

ITEM 1: COVER PAGE

**GLOBAL WEALTH
ADVISORS LLC**

**ADV PART 2A
CLIENT BROCHURE**

**200 E. Big Beaver Rd.
Troy, MI 48083-1208
(248)457-4555
mikekrencicki@gwallc.com
www.gwallc.com**

This brochure provides information about the qualifications and business practices of Global Wealth Advisors LLC. If you have any questions about the contents of this brochure, please contact us at (248) 457-4555, or via email to the firm's Chief Compliance Officer at mikekrencicki@gwallc.com

The information in this brochure has not been approved or verified by the State of Michigan's Department of Licensing and Regulation or the United States Securities and Exchange Commission ("SEC"). Registration does not imply a certain level of skill or training. Additional information about Global Wealth Advisors LLC is available on the SEC's website at www.Adviserinfo.sec.gov.

Global Wealth Advisors' CRD number is: 139101.

Version Date March 11, 2019

ITEM 2: MATERIAL CHANGES

This Brochure, dated March 11, 2019, represents the annual update to the previously published annual update Brochure for Global Wealth Advisors LLC.

Since the filing of the firm's last annual update Brochure on March 23, 2018, we have made various updates and other changes to the Brochure, but no material changes were made.

Pursuant to regulatory requirements, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may also provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting Michael Krencicki, our Chief Compliance Officer, at (248) 457-4555.

Additional information about Global Wealth Advisors LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any advisors working for Global Wealth Advisors LLC who are registered, or are required to be registered, as investment adviser representatives of the firm.

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ITEM 4: ADVISORY BUSINESS

Global Wealth Advisors LLC (“Global Wealth Advisors” or “GWA”) is a full-service and fee based registered investment advisory firm. The firm is headquartered in Troy, Michigan and has been in business since January 2006.

GWA is registered with and regulated by the State of Michigan’s Department of Licensing and Regulatory Affairs. The firm was formed as a limited liability company and its Sole Member is Michael J. Krencicki, who is also the Chief Compliance Officer.

The firm offers professional fee-based Asset Management Services, Financial Planning Services, and Retirement Plan Services, which are tailored to the needs of its clients. Services are offered to individuals, pension and profit sharing plans, trusts, estates, charitable organizations, corporations, other investment professionals and business entities. The firm is independent and not affiliated with a broker dealer. Neither the firm nor any employees accept commissions for securities recommendations or transactions.

Before an engagement begins, the firm offers a complimentary general consultation at no charge to discuss services available, to give a prospective client time to review services desired, and to determine the possibility of a potential Client-Advisor relationship. If retained, GWA will work with the client in a data gathering and discovery process in an effort to ascertain the client’s needs, goals, intentions, time horizons, risk tolerance and investment objectives, based upon information provided by the client and the nature of services requested. The client and GWA may also complete a risk assessment, client questionnaire or similar document, depending upon the nature of services to be provided.

GWA’s primary services are Asset Management and Financial Planning Services. Asset Management Services are comprehensive and ongoing in nature and provide for continuous services involving advice, implementation, monitoring and portfolio management. Financial Planning Services, which can be ongoing or project based, may be comprehensive in nature or focus only on certain components of planning, as requested by the client.

GWA’s Retirement Plan Services are ongoing in nature and provided in conjunction with outside retirement plan service providers. When engaged to provide Retirement Plan Services, GWA’s actual services and level of authority will vary depending on the scope of the engagement.

GWA also offers current clients a complimentary newsletter which provides general information pertaining to financial and investment planning.

Asset Management Services

Asset Management Services involve ongoing and continuous portfolio management services tailored to meet the stated needs and objectives of the client. In providing these services, the firm will consider the overall facts of a client’s current financial situation as well as long and short-term objectives and goals. Because of the importance of a client’s situation to the investment process, clients are expected to keep GWA updated on changes which may occur.

GWA will be responsible for making investment recommendations and decisions, implementing these recommendations and decisions, monitoring the client's portfolio, and providing periodic analysis to the client. Services outside the scope of an Asset Management Service engagement, such as non-investment financial planning, may be provided under a separate engagement.

