This brochure supplement provides information about Manuel Choy that supplements the WPM Wealth Advisors LLC brochure. You should have received a copy of that brochure. Please contact Manuel Choy if you did not receive WPM Wealth Advisors LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Manuel Choy is also available on the SEC's website at www.adviserinfo.sec.gov.

WPM Wealth Advisors LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Manuel Choy

Personal CRD Number: 4464917

Investment Adviser Representative

WPM Wealth Advisors LLC
63 Putnam Street Suite 202
Saratoga Springs, NY 12866
(518) 339-2340
mchoy@wcmwealthadvisorsllc.com

UPDATED: 03/25/2024

Item 2: Educational Background and Business Experience

Name: Manuel Choy **Born:** 1960

Educational Background and Professional Designations:

Education:

BA Economics, Cornell – 1982
MBA, University of Albany - 1986

Designations:

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.

Business Background:

11/2021 - Present	Investment Adviser Representative WPM Wealth Advisors LLC
01/2019- 01/2024	Registered Representative Dinosaur Financial Group LLC
01/2018 – 02/2022	Wealth Management Advisor DCM Advisors
03/2010 - 01/2018	Wealth Management Advisor DLG Wealth Management

Item 3: Disciplinary Information

In February 2008, a regulatory proceeding was initiated against Manuel Choy based on allegations that Mr. Choy sold unsuitable investments and exercised discretion without proper authority. The matter is no longer pending, as the State of Massachusetts issued a cease and desist and civil and administrative penalties/fines in the amount of $10,000 of which Mr. Choy was personally responsible for the amount of the fine. Mr. Choy was suspended from registering as a broker-dealer agent for six months following the event.

Item 4: Other Business Activities

Manuel Choy is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. WPM Wealth Advisors LLC always acts in the best interest of the client, including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of WPM Wealth Advisors LLC in such individual's outside capacities.

Manuel Choy has a rental property.

Item 5: Additional Compensation

Manuel Choy does not receive any economic benefit from any person, company, or organization, other than WPM Wealth Advisors LLC in exchange for providing clients advisory services through WPM Wealth Advisors LLC.

Item 6: Supervision

As a representative of WPM Wealth Advisors LLC, Manuel Choy is supervised by William P Gamello, the firm's Chief Compliance Officer. William P Gamello is responsible for ensuring that Manuel Choy 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 William P Gamello is (518) 369-5232.