Common Cents Wealth Management, LLC
Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Common Cents Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (954) 769-0837 or by email at: info@cc-wealth.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Common Cents Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Common Cents Wealth Management, LLC's CRD number is: 153074.

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Registration as an investment adviser does not imply a certain level of skill or training.

Version Date: 07/27/2026

Item 2: Material Changes

The material changes in this brochure from the last annual updating amendment of Common Cents Wealth Management, LLC on 03/19/2026 are described below. Material changes relate to Common Cents Wealth Management, LLC's policies, practices or conflicts of interests.

- Common Cents Wealth Management, LLC has successfully transitioned to formal registration with the Securities and Exchange Commission from its previous registration at the state level.

Item 3: Table of Contents

Item 4: Advisory Business

A. Description of the Advisory Firm

Common Cents Wealth Management, LLC (hereinafter "Common Cents") is a Limited Liability Company organized in the State of Florida. The firm was formed in August 2008, and the principal owners are Jeremy C Brinkmeier and Martin D Rosenthal.

B. Types of Advisory Services

Portfolio Management Services

Common Cents offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Common Cents creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

Common Cents evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Common Cents will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Common Cents seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of Common Cents' economic, investment or other financial interests. To meet its fiduciary obligations, Common Cents attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, Common Cents' policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is Common Cents' policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Services Limited to Specific Types of Investments

Common Cents generally limits its investment advice to mutual funds, fixed income securities, insurance products including annuities and ETFs, although Common Cents primarily recommends diversified portfolios made up of ETFs and indexed mutual funds.

Common Cents may use other securities as well to help diversify a portfolio when applicable.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice).
- Never put our financial interests ahead of yours when making recommendations (give loyal advice).
- Avoid misleading statements about conflicts of interest, fees, and investments.
- Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- Charge no more than is reasonable for our services.
- Give you basic information about conflicts of interest.

C. Client Tailored Services and Client Imposed Restrictions

Common Cents offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels). Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent Common Cents from properly servicing the client account, or if the restrictions would require Common Cents to deviate from its standard suite of services, Common Cents reserves the right to end the relationship.

D. Wrap Fee Programs

Common Cents does not participate in wrap fee programs. A wrap fee program is an investment program where the investor pays one stated fee that includes management fees and transaction costs.

E. Assets Under Management

Common Cents has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$113,726,879	$0	December 2025

Item 5: Fees and Compensation

Although we generally adhere to the published fee schedule, in certain limited and special circumstances, the advisory fee may be negotiable. Lower fees for comparable services may be available from other sources.

A. Fee Schedule

Portfolio Management Fees

Total Assets Under Management	Annual Fees
$0 - $999,999	1.00%
$1,000,000 - $1,999,999	0.75%
$2,000,000 - $3,999,999	0.50%
$4,000,000 - $5,999,999	0.25%
$6,000,000 - AND UP	0.10%

Common Cents uses the value of the account as of the last business day of the billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based.

Clients may terminate the Investment Advisory Contract upon written notice.

B. Payment of Fees

Payment of Portfolio Management Fees

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis. Fees are paid in arrears.

C. Client Responsibility for Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by Common Cents. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

Common Cents collects its fees in arrears. It does not collect fees in advance.

E. Outside Compensation for the Sale of Securities to Clients

1. Conflicts of Interest

Common Cents does not receive compensation or commissions for the sale of any investment products, thereby eliminating a direct conflict of interest in this area. Should any conflicts of interest arise in the future, Common Cents will disclose them to the client prior to any transaction or recommendation.

2. Clients Have the Option to Purchase Recommended Products from Other Brokers

Clients always have the option to purchase Common Cents recommended products through other brokers or agents that are not affiliated with Common Cents.

Item 6: Performance-Based Fees and Side-By-Side Management

Common Cents does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

Common Cents generally provides advisory services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Small Businesses

There is no account minimum for any of Common Cents' services.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

Common Cents Wealth Management's investment philosophy aligns with a passive approach by primarily recommending diversified portfolios made up of Exchange Traded Funds (ETFs) and indexed mutual funds. This strategy is underpinned by their use of Modern Portfolio Theory, which aims to maximize expected return for a given level of risk by carefully selecting asset proportions. By focusing on index-based products and managing risk according to this theory, the firm emphasizes a long-term trading strategy designed to capture market rates of return and risk, which is a hallmark of passive investing.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds is subject to market risk, which includes the potential for loss of principal. All mutual funds incur operating expenses and management fees that consequently reduce investment returns. Funds are broadly categorized by their underlying holdings, primarily consisting of fixed income securities (typically associated with lower risk) or equity securities (typically associated with higher risk).