Although GWA may recommend or select various types of securities, the firm generally recommends mutual funds and exchange traded funds (ETFs). GWA will also accommodate those clients who own or wish to own certain securities or types of securities.

As of 12/31/2018, GWA managed approximately \$ 55,434,172 in assets on a discretionary basis.

Financial Planning Services

GWA offers both ongoing and project-oriented Financial Planning Services based on the needs of the client. Financial Planning Services may be comprehensive in nature or may focus only on certain components of planning needs, such as educational funding, retirement funding, charitable giving, tax strategies, etc.

When providing Financial Planning Services, the firm may also coordinate as needed with the client's attorney, accountant, insurance agent, custodian, etc. Clients are encouraged to consult their personal tax advisor, legal counsel, or other professionals for expert opinions in non-investment matters. A written plan is provided as part of the paid service.

Implementation of any advice or recommendations pertaining to securities and/or non-securities matters (such as insurance), in whole or in part, is entirely at the client's discretion through the service provider(s) of the client's choice. Advice provided by the GWA may include recommendations for updates and reviews, and these services can be obtained under a new or amended agreement at the client's discretion.

Retirement Plan Services

GWA offers ongoing Retirement Plan Services tailored to the needs of the client. GWA may provide ongoing management services, where GWA is responsible for implementing recommendations, or advisory services, where the client is responsible for implementation of recommendations. Services are provided in conjunction with outside retirement plan service providers.

ITEM 5: FEES AND COMPENSATION

FEES

Fees for services provided by Global Wealth Advisors are based on the type of engagement.

Asset Management Services

Fees for Asset Management Services are agreed upon at the time of engagement and are based on the fee scale below:

<u>Assets Under Management</u>	<u>Annual Fee (invoiced quarterly)</u>
Assets up to \$500,000	.90% on all assets
Assets over \$500,000 up to \$1,000,000	.70% on all assets
Assets over \$1,000,000 up to \$1,500,000	.50% on all assets
Assets over \$1,500,000	Negotiable

GWA's fees are based upon a percentage of the assets under management and are invoiced quarterly in arrears. Fees may be modified (higher or lower), based on unusual circumstances, pre-existing relationships, or complex matters. GWA's fee will also be dependent upon the amount and nature of assets to be managed, required services, complexities, or other factors, and at GWA's discretion.

Fees are calculated at the end of each billing period based upon the portfolio's market value on the last trading day of the relevant billing period. The portfolio's market value is determined by the client's selected custodial firm. Fees are due quarterly in arrears and may be billed to the client or deducted from the managed account with the client's written authorization. GWA's quarterly fee is determined by multiplying the portfolio balance on the last trading day of the billing period by $\frac{1}{4}$ of the annual fee. A pro-rata fee is calculated for partial quarters.

During the course of an engagement, GWA reserves the right to modify the fee with 30 days written notice where the nature and complexity of the portfolio or services to be provided are modified. Clients are free to discontinue services at any time.

Financial Planning Services

Fees for Financial Planning Services are determined at the time of engagement and are based upon the time and effort required and/or the nature and complexity of services. GWA's fee ranges from \$150 to \$250 per hour. For larger projects, the firm may propose a project-based fee which will be calculated by multiplying GWA's hourly fee by the proposed number of hours required to complete the project taking into consideration the effort, scope of engagement and complexity of services. Project-based fees are agreed to at the time of engagement.

GWA may require a retainer equal to $\frac{1}{2}$ the proposed project fee in order to schedule services. In these cases, the project balance is due upon the delivery of services. Should the client's condition change during the course of services such that new advice, re-evaluations, recommendations, or research are required or GWA must re-work the advice, recommendations or other services, additional fees may apply. The firm will not engage in additional services that

result in extra fees without the client's approval. Payment for this service is made by check payable to "Global Wealth Advisors LLC".

Should either party terminate an engagement before completion, any unearned prepaid fees will be refunded.

Retirement Plan Services

Fees for Retirement Plan Services are agreed upon at the time of engagement and are based on the actual service provided and platform used. Fees charged by Global Wealth Advisors are separate from fees which could be charged by an outside retirement plan service providers.

