervision

As a representative of William Joseph Capital Management, LLC, Morgan Nichole Marx is supervised by Matthew Sweeney, the firm's Chief Compliance officer. Matthew Sweeney is responsible for ensuring that Morgan Nichole Marx adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Morgan Nichole Marx has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or

e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Morgan Nichole Marx has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Michael Alan Schellinger

Investment Adviser Representative | CRD # 6903790
William Joseph Capital Management LLC | CRD# 226535
5100 Westheimer Rd. Suite 500
Houston, TX 77056
(713) 861-4017
Michael.Schellinger@WJCMLLC.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Mr. Michael Alan Schellinger

Born: 1976

Education, Certifications & Industry Exams Passed:

Baylor University | BA Biology | 1998

Series 65 | Uniform Investment Adviser Law Examination | 11/2017

Insurance License #1083182 | 11/2017

Financial Services Background:

William Joseph Capital Management LLC | Investment Adviser Representative | 01/2018 - Present

Synergy Annuity Marketing LP | Partner | 05/2006 - Present

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Michael Alan Schellinger sells insurance and has an ownership stake in a insurance/financial services based business. Below is a list of companies that Michael Alan Schellinger is associated with and/or an ownership stake in that may present a conflict of interest.

Synergy Independent Financial Solutions, 5100 Westheimer Rd. Ste 500 Houston, TX 77056

SynFinSol, LLC, 5100 Westheimer Rd. Suite 500 Houston, TX 77056

Synergy Tax Solutions, LLC, 712 Parker St. Houston, TX 77007

NBC National Marketing INC, 151 Wellington Ave. Wilmington, NC 28401

Dynamic Planning Systems, LP, 712 Parker St. Houston, TX 77007

Synergy Real Properties, LLC, 712 Parker St. Houston, TX 77007

Item 5: Additional Compensation

Michael Alan Schellinger receives compensation from selling commissioned insurance products. He also receives distributions and income from his businesses in which he has an ownership stake in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Michael Alan Schellinger is supervised by Matthew Sweeney, the firm's Chief Compliance Officer. Matthew Sweeney is responsible for ensuring that Michael Alan Schellinger adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Michael Alan Schellinger has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Michael Alan Schellinger has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Dean Anatra

Investment Adviser Representative | CRD # 6604951
William Joseph Capital Management LLC | CRD# 226535
2614 Boston Post Road Suite 36 Guilford, CT 06437
(203) 453-9153
Dean.Anatra@wjcmlc.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Dean Anatra

Born: 1967

Education, Certifications & Industry Exams Passed:

Quinnipiac College | BS Accounting | 1988

Series 65 | Uniform Investment Adviser Law Examination | 01/2016

Financial Services Background:

William Joseph Capital Management LLC | Investment Adviser Representative |
02/2016 - Present

Dean Anatra CPA, LLC | CPA | 07/1996 – Present

Item 3: Disciplinary Information

As an Investment Advisor Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation. Currently, Mr. Dean Anatra has no information applicable to this requirement. For more information about Mr. Matthew Thomas Sweeney, please visit FINRA's Broker Check at www.finra.org/brokercheckand/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Dean Anatra is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Below is a list of the companies that Dean Anatra is associated with and that may present a conflict of interest.

Dean Anatra CPA, LLC, 2614 Boston Post Road, Suite 36 Guilford, Connecticut 06437

Brightbooks Shoreline, LLC, 2614 Boston Post Road, Suite 36 Guilford, Connecticut 06437

Item 5: Additional Compensation

Dean Anatra receives compensation through distributions and income from his businesses in which he has an ownership stake in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Dean Anatra is supervised by Matthew Sweeney, the firm's Chief Compliance officer. Matthew Sweeney is responsible for ensuring that Dean Anatra adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Dean Anatra has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Dean Anatra has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B for:

Mr. David Lee Cowan

Investment Adviser Representative | CRD # 1445632
William Joseph Capital Management, LLC | CRD# 226535
9 Tenedine Dr.
North Haven, CT 064473
(203) 234-8217
David.Cowan@wjcmlc.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Mr. David Lee Cowan

Born: 1956

Certifications & Industry Exams Passed:

Insurance License

Series 65 | Uniform Investment Adviser Law Examination

Financial Services Background:

10/2015 - Present | Investment Adviser Representative | William Joseph Capital Management LLC

01/1990 - Present | Owner | Legacy Retirement Group, LLC

Item 3: Disciplinary Information

As an Investment Adviser Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation.

