

This brochure supplement provides information about Carolyn B. Howard that supplements the Accurate Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Ms. Howard 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 Carolyn B. Howard 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

Carolyn B. Howard, CFP
Personal CRD Number: 2391466
Investment Adviser Representative

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

Carolyn B. Howard, born in 1947, earned a Master of Education from Boston University in 1971. Ms. Howard earned a Bachelor of Science from the University of Kentucky in 1968. Additional information regarding Ms. Howard's employment history is included below.

Employment History:

Registered Representative, AAG Capital, Inc	01/2022 to present
Investment Advisor Representative, Accurate Wealth Management, LLC	09/2021 to present
Managing Member and Chief Compliance Officer, SeaCure Advisors LLC	01/2014 to 09/2021
Financial Advisor, Northface Capital Holdings, LLC d/b/a Pegaesus Advisors	07/2011 to 07/2014
Financial Advisor, LPL Financial	07/2011 to 02/2014
President, Pegaesus Advisors, Inc.	07/2003 to 09/2011

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 casestudies 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 theequivalent, measured as 2,000 hours per year); and
- *Ethics* – Agree to be bound by CFP® Board's *Standards of Professional Conduct*, a set of documentsoutlining 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 twohours 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. Howard is also a licensed insurance professional. Insurance recommendations and implementations are separate and apart from Ms. Howard's role with Accurate Wealth Management. As an insurance professional, Ms. Howard receives customary commissions and other related revenues from the various insurance companies whose products are sold. Ms. Howard 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. Howard.

Carolyn Howard is a Registered Representative of AAG, Capital, Inc.. 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, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Accurate Wealth Management, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients.

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.