Fees are based upon a percentage of the assets under management and are invoiced quarterly in arrears. Fees are calculated at the end of each billing period based upon the plan's market value as reported by the custodian on the last trading day of the relevant billing period. Fees are due quarterly in arrears and may be billed to the client or deducted from the managed account with the client's written authorization. A pro-rata fee is calculated for partial quarters.

OTHER COSTS

All fees paid to Global Wealth Advisors are separate and unrelated to any outside fees or expenses. Such costs may include charges assessed by mutual funds or exchange traded funds, trade commissions charged by an account custodian, etc. Information pertaining to fund-generated fees and expenses can be found in mutual fund and exchange traded fund prospectuses.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Global Wealth Advisors does not charge "performance based" fees (i.e. based upon a share of capital gains or capital appreciation, or performance, for any portion of funds under an advisory contract). Consequently, the firm does not manage performance and non-performance based accounts simultaneously.

ITEM 7: TYPES OF CLIENTS AND MINIMUM CONDITIONS

Global Wealth Advisors provides services for individuals, estates, charitable organizations, businesses, and retirement plans.

Minimum account size is generally \$100,000, but exceptions may be made at our discretion.

ITEM 8: METHOD OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Global Wealth Advisors' general investment strategy, consistent with the tenets of modern portfolio theory, is to attempt to reduce risk and volatility by building globally diversified portfolios.

To implement this strategy, Global Wealth Advisors primarily uses fundamental security analysis. While mutual funds and exchange traded funds are the primary investment vehicles used in or recommended for client accounts, we may also use or recommend various other investment vehicles in the implementation of our strategies, including long-term purchases (securities held at least a year), short-term purchases (securities sold within a year), trading (securities sold with 30 days), margin and options.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others. Certain trading strategies can affect investment performance through increased brokerage and other transaction costs. Each client's propensity for risk however is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

No investment strategy can assure a profit or avoid a loss.

ITEM 9: DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of its management. Global Wealth Advisors is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Global Wealth Advisors has no financial industry affiliations or other activities.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

CODE OF ETHICS

Global Wealth Advisors has adopted a Code of Ethics expressing the firm's commitment to ethical conduct. Our Code of Ethics describes the firm's fiduciary duties and responsibilities to clients, and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. A copy of the firm's Code of Ethics is available to any client upon request to the Chief Compliance Officer.

TRADING CONFLICTS OF INTEREST

Individuals associated with the firm are permitted to buy or sell securities for their personal accounts identical to or different from those recommended to clients. However, no person employed by the firm is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, the firm requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer.

ITEM 12: BROKERAGE PRACTICES

Global Wealth Advisors does not maintain custody of client assets. Instead, we require that all client assets be maintained in an account at a non affiliated "qualified custodian", generally a broker-dealer or bank, or they may be held directly at the mutual fund company(s). While we may recommend certain brokers or custodians, you will ultimately decide whether to do so and will open your account directly with them. Non-recommended brokers and custodians will be considered in limited instances only, and on a case-by case-basis.

When recommending brokers and or custodians for its clients, GWA considers many different factors including quality of service, services offered, execution quality, transaction costs, reputation of the firm, financial resources, jurisdiction registration status, and stability, among others. In determining the reasonableness of a firm's compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from them.

Your Brokerage and Custody Costs

Our clients receive various services directly from our custodians. For our clients' accounts that our custodians maintain, the custodians generally do not charge separately for custody services but instead are compensated by charging commissions or other fees on trades that it executes or trades that are executed by other brokers to and from the custodial accounts. GWA's relationship to the custodians and its relationship to the client are entirely independent of trade commission assessed by the custodian in client accounts.

Since our custodians charge you a fee for each trade that we have executed by a different broker-dealer, we have the custodians execute most trades for your account in order to minimize your trading costs.

We have determined that having the custodian execute most trades is consistent with our duty to seek “best execution” of your trades. Best execution means seeking the most favorable terms for a transaction based on all relevant factors, including those listed above.

Products and Services Available to Us from Brokers/Custodians

Our custodians provide us and our clients with access to its institutional brokerage services like trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients’ accounts, while others may help us manage our business.

