

**Prentice Wealth Management, LLC**

**1150 Penfield Rd.**

**Rochester, New York 14625**

**(585) 218-0001**

[www.prenticewealth.com](http://www.prenticewealth.com)

**FORM ADV PART 2B  
BROCHURE SUPPLEMENT**

**February 4, 2025**

MICHELLE D. WERTH, AWMA®

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**Investment Advisor Representative**

This brochure supplement (“Supplement Brochure”) provides information about Michelle Werth that supplements Prentice Wealth Management, LLC (“PWM” or the “Firm”) Form ADV Part 2A (“Firm Brochure”). You should have received a copy of the Firm Brochure. If you did not receive PWM’s Firm Brochure or if you have any questions about the contents of this Supplement Brochure, please contact Bill Prentice at (585) 218 - 0001 or [wprentice@prenticewealth.com](mailto:wprentice@prenticewealth.com).

Additional information about Michelle Werth is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The site is searchable by a unique identifying number known as a CRD number. Michelle D. Werth CRD number is 3054084.

## ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

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**Michelle D. Werth**

**CRD No. 3054084**

**Born: 1974**

### **Educational Background**

1996 – University of Massachusetts, Bachelor of Arts in Education, Sociology minor

### **Business Experience**

01/2019 – Present	Investment Advisor Representative	Prentice Wealth Management, LLC
01/2019 – Present	Investment Advisor Representative and Registered Advisor	Cadaret, Grant & Co., Inc.
07/2014 – 01/2019	Senior Relationship Manager	Putnam Investments
04/2010 – 07/2014	VP Marketing	Cadaret, Grant & Co, Inc.

### **Professional Designations, Licensing & Exams**

#### Accredited Wealth Management Advisor (AWMA®):

Accredited Wealth Management Advisors are licensed by the College of Financial Planning to use this designation. Individuals who hold the AWMA® designation have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. AWMA® designations requirements:

- Completion of a 120-150 hour self-study program within one year of enrollment.
- Individuals are required to pass an online, timed and proctored end-of-course examination with a 70% score or higher.
- After successful completion of the end-of-course examination, individuals must apply for authorization to use the designation. The application includes:
  1. Adherence to the following Standards of Professional Conduct
    - Integrity - Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.
    - Objectivity - Maintain objectivity and impartiality with respect to services rendered and advice given.
    - Competency - Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.
    - Confidentiality - Keep client information confidential, disclosing only when

authorized or compelled by law.

- Professionalism - Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.
2. Self-Disclosure - Applicants must disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.
  3. Adherence to Terms and Conditions - The Terms and Conditions outline designees' rights to use the College's Marks and acknowledge the rights of the College to protect the Marks from unauthorized use by individuals or entities.
    - Following initial conferment of one of the professional designation, authorization for continued use of the credential must be renewed every two years by completing 16 hours of continuing education; reaffirming compliance with the Standards of Professional Conduct, Terms and Conditions; and complying with self-disclosure requirements.
    - The College monitors its designees' compliance with the designation requirements and standards. Any alleged violations are subject to disciplinary procedure.
    - If a violation of the Standards of Professional Conduct is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to, reprimand, suspension or revocation of the designation.

#### State Securities Law Exam

Series 63 - Uniform Securities Agent State Law Examination

Series 65 - Uniform Investment Adviser Law Examination

#### General Industry/Products Exam

Series 7 - General Securities Representative Examination

Series 24 - General Securities Principal Qualification Examination

#### Insurance Licenses

New York Insurance License No. 1550928, life, health, fixed annuities and variable insurance products

### **ITEM 3: DISCIPLINARY INFORMATION**

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There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of Ms. Werth.

### **ITEM 4: OTHER BUSINESS ACTIVITIES**

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Ms. Werth, in her individual capacity, is a licensed insurance agent, and may recommend the

purchase of certain insurance-related products on a commission basis. Clients can engage Ms. Werth to purchase insurance products on a commission basis. The recommendation by Ms. Werth that a client purchase an insurance commission product presents a conflict of interest, as the receipt of commissions or other compensation provides an incentive to recommend insurance products based on commissions to be received, rather than on a particular client's need. The client's particular needs and goals are considered when purchasing an insurance contract. No client is under any obligation to purchase any insurance commission products from Ms. Werth. Clients are reminded that they may purchase insurance products recommended by Ms. Werth through other, non-affiliated insurance agents.

Ms. Werth is a registered representative and investment adviser representative through Cadaret, Grant & Co., Inc, a member FINRA/SIPC, a broker/dealer and Registered Investment Adviser. In such capacity, Ms. Werth receives commissions and other types of compensation, for example, mutual fund 12b-1 fees or variable annuity trails. The potential for receipt of commissions and other compensation when Ms. Werth directs securities transactions for client accounts through Cadaret, Grant & Co., Inc may give Ms. Werth an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Ms. Werth will only offer investment advisory services through Prentice Wealth Management, LLC, and will only recommend securities transactions that she believes are suitable for the client's account. Additionally, the Firm addresses this conflict of interest by addressing the conflict and disclosing the risk to clients.

#### **ITEM 5: ADDITIONAL COMPENSATION**

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Michelle Werth receives additional compensation in her active role as an insurance agent as well as her role as a registered representative. Ms. Werth is licensed to sell life, health, fixed annuities and variable insurance products and may engage in product sales with clients, for which she will receive additional compensation. Any commissions received through insurance sales do not offset advisory fees the client may pay for advisory services under the firm. The client is under no obligation to purchase insurance products through Ms. Werth.

Ms. Werth offers advisory and securities as an investment advisor representative through Cadaret Grant & Co., Inc., in such capacity, Ms. Werth receives advisory fees, commissions and other types of compensation, for example, mutual fund 12b-1 fees or variable annuity trails. The potential for receipt of commissions and other compensation when Ms. Werth directs securities transactions for client accounts through Prentice Wealth Management, LLC, may give Ms. Werth an incentive to recommend investment products based on the compensation received, rather than on the client's needs. However, Ms. Werth will only offer investment advisory services through Prentice Wealth Management, LLC, and will only recommend securities transactions that she believes are suitable for the client's account. Additionally, the Firm addresses this conflict of interest by addressing the conflict and disclosing the risk to clients.

#### **ITEM 6: SUPERVISION**

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Bill Prentice is the Chief Compliance Officer of the Firm, is responsible for supervision. He may be contacted at the phone number on this Brochure Supplement.