

**ITEM 1 COVER PAGE**

Form ADV Part 2B Brochure



**Michael John Falco, Jr.**

**Falco Wealth Planning, LLC**  
**dba**  
**Falco Wealth Management**

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*This brochure supplement provides clients with information about Michael John Falco Jr. that supplements the Falco Wealth Planning, LLC disclosure brochure. You should have received a copy of the Falco Wealth Planning, LLC disclosure brochure. Please contact Michael John Falco Jr., Chief Compliance Officer of Falco Wealth Planning, LLC, at (610) 640-5822 if you did not receive a copy of the Falco Wealth Planning, LLC disclosure brochure or if you have any questions about the contents of this brochure supplement. Additional information about Michael John Falco Jr. is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## ***ITEM 2 - EDUCATION BACKGROUND AND BUSINESS EXPERIENCE***

Michael John Falco, Jr., CFA, CFP®

Born: 1983

CRD: 5371439

### ***Educational Background***

Villanova University, Villanova PA: Bachelor of Business Administration in Finance - 2007

### ***Business Experience***

- Falco Wealth Planning, LLC, Paoli, PA: Chief Compliance Officer, 08/2023 - present
- SAX Wealth Advisors, Parsippany, NJ: Director of Operations, 08/2022 - 01/2023
- Dimensional Fund Advisors, Charlotte, NC: Regional Director & Manager, 06/2016 - 08/2022
- Nationwide, King of Prussia, PA: Product Senior Consultant, 10/2013 - 06/2016

### ***Professional Designations***

#### **CERTIFIED FINANCIAL PLANNER™ Professional**

Michael Falco Jr is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.CFP.net](http://www.CFP.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** - Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual’s ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board’s *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

### **Chartered Financial Analyst®**

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute – the largest global association of investment professionals.

There are currently more than 138,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

## High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

## Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision-making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in over 30 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

## Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision-making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

## ***ITEM 3 - DISCIPLINARY INFORMATION***

Mr. Falco has no legal or disciplinary events to disclose

## ***ITEM 4 - OTHER BUSINESS ACTIVITIES***

Mr. Falco is not engaged in any outside business activities.

## ITEM 5 - ADDITIONAL COMPENSATION

No one other than you provides Mr. Falco with an economic benefit by providing you with the advisory services described in this document.

## ITEM 6 - SUPERVISION

Mr. Falco supervises himself as the Chief Compliance Officer of Falco Wealth Planning, LLC, and will adhere to the Adviser's policies and procedures.

## ITEM 7- REQUIREMENTS FOR STATE REGISTERED ADVISERS

Mr. Falco has not been found liable for any arbitration claims or civil, self-regulatory, or administrative proceedings and, therefore, has nothing to report.