Our custodians’ institutional brokerage services which benefit you directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through our custodian include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients’ accounts. They include investment research, both the custodian’s own and that of third parties. We may use this research to service all or a substantial number of our clients’ accounts, including accounts not maintained at the custodian. In addition to investment research, the custodians also make available software and other technology that provide access to client account data, facilitate trade execution for multiple client accounts, provide pricing and other market data, facilitate payment of our fees from our clients’ accounts, and assist with back-office functions, recordkeeping, and client reporting.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodians benefits us because we do not have to produce or purchase them. Of course, this may give us an incentive to recommend that you maintain your account with our custodians based on our interests rather than yours, which is a potential conflict of interest. We believe, however, that our selection of our custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of our custodians’ services and not those services that benefit only us.

Block Trading

Transactions for each client may be effected independently or may be bundled as block trades for purposes of cost savings and/or trading efficiency. When trading a particular security in a block, the firm will treat participants in a fair or equitable manner. For example, an average price may be given to all participants in the block.

Trade Error Policy

The firm will ensure that clients do not incur losses in the event of trading errors. In the event of a trading error resulting in a loss over which the client had no control, the client will be fully reimbursed.

ITEM 13: REVIEW OF ACCOUNTS

REVIEWS

Asset Management Services provide ongoing services to include frequent monitoring and internal review of portfolio assets. The frequency of and processes for the internal portfolio reviews are dependent upon the nature of the strategy employed, the types of securities held in the portfolio, and market conditions, and are at the discretion of the firm. Reviews may also occur at the time of significant deposits or withdrawals or may be triggered by economic or political events, by market conditions or by special request. Reviews generally entail analyzing securities, sensitivity to various markets, investment results and other factors. The firm may also review a portfolio if the client's asset allocation deviates from the acceptable target limits, at which time portfolio action is considered.

Individual reviews (with clients) are conducted as requested by the client, at the firm's discretion, or according to the interval agreed upon in the Client Agreement. The timing of reviews conducted with clients is guided by the client's stated objectives or at the firm's discretion. However, the firm prefers that clients initiate meetings at least annually. In addition, clients are obligated to contact the firm when a real or potential change exists in the clients' financial condition. This prompt notification gives the firm the opportunity to review the client's new information, and as a result the firm and client can help ensure the investment strategies continue to be appropriate based on client's data and stated objectives.

The firm is available to provide Financial Planning Services on an hourly or project basis. These services are not ongoing in nature and terminate upon the conclusion of services unless otherwise outlined in the Client Agreement. While the advice provided may include a recommendation for reviews or meetings at a later date, the client is welcome but never obligated to engage the firm for additional and/or future services.

Reviews are conducted by Michael Krencicki and James Knaus, Advisors of Global Wealth Advisors LLC.

REPORTS

Clients can expect to receive confirmation statements from all transactions and a monthly/quarterly statement, directly from their custodial firm. The custodian's quarterly reports detail account value, net change, portfolio holdings, and all account activity. The firm may prepare additional portfolio data or post-meeting communications at the firm's discretion. Global Wealth Advisors also generally provides clients with reports that detail account holdings and

values, gain/loss reports for tax purposes, asset allocation summaries, transaction histories, etc., as requested or as part of a client review.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

Global Wealth Advisors does not pay for client referrals nor does the firm receive compensation or any economic benefit for client referrals.

Global Wealth Advisors may receive economic benefits from our custodians in the form of the support products and services that are made available to us and to other independent investment advisors. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodian's products and services is not based on our giving particular investment advice, such as buying specific funds or securities for our clients.

ITEM 15: CUSTODY

As noted in Item 12, Global Wealth Advisors does not hold client funds or securities, but instead requires that they be held by a third party custodian. We may, however have limited control in some instances to trade on your behalf, to deduct our advisory fees from your account with your authorization, or to request disbursements to you.

You will receive account statements directly from your custodian at least quarterly, which will be sent to the email or postal mailing address you provide. We urge you to carefully review these custodial statements when you receive them and compare them to reports you receive from us.