On March 13, 1995, NASD District no. 11 notified David Cowan that the letter of acceptance, waiver and consent no. C11950006 was accepted; therefore, he is censured, fined \$20,000, and barred from association with any NASD member in any capacity.

In August 1995, a Regulatory Action was initiated against David Lee Cowan of FFP Securities, Inc., based on allegations that: from 11/93 to 4/94, David Cowan, of FFP Securities, Inc. offered and sold unregistered nonexempt investments in the Cross Financial Services, Inc. Government accounts receivable financing investment program to Connecticut Residents alleged in violation of Section 36b-16 of the Connecticut Uniform Securities. The matter is no longer pending, as per consent order dated 8/1/95, Cowan was directed to cease and desist from unlawful activity. David Cowan was barred for 5 years from acting as a broker-dealer, and investment adviser, a broker-dealer agent an agent of issuer and an investment adviser agent.

For more information about Mr. Matthew Thomas Sweeney, please visit FINRA's Broker Check at www.finra.org/brokercheckand/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov

Item 4: Other Business Activities

David Lee Cowan sells insurance and has an ownership stake in a insurance/financial services based business. Below is a company that David Lee Cowan is associated with and that may present a conflict of interest.

Legacy Retirement Group. LLC, 9 Tenedine Dr, North Haven, CT 06473

Item 5: Additional Compensation

David Lee Cowan receives compensation from selling commissioned insurance products. He also receives distributions and income from his businesses in which he has an ownership stake in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, DAVID Lee Cowan is supervised by Matthew T. Sweeney, the firm's Chief Compliance officer. Matthew T. Sweeney is responsible for ensuring that David Lee Cowan adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 480-7577.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Matthew Thomas Sweeney has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;

- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Matthew Thomas Sweeney has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B for:

Daphne Lynn Roberson

Investment Adviser Representative | CRD # 6618543
William Joseph Capital Management, LLC | CRD# 226535
210 Redstone Hill Road Bristol, CT 06010
(860) 379-6700
Daphne.Roberson@WJCM LLC.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCM LLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCM LLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Ms. Daphne Lynn Roberson

Born: 1963

Education, Certifications & Industry Exams Passed:

Series 65 | Uniform Investment Adviser Law Examination | 07/2018

Insurance License 1068160 | Life Health Variable Annuity | 01/2017

Financial Services Background:

03/2016 – Present | Investment Adviser Representative | William Joseph Capital Management, LLC

04/2008 - Present | Owner | Roberson Tierney & Assoc., LLC

04/1981 - 04/2008 | Underwriter | The Thompson Agency, Inc

Item 3: Disciplinary Information

As an Investment Advisor Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation. Currently, Daphne Lynn Roberson has no information applicable to this requirement. For more information about Daphne Lynn Roberson, please visit FINRA's Broker Check at www.finra.org/brokercheck and/or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Daphne Lynn Roberson is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Daphne Lynn Roberson maintains an active insurance license. Currently Daphne Lynn Roberson sells insurance and has an ownership stake in Roberson Tierney & Assoc., LLC. Below is a company that Daphne Lynn Roberson is associated with as well as having an ownership interest in that may present a conflict of interest.

Roberson Tierney & Assoc., LLC, 2 Central Avenue Unit 1 A, New Hartford, CT 06057

Item 5: Additional Compensation

Daphne Lynn Roberson receives compensation from selling commissioned insurance products. She also receives distributions and income from her business interest in which she has an ownership stake in. (See Item 4) This relationship may present a conflict of interest to clients in which she performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Daphne Lynn Roberson is supervised by Matthew T Sweeney, the firm's Chief Compliance Officer. Matthew T Sweeney is responsible for ensuring that Daphne Lynn Roberson adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew T Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Daphne Lynn Roberson has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Daphne Lynn Roberson has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B For:

Charles Peter Dufour

Investment Adviser Representative CRD # 1279085
William Joseph Capital Management, LLC | CRD# 226535
210 Red Stone Hill Road
Bristol, CT 06010
(860) 420-7290
Charles.Dufour@WJCMLLC.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Mr. Charles Peter Dufour

Born: 1959

Education, Certifications & Industry Exams Passed:

University of Southern Maine | BS Economics | 1984

Series 65 | Uniform Investment Adviser Law Examination | 03/2017

Financial Services Background:

01/2017 – Present | Investment Adviser Representative | William Joseph Capital Management LLC

08/2010 – Present | Insurance Agent | Self Employed

10/1987 - 08/2012 | V.P. Sales Bay Tact Corp

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Charles Peter Dufour is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Charles Peter Dufour is a licensed insurance agent. From time to time, he will offer clients advice or products from this activity. Charles Peter Dufour maintains an active insurance license that he obtained in 2010. Charles Peter Dufour sells insurance and has an ownership stake in insurance/financial services based business. Below is a list of the companies that Charles Peter Dufour is associated with and that may present a conflict of interest.

