

This brochure supplement provides information about Patricia M. Breeze that supplements the Accurate Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Ms. Breeze if you did not receive Accurate Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Patricia M. Breeze is also available on the SEC's website at www.adviserinfo.sec.gov.

Accurate Wealth Management, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Patricia M. Breeze, CLU,CFP

Personal CRD Number: 1031412

Investment Adviser Representative

Accurate Wealth Management, LLC
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Item 2: Educational Background and Business Experience

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Patricia M. Breeze, born in 1947, earned a Bachelor of Arts Degree from the University of Kentucky in 1969. Ms. Breeze earned a Master of Arts Degree from the University of Kentucky in 1973. Additional information regarding Ms. Breeze's employment history is included below.

Employment History:

Investment Advisor Representative, Accurate Wealth Management, LLC	09/2021 to present
Investment Advisor Representative, SeaCure Advisors LLC	12/2014 to 09/2021
Investment Advisor Representative, CSSC Investment Advisory Services, Inc	03/2002 to 12/2014
Career Insurance Agent & Registered Representative, MassMutual Financial Group	10/1984 to 03/2002

The Chartered Life Underwriter ("CLU®")

The Chartered Life Underwriter® (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge on the insurance needs of individuals, business owners and professional clients.

Program Objectives:

- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

CERTIFIED FINANCIAL PLANNER™ ("CFP®")

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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:
- *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.

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

Insurance Agency Affiliations

Ms. Breeze is also a licensed insurance professional and the owner and operator of Breeze Financial LLC, an insurance firm. Insurance recommendations and implementations are separate and apart from Ms. Breeze's role with Accurate Wealth Management. As an insurance professional, Ms. Breeze will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Ms. Breeze is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by the Advisor or by Ms. Breeze.

Real Estate Properties

Ms. Breeze owns several real estate properties. Clients are not solicited to invest in these properties.

Item 5: Additional Compensation

Ms. Howard has additional business activities for which compensation is received, as described in Item 4.

Item 6: Supervision

As a representative of Accurate Wealth Management, LLC, Ms. Howard is supervised by Patrick Harris, the firm's Chief Compliance Officer. Mr. Harris is responsible for ensuring that Ms. Howard 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 Mr. Harris is (917) 588-1857.