ITEM 16: INVESTMENT DISCRETION

Clients may grant Global Wealth Advisors the authority to determine what securities will be purchased, retained or sold in the client's account. Any discretionary authority accepted however is subject to the client's risk profile and investment objectives, and may be limited by the type of account and any other limitations provided by the client in writing.

Global Wealth Advisors will not exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between Global Wealth Advisors and the client, and in the written agreement with the third party custodian.

ITEM 17: VOTING CLIENT SECURITIES (PROXIES)

Clients may retain the authority to vote proxies. In such cases, the firm will not take action with respect to any securities or other investments that become the subject of any legal proceedings, including bankruptcies.

The firm may otherwise vote proxies on behalf of its clients. When the firm accepts such responsibility, it will cast proxy votes only in a manner consistent with the best interest of its clients.

Absent special circumstances, which are fully described in the firm's internal Proxy Voting Policies and Procedures, all proxies will be voted consistent with guidelines established and described in the firm's Proxy Voting Policies and Procedures, as they may be amended from time-to-time. At any time, clients may contact the firm to request information about how firm voted proxies for that client's securities or to get a copy of the firm's Proxy Voting Policies and Procedures.

A summary of the firm's Proxy Voting Policies and Procedures follows:

Most shareholders are unable to attend the annual meetings of the companies in which they own stock. Instead, they participate by way of a proxy vote. Clients usually delegate proxy-voting rights to their investment manager, such as the portfolio managers at Global Wealth Advisors (where the firm retains limited discretionary authority).

Proxy ballots typically contain proposals from company management on issues of corporate governance, including capital structure, auditing, board composition, and executive compensation. They may also include shareholder resolutions. Proxy voting is the primary forum where management seeks affirmation of what it is doing, and where shareowners weigh in on important issues. Global Wealth Advisors has a fiduciary duty to vote proxies for the investments in its managed portfolios in the best interests of its shareholders. In our analysis of investments or prospective investments, one of the most important factors that we consider is the management of the company. We believe in strong management and therefore generally support the decisions of the management team and as a result vote with management on most proxy issues. Global Wealth Advisors will not be influenced by sources whose interests conflict with the interests of clients. If the firm were to disagree with management on a material issue, we would not wait for a resulting proxy vote, but would eliminate the security from our client portfolios.

Clients also are welcome to request proxy voting records pertaining to their shares by contacting Michael Krencicki, Chief Compliance Officer of the GWA. Clients also are welcome to reclaim proxy voting authority at any time in writing.

ITEM 18: FINANCIAL INFORMATION

Registered investment advisers are required in some cases to provide certain financial information and/or disclosures about their financial condition. For example, if the firm requires prepayment of fees of more than \$500 per client for six months in advance, has custody of client

funds, or has a condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients, it must provide financial information and make disclosures.

Global Wealth Advisors does not require prepayment of fees of more than \$500 for six months in advance, does not accept custody of client funds, and has no other financial or operating conditions which trigger such additional reporting requirements.

ITEM 19: ADDITIONAL INFORMATION FOR STATE REGULATED ADVISORS

Further information regarding all executive officers can be found in Item 4 above and in the attached Part 2B Supplement.

State registered firms are required to make additional disclosures if a) the firm is compensated for advisory services with performance based fees, b) the firm or any of its management persons has been involved in certain types of arbitration, civil, or administrative claims, or c) the firm or any of its management persons has a relationship or arrangement with any issuer of securities.

Neither Global Wealth Advisor nor any of its management persons has any such arrangements, nor has been involved in any such actions which require additional disclosures.

PRIVACY POLICY

As a state regulated Registered Investment Advisor, Global Wealth Advisors is covered under the definition of a “financial institution” in the Federal Gramm-Leach-Bliley Act (the “Act”). The firm is therefore subject to the Act as well as the rules of privacy imposed on Investment Advisers and other financial services firms. The firm is also subject to the Privacy Rules established by the State of Michigan.

Privacy of nonpublic personal information is an issue that the staff of Global Wealth Advisors takes seriously.

To maintain compliance with Privacy Rules, every broker, dealer, investment company and investment advisor is required to adopt policies and procedures reasonably designed to safeguard customer and consumer records and information. Global Wealth Advisors has adopted a Privacy Policy to protect clients and consumers.