D and G Properties, LLC, 67 barber Rd, Woodstock CT 06281

Independent Insurance producer, 67 barber Rd, Woodstock CT 06281

Item 5: Additional Compensation

Charles Peter Dufour receives compensation from selling commissioned insurance products. He also receives distributions and income from businesses in which he has an ownership stake and/or interest in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Charles Peter Dufour is supervised by Matthew T Sweeney, the firm's Chief Compliance Officer. Matthew T Sweeney is responsible for ensuring that Charles Peter Dufour adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew T Sweeney is (860) 973-3214.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Matthew Thomas Sweeney has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Matthew Thomas Sweeney has NOT been the subject of a bankruptcy petition in the past ten years.



ADV Part 2B for:

Bryan J Ricci

Investment Adviser Representative | CRD # 6550511
William Joseph Capital Management LLC | CRD# 226535
171 Central Street Bristol, CT 06010
(860) 582-3300
Bryan.Ricci@wjcmlc.com

William Joseph Capital Management, LLC
210 Redstone Hill Rd
Bristol, CT 06010
(860) 480-7577
Matthew.Sweeney@WJCMLLC.com

This brochure provides information about the qualifications and business practices of William Joseph Capital Management, LLC. If you have any questions about the contents of this brochure, please contact us at (860) 973-3214 or by email at: Matthew.Sweeney@WJCMLLC.com. 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.

Additional information about William Joseph Capital Management, LLC is available on the SEC's website: www.adviserinfo.sec.gov

Item 2: Name, Educational and Business Experience

Name:

Mr. Bryan J Ricci

Born: 1957

Education, Certifications & Industry Exams Passed:

Central Connecticut State University | BS Accounting | 1979

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.

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:

i. 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

ii. 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.

Financial Services Background:

04/2015 - Present | Managing Principal | Executive Director William Joseph Capital Management LLC

09/2015 - Present | Investment Adviser Representative | William Joseph Capital Management LLC

01/1999 – Present | CPA/Owner | RICCI & CO CPAs and Consultants LLC

05/2005 - Present | CFP(R)/Owner | Abacus Financial Advisors LLC

Item 3: Disciplinary Information

As an Investment Advisor Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation. Currently, there are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business. Please visit FINRA's Broker Check at www.finra.org/brokercheckand/ or the SEC's Investment Advisor Search at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Bryan J Ricci is not actively engaged in any other investment advisory related business or occupation at this time (other than William Joseph Capital Management).

Bryan J Ricci sells insurance and has ownership stakes in accounting, insurance/financial services based businesses. Below is a list of the companies that Bryan J Ricci is associated with and that may present a conflict of interest.

RICCI & CO CPAs and Consultants LLC, 171 Central St, Bristol, CT 06010

Abacus Financial Advisors LLC (Insurance), 171 Central St, Bristol, CT 06010

Connecticut Constitution LLC, 171 Central St, Bristol, CT 06010

Ultimate Sports Consulting LLC, 171 Central St, Bristol, CT 06010

Omni Investments, LLC, 171 Central St, Bristol, CT 06010

Bryan J Ricci is the Trustee of two CT Trusts. He receives compensation for this service.

Item 5: Additional Compensation

Bryan J Ricci receives compensation from selling commissioned insurance products. He also receives distributions and income from his businesses in which he has an ownership stake in. (See Item 4) These practices and relationships may present a conflict of interest to clients in which he performs advisory services for.

Bryan J Ricci is the trustee of two trusts and both are unrelated to William Joseph Capital Management. He receives compensation for this service.

Item 6: Supervision

As a representative of William Joseph Capital Management LLC, Bryan J Ricci is supervised by Matthew T. Sweeney, the firm's Chief Compliance officer. Matthew T. Sweeney is responsible for ensuring that, Bryan J Ricci adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Matthew Sweeney is (860) 480-7577.

Item 7: Requirements for State-Registered Advisers

This disclosure is required by Connecticut state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Bryan J Ricci has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) an investment or an investment-related business or activity;
- b) fraud, false statement(s), or omissions;
- c) theft, embezzlement, or other wrongful taking of property;
- d) bribery, forgery, counterfeiting, or extortion; or
- e) dishonest, unfair, or unethical practices.

B. Bryan J Ricci has NOT been the subject of a bankruptcy petition in the past ten years.