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best-known type of fixed income security.

In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Exchange Traded Funds (ETFs): An Exchange Traded Fund (ETF) is a security that holds a basket of assets, such as stocks or bonds, providing investors with immediate diversification. Unlike traditional mutual funds, ETFs trade on a stock exchange throughout the day, allowing their prices to fluctuate with market supply and demand.

- **Risk of Principal Loss:** As with stocks, investing in ETFs carries the risk of losing capital, potentially up to 100% loss.
- **Market and Specific Risks:** ETFs are subject to the volatility and risks of their underlying securities, which can include:
  - **Foreign/Emerging Market Risk:** Investments in foreign securities are exposed to currency exchange, economic, and political risks, which are more significant in emerging markets.
  - **Sector/Region Risk:** ETFs targeting a narrow area are generally subject to greater market volatility and the specific risks of that sector or region.
  - **Complex Strategy Risk:** Those using leverage, derivatives, or complex investment strategies involve additional risks.
- **Trading and Price Discrepancy Risk:**
  - An ETF's trading price may be different from its net asset value (NAV), meaning it can trade at a premium or discount.
  - The degree of liquidity varies, and losses can be magnified if there is no liquid market when you attempt to sell shares.
- **Fund Operation Risks:** Concerns include complexity, conflicts of interest, and the risk of inadequate regulatory compliance. ETFs can also be subject to shutdown risks.

Costs Involved with ETFs

- **Fund Expenses:** All ETFs have operating expenses and management fees. For index-tracking ETFs, these fees, expenses, and tracking errors mean the fund's return will usually differ from the index it tracks.
- **Trading Costs:** Regular trading of ETFs adds costs to your portfolio, which may counteract the benefit of the fund's low internal fees

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as Broker/Dealer or Broker/Dealer Representative

Neither Common Cents nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Common Cents nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Neither Common Cents nor its representatives have any material relationships to this advisory business that would present a possible conflict of interest.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

Common Cents does not utilize nor select third-party investment advisers.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

Common Cents has a formal, written Code of Ethics covering key areas of compliance and conduct. These areas include:

- Prohibited trading activities (e.g., Insider Trading, Prohibited Purchases and Sales, Personal Securities Transactions)
- Conflicts of Interest, Gifts and Entertainment, and Confidentiality
- Firm procedures for Compliance, Reporting Violations, Recordkeeping, and Annual Review
- Compliance Officer Duties, Training, and Sanctions

The firm's full Code of Ethics is available free of charge to any current or prospective client upon request.

B. Recommendations Involving Material Financial Interests

Common Cents does not recommend that clients buy or sell any security in which a related person to Common Cents or Common Cents has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

As fiduciaries, Common Cents and its representatives may invest in the same ETFs, mutual funds, and/or stocks that are recommended to clients. This is done to ensure our interests are aligned with yours, as we invest alongside our clients, and not to improperly influence a security's price or trading volume.

D. Trading Securities At/Around the Same Time as Clients' Securities

Please see Item 11.C above.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

Common Cents maintains an exclusive relationship with Schwab Institutional, a division of Charles Schwab & Co., Inc., for the custody and brokerage of client assets. This policy is in place to achieve operational efficiencies and keep overall costs low for our clients. As a result, clients must open and maintain their accounts with this custodian to utilize our advisory services; those who wish to use a different custodian would need to seek services from another investment advisor or transact directly with another financial institution.

1. *Research and Other Soft-Dollar Benefits*

Common Cents does not have a formal soft dollar program where client fees are explicitly used to pay for third-party services. However, in connection with client securities transactions, we may receive research, products, and other services (often called "soft dollar benefits") from our custodian, Schwab Institutional. This practice is consistent with the safe harbor provision contained in Section 28(e) of the Securities Exchange Act of 1934, as amended.

Conflict of Interest Disclosure

- **Firm Benefit and Incentive:** We benefit by receiving these services (such as research, technology, and practice management tools) at no direct cost. This creates a potential conflict of interest, as it provides an incentive for us to recommend and continue using Schwab Institutional for client accounts.
- **Client Information:** Schwab, the custodian, is compensated by account holders through asset-based fees and other transaction-related charges. We do not attempt to allocate the value of the soft dollar benefits to clients in proportion to their trading activity, and there is no guarantee that any individual client will directly benefit from the services received.