In its role as a Registered Investment Advisor, Global Wealth Advisors routinely collects nonpublic personal information from clients and prospective clients. This information generally will include but is not limited to:

- Information provided from applications, forms and other information provided to the firm either verbally or in writing, and which may include but is not limited to names, addresses, phone numbers, account information, social security numbers, assets, employment data, and details concerning income and debt;
- Information about transactions, accounts, trading activity and parties to transactions; health and beneficiary information (such as may pertain to financial and/or investment planning issues);
- Information from other outside sources;
- Any other data that is deemed to be nonpublic personal information as defined by the Act and state privacy rules.

Global Wealth Advisors values our clients’ trust and confidence. We will never sell the nonpublic personal information we obtain from consumers or clients.

All information provided by clients or prospective clients to Global Wealth Advisors, (including the firm’s personnel), and information and advice furnished by the firm to clients, shall be treated as confidential and shall not be disclosed to unaffiliated third parties, except as directed by clients with written authorization, by application to facilitate the advisory services via an affiliated or unaffiliated financial services provider (such as the client’s custodial firm or broker/dealer), or as required by any rule, regulation or law to which the firm or its staff may be subject.

Global Wealth Advisors maintains clients records in a controlled environment and these records (electronic and otherwise) are available only to authorized persons of the firm who have a need to access client information in order to deliver advisory services, provide administrative support, or to respond to client requests.

Global Wealth Advisors' position on protecting non-public personal information extends beyond the life of the agreement to provide advisory services. Client information is retained in a protected manner for the time period required by regulators (five years from the date of last use) and thereafter is safely destroyed via in-house shredding or a contracted secure shredding service.

Consumers (who are not clients) who provide information during an initial consultation or for other purposes but do not go on to become clients of the firm also receive privacy protection. Original information will be promptly returned in person or via the mail if the firm's services are not engaged. Alternatively, if nonpublic personal information is contained in copies of documents, notes or some other media, this information will be securely filed for a period of up to one year (depending upon likelihood of engagement) before being shredded in-house or via our secure shredding service.

Clients are encouraged to discuss any questions regarding Global Wealth Advisors' privacy policies and procedures with Michael Krencicki, Member and Chief Compliance Officer.

ITEM 1: COVER PAGE

GLOBAL WEALTH ADVISORS LLC

**FORM ADV PART 2B
INVESTMENT MANAGER
DISCLOSURE BROCHURE**

for

**MICHAEL J. KRENCICKI, CFP®, MSF
MEMBER AND CHIEF COMPLIANCE OFFICER**

**200 E. Big Beaver Rd.
Troy, MI 48083-1208
(248) 457-4555
mikekrencicki@gwallc.com
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This brochure provides information about Michael Krencicki and is a supplement to the Global Wealth Advisors LLC (“Global Wealth Advisors”) brochure. Please contact the office of Global Wealth Advisors via the contact information listed below if you did not receive Global Wealth Advisors’ ADV Part 2A Brochure or if you have any questions about the contents of these supplements.

The information in this ADV 2B Brochure has not been approved or verified by the State of Michigan’s Department of Licensing and Regulation or the United States Securities and Exchange Commission (“SEC”). Registration does not imply a certain level of skill or training.

Additional information about Global Wealth Advisors LLC and Michael Krencicki is also available on the SEC’s website at www.adviserinfo.sec.gov.

Michael Krencicki’s CRD number is: 2330899

Version Date: March 11, 2019

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

MICHAEL KRENCICKI, CFP®, MSF
MEMBER AND CHIEF COMPLIANCE OFFICER
Year of Birth: 1963

Designations, Licensing and Examinations:

State of Michigan - Insurance License

Post-Secondary Education:

B.B.A. Finance, Walsh College (1987)

M.S.F. Finance, Walsh College (1991)

Business Background:

Global Wealth Advisors LLC, Troy, MI, Member and Chief Compliance Officer

Registered Investment Advisor 1/2006 – Present

LaBrecque, Jackson, Price & Roehl, Troy, MI, Advisory Representative

Registered Investment Advisor 1995 – 2006

Item 3: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Krencicki is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4: Other Business Activities

Mr. Krencicki is also licensed to sell life, health and disability insurance and earns commissions from that activity. Though the potential for recommendations of products based on compensation is possible when a commission arrangement is used, our compensation arrangements are fully disclosed, and clients are under no obligation to act upon any recommendations made or make any transactions based on these recommendations.

Mr. Krencicki has no other business activities or financial industry affiliations.

Item 5: Additional Compensation

Other than salary, Michael Krencicki does not receive any economic benefits, sales awards, or other compensation from any person, company or organization, either directly or indirectly, in connection with providing clients with advisory services through Global Wealth Advisors.

Item 6: Supervision

As Sole Member and Chief Compliance Officer of Global Wealth Advisors, Michael Krencicki maintains a vested interest in the firm's internal compliance and risk management program. Mr. Krencicki is in charge of supervising the day-to-day activities of the firm and its administrative personnel.

The firm's supervisory system establishes clear lines of authority, accountability and responsibility. The firm takes the issue of compliance and risk management seriously. Mr. Krencicki's responsibilities include, but are not limited to: Monitoring of the firm's day-to-day operations, client relationships, trading activities and the firm's compliance program. Clients are welcome to contact the Chief Compliance Officer with questions or concerns in connection with the firm's services, staff monitoring or the firm's internal compliance program. Mr. Krencicki's contact information is listed on the cover page of ADV Part 2A and ADV 2B.

Item 7: Additional Information

State registered investment adviser representatives are required to disclose all material facts regarding certain legal, disciplinary or financial events that would be relevant to the evaluation of the representative. Mr. Krencicki is currently not subject to, nor has ever been subject to, any legal, disciplinary or financial events of this nature.

(Please see the continuation page after these ADV 2B Brochures for information about Global Wealth Advisor's professional personnel standards and designations)

ITEM 1: COVER PAGE

GLOBAL WEALTH ADVISORS LLC

**FORM ADV PART 2B
INVESTMENT MANAGER
DISCLOSURE BROCHURE**
for

**JAMES M. KNAUS, CFP®, CLU®, ChFC®, MSM, AEP®, RICP®
ADVISOR**

**200 E. Big Beaver Rd.
Troy, MI 48083-1208
(248) 457-4555
jimknaus@gwallc.com
www.gwallc.com**

This brochure provides information about James M. Knaus and is a supplement to the Global Wealth Advisors LLC ("Global Wealth Advisors") Brochure. Please contact the office of Global Wealth Advisors via the contact information listed below if you did not receive Global Wealth Advisors' Brochure (Part ADV 2A) or if you have questions about the contents of these Brochures.

The information in this ADV 2B Brochure has not been approved or verified by the State of Michigan's Department of Licensing and Regulation or the United States Securities and Exchange Commission ("SEC"). Registration does not imply a certain level of skill or training.

Additional information about Global Wealth Advisors LLC and James Knaus is also available on the SEC's website at www.adviserinfo.sec.gov.

James Knaus' CRD number is: 272221

Version Date: March 11, 2019

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

JAMES M. KNAUS, CFP®, CLU, ChFC, MSM, AEP®, RICP®

Year of Birth: 1946

Professional Designations and Examinations:

Certified Financial Planner™ (CFP®)

Chartered Life Underwriter® (CLU®)

Chartered Financial Consultant® (ChFC®)

Accredited Estate Planner (AEP®)

Retirement Income Certified Professional (RICP®)

Post-Secondary Education:

B.B.A., Management, University of Notre Dame (1968)

M.S.M., Management, Walsh College (1992)

Business Background:

Global Wealth Advisors LLC, Troy, MI, Advisory Representative

Registered Investment Advisor 1/2006 – Present

Disciplinary and Ethics Commission for the CFP® Board of Standards

Term ended 12/31/2010

LaBrecque, Jackson, Price & Roehl, Troy, MI, Advisory Representative

Registered Investment Advisor 1997 – 2006

Item 3: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Knaus is currently not subject to, nor has ever been subject to, any legal or disciplinary events of a material nature.

Item 4: Other Business Activities

Mr. Knaus has no other business activities or financial industry affiliations.