2. *Brokerage for Client Referrals*

Common Cents receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. *Clients Directing Which Broker/Dealer/Custodian to Use*

Common Cents will require clients to use a specific broker-dealer to execute transactions. Not all advisers require clients to use a particular broker-dealer.

B. Aggregating (Block) Trading for Multiple Client Accounts

Common Cents may combine (aggregate or 'block') orders for the same securities across multiple client accounts. This practice is to seek more favorable prices, lower brokerage costs, and more efficient execution for all participating clients. We are committed to a fair and equitable allocation of the securities to all clients and will periodically review trades to ensure no single account is systematically disadvantaged by this policy.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts receiving ongoing advisory services are reviewed at least quarterly by Common Cents. This review is focused on the client's respective investment policies and risk tolerance levels.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by changes in a client's financial situation (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client of Common Cents' advisory services provided on an ongoing basis will receive a monthly account statement from the custodian, which details the client's assets held, asset value, and the advisory fee. The fee calculation, though performed by third-party software, is included on the custodian's monthly statement. Common Cents will also provide a separate written statement at least monthly, posting invoices for fees and performance reporting.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

Common Cents does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Common Cents' clients.

With respect to Schwab, Common Cents gains access to Schwab's institutional trading and custody services, which are typically not available to Schwab retail investors. These services are generally provided to independent investment advisers at no charge, provided that at least $10 million of the adviser's clients' assets are maintained in accounts at Schwab Advisor Services.

Schwab's services include:

- Brokerage services related to the execution of securities transactions.
- Custody.
- Research (advice, analyses, and reports).
- Access to mutual funds and other investments usually reserved for institutional investors or those with significantly higher minimum initial investments.

For Common Cents client accounts held in Schwab's custody, Schwab typically does not charge separately for custody services. Instead, Schwab is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades executed through Schwab or settled into Schwab accounts.

Schwab also offers other products and services that benefit Common Cents but may not directly benefit its clients' accounts. These include:

- **Educational Events:** National, regional, or Common Cents-specific educational events organized and/or sponsored by Schwab Advisor Services.
- **Business Entertainment:** Occasional business entertainment of Common Cents personnel by Schwab Advisor Services, such as meals, invitations to sporting events, and other forms of entertainment, sometimes accompanying educational opportunities.
- **Account Management and Administration Tools:** Software and other technology (and related training) that provide access to client account data (e.g., trade confirmations, account statements), facilitate trade execution (and allocation of aggregated trade orders), provide research, pricing information, and other market data, facilitate payment of Common Cents' fees, and assist with back-office training, support, recordkeeping, and client reporting. These services generally support all or a substantial number of Common Cents' accounts.
- **Business Development Services:** Services intended to help Common Cents manage and develop its business, including professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance, and marketing.
- **Third-Party Vendor Support:** Schwab may make available, arrange, and/or pay vendors for these types of services rendered to Common Cents by independent third parties. Schwab Advisor Services may discount or waive fees for some of these services or pay all or a portion of the fees of a third-party provider.

Common Cents is independently owned and operated and is not affiliated with Schwab.

B. Compensation to Non – Advisory Personnel for Client Referrals

Common Cents does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

When advisory fees are deducted directly from client accounts at client's custodian, Common Cents will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

Item 16: Investment Discretion

Common Cents provides discretionary and non-discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, Common Cents generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share.

Item 17: Voting Client Securities (Proxy Voting)

Common Cents will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

Common Cents neither requires nor solicits prepayment of more than $1,200 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither Common Cents nor its management has any financial condition that is likely to reasonably impair Common Cents' ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

Common Cents has not been the subject of a bankruptcy petition.

Form ADV Part 2B – Brochure Supplement

for

Jeremy C. Brinkmeier
Chief Compliance Manager

This Brochure Supplement provides information about the background and qualifications of Jeremy C. Brinkmeier (CRD# **5257306)** in addition to the information contained in the Common Cents Wealth Management, LLC ("Common Cents" or the "Advisor" - CRD #153074) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you any questions about the contents of the Common Cents Disclosure Brochure or this Brochure Supplement, please contact us at (954) 769-0837 or by email at info@cc-wealth.com.