Item 5: Additional Compensation

James Knaus does not receive any economic benefits, sales awards, or other compensation from any person, company or organization, either directly or indirectly, in connection with providing clients with advisory services through Global Wealth Advisors.

Item 6: Supervision

As Sole Member and Chief Compliance Officer of Global Wealth Advisors, Michael Krencicki maintains a vested interest in the firm's internal compliance and risk management program. Mr. Krencicki is in charge of supervising the day-to-day activities of the firm and its administrative personnel, including Mr. Knaus.

The firm's supervisory system establishes clear lines of authority, accountability and responsibility. The firm takes the issue of compliance and risk management seriously. Mr. Krencicki's responsibilities include, but are not limited to: Monitoring of the firm's day-to-day operations, client relationships, trading activities and the firm's compliance program. Clients are welcome to contact the Chief Compliance Officer with questions or concerns in connection with the firm's services, staff monitoring or the firm's internal compliance program. Mr. Krencicki's contact information is listed on the cover page of ADV Part 2A and ADV 2B.

Item 7: Additional Information

State registered investment adviser representatives are required to disclose all material facts regarding certain legal, disciplinary or financial events that would be relevant to the evaluation of the representative. Mr. Knaus is currently not subject to, nor has ever been subject to, any legal, disciplinary or financial events of this nature.

(Please see the continuation page after these ADV 2B Brochures for information about Global Wealth Advisor's professional personnel standards and designations)

GLOBAL WEALTH ADVISORS LLC FORM ADV PART 2B

SUPPLEMENTAL INFORMATION REGARDING BUSINESS STANDARDS AND PROFESSIONAL DESIGNATIONS HELD BY GLOBAL WEALTH ADVISORS' REGISTERED PERSONNEL

Education and Business Standards

Global Wealth Advisors requires individuals involved in determining or giving financial and investment advice to clients to have appropriate educational credentials and experience, including but not limited to:

1. Business experience that demonstrates their aptitude for financial planning and investment management.
2. A four year degree from an accredited college or university;
3. An active Advisory Representative Registration in the Advisory Representative's state of residence and as may otherwise be required;
4. Ideal candidates will have attained or are pursuing one of the following professional designations: Certified Financial Planner™ (CFP®), Chartered Financial Consultant® (ChFC®), Chartered Financial Analyst (CFA), or Certified Public Accountant (CPA)
5. Professional personnel will agree to adhere to the firm's Written Policies and Procedures, its Code of Ethics and the Code of Ethics set forth by CFP® Board of Standards;

INFORMATION ABOUT THE CFP® DESIGNATION

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold the certification. It is recognized in the United States (U.S.) 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 U.S. 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, administered in 10 hours over a two-day period, 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:

- 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
- 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.

Note: 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”).

INFORMATION ABOUT THE CLU DESIGNATION

CLU® (Chartered Life Underwriter®): Since 1927, the CLU® has been the respected risk management credential for advisors. Designees have completed eight or more college-level courses representing an average study time of 400 hours. Topics for required courses include insurance and financial planning, life insurance law, estate planning, and planning for business owners and professionals. Elective courses include such advanced topics as income taxes, group benefits, retirement planning, and health insurance. CLU® designees must meet experience and continuing education requirements and must adhere to a high ethical standard. The mark is awarded by The American College, a non-profit educator with the top level of academic accreditation.

INFORMATION ABOUT THE ChFC DESIGNATION

ChFC® (Chartered Financial Consultant®): The ChFC® designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. Average study time to earn the ChFC® exceeds 450 hours.

Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC® designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation.

AEP - Accredited Estate Planner: The AEP designation is awarded by the National Association of Estate Planners & Councils to estate planners who have completed two graduate-level courses administered by The American College, meet specific professional requirements and who practice as one of the following: Attorney, CPA, trust officer, CLU®, CFP® certificate or ChFC®.

RICP®: Retirement Income Certified Professional: Granted by The American College, the RICP® designation is awarded to those who successfully complete three rigorous courses and associated final examinations dealing with retirement topics including qualified plans and other tax-favored arrangements, Social Security, investment management, annuities and client counseling.