Additional information about Jeremy C. Brinkmeier is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

The Chief Compliance Officer of Common Cents is Jeremy C. Brinkmeier. Jeremy C. Brinkmeier, born in 1971, is a dedicated Portfolio Manager for Client accounts of Common Cents.

Additional information regarding Jeremy C. Brinkmeier's employment history is included below.

Employment History:

Member/Chief Compliance Officer, Common Cents Wealth Management, LLC	04/2009 to Present
Operations Manager, Common Cents Wealth Management, LLC	09/2008 to 03/2009
Operations Manager, Investor Advisement Services	12/2004 to 08/2008
Operations Manager, Guardian Financial Inc.	08/2001 to 11/2004
Administrative Assistant, Florida Money Management, Inc.	07/1997 to 07/2001

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Jeremy C. Brinkmeier. Jeremy C. Brinkmeier has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Jeremy C. Brinkmeier.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Jeremy C. Brinkmeier.***

However, we do encourage you to independently view the background of Jeremy C. Brinkmeier on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **5257306** in the field labeled "Individual CRD Number".

Item 4 – Other Business Activities

Jeremy C. Brinkmeier is a dedicated to the investment advisory activities of Common Cents' Clients. Jeremy C. Brinkmeier does not have any other business activities.

Item 5 – Additional Compensation

Jeremy C. Brinkmeier does not receive any additional forms of compensation.

Item 6 – Supervision

Jeremy C. Brinkmeier serves as the Chief Compliance Officer and advisory representative of Common Cents. Jeremy C. Brinkmeier can be reached at (954) 769-0837.

Common Cents has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Common Cents. Further, Common Cents is subject to regulatory oversight by various agencies. These agencies require registration by Common Cents and its employees. As a registered entity, Common Cents is subject to examinations by regulators, which may be announced or unannounced. Common Cents is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

Martin D. Rosenthal
Investment Advisor Representative

This Brochure Supplement provides information about the background and qualifications of Martin D. Rosenthal (CRD# **3259869)** in addition to the information contained in the Common Cents Wealth Management, LLC ("Common Cents" or the "Advisor" - CRD #153074) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you any questions about the contents of the Common Cents Disclosure Brochure or this Brochure Supplement, please contact us at (954) 769-0837 or by email at info@cc-wealth.com.

Additional information about Martin D. Rosenthal is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Investment Advisor Representative of Common Cents is Martin D. Rosenthal, born in 1964, is a dedicated CFP for clients of Common Cents.

Additional information regarding Martin D. Rosenthal's employment history is included below.

A. Educational Background and Business Experience
8/1982 – 12/1985 BA in Education – Trinity University
1/1999 – 1/2001 College For Financial Planning – CFP Education Program
5/2001 – Awarded Certified Financial Planner Designation by CFP Board of Standards

Employment History:

Investment Advisor, Common Cents Wealth Management, LLC	01/2011 to Present
Office Manager, Common Cents Wealth Management, LLC	09/2009 to 12/2010
Investment Advisor, Investor Advisement Services/Sunbridge Management, Inc.	12/2004 to 08/2008
Registered Representative, Lincoln Financial Securities Corporation	08/2008 to 12/2010
Investment Advisor, Guardian Financial Inc.	08/2001 to 11/2004
Registered Representative, Jefferson Pilot Securities Corporation	07/1999 to 07/2008
Administrative Assistant, Florida Money Management Group, Inc.	07/1997 to 08/2001

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Martin D. Rosenthal has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Martin D. Rosenthal.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Martin D. Rosenthal.***

However, we do encourage you to independently view the background of Martin D. Rosenthal on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **3259869** in the field labeled "Individual CRD Number".

Item 4 – Other Business Activities

Martin D. Rosenthal is a dedicated to the investment advisory activities of Common Cents' Clients. Martin D. Rosenthal does not have any other business activities.

Item 5 – Additional Compensation

Martin D. Rosenthal does not receive any additional forms of compensation.

Item 6 – Supervision

Martin D. Rosenthal serves as an advisory representative of Common Cents. Martin D. Rosenthal can be reached at (954) 769-0837.

Common Cents has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of Common Cents. Further, Common Cents is subject to regulatory oversight by various agencies. These agencies require registration by Common Cents and its employees. As a registered entity, Common Cents is subject to examinations by regulators, which may be announced or unannounced. Common Cents is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.