

WCG Wealth Advisors, LLC

Doing Business As: The Wealth Consulting Group
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Michael Woitkoski

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11/08/2017

This brochure supplement provides information about Michael Woitkoski that supplements the WCG Wealth Advisors, LLC disclosure brochure. You should have received a copy of that brochure that describes the investment advisory services offered through WCG Wealth Advisors, LLC, an investment advisor firm. Please contact WCG Wealth Advisors, LLC at the telephone number above if you did not receive their brochure or if you have any questions about the contents of the supplement.

Additional information about Michael Woitkoski is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

This section of the brochure supplement includes the supervised person's name, age (or year of birth), formal education after high school, and business background (including an identification of the specific positions held) for the preceding five years.

Michael Woitkoski

Year of birth: 1974

Education

The following information details your Financial Advisor's formal education. If a degree was attained, the type of the degree will be listed next to the name of the institution. If a degree is not listed, the Financial Advisor attended the institution but did not attain a degree.

Trinity College; BA History

1992 – 1996

Business Experience

The following information details your Financial Advisor's business experience for at least the past 5 years.

WCG Wealth Advisors, LLC; Investment Advisor Representative

11/2014 – Present

LPL Financial, LLC; Registered Representative

11/2014 – Present

New England Securities; Registered Representative & Investment Advisor Representative

07/1998 – 11/2014

Item 3 - Disciplinary Information

This section includes any legal or disciplinary events and material to a client's or prospective client's evaluation of the supervised person.

Your financial advisor has no legal or disciplinary events required to be disclosed in response to this item. There may be items that are contained on brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

Item 4 - Other Business Activities

This section includes any relationship between the advisory business and the supervised person's other financial industry activities that creates a material conflict of interest with clients and describes the nature of the conflict and generally how it is addressed. If the supervised person is actively engaged in any investment-related business or occupation, including if the supervised person is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or an associated person of an FCM, CPO, or CTA, the business relationship, if any, between the advisory business and the other business is disclosed below.

Insurance Licensed Registered Representative:

Your financial advisor is also a broker or registered representative of LPL Financial and may receive commissions and other types of compensation for the sale of securities. Your financial advisor also may sell insurance and may receive commissions for insurance product sales. The potential for the receipt of commissions may give a broker an incentive to recommend investment or insurance products based on the compensation received, rather than on the client's needs. However, your financial advisor may only recommend securities and insurance products that he or she believes are suitable for you. If you have any questions regarding the compensation your financial advisor receives when recommending a product, you should ask your financial advisor. You are under no obligation to purchase investment products or insurance through your financial advisor.

Item 5 - Additional Compensation

This section includes details regarding if someone who is not a client provides an economic benefit to the supervised person for providing advisory services. For purposes of this Item, economic benefits include sales awards and other prizes, but not the supervised person's regular salary, if any.

Your financial advisor may receive economic benefits from persons other than clients in connection with advisory services. Your financial advisor provides services in an Asset Management account and may recommend mutual funds. Only no-load and load-waived mutual funds are available to be purchased in such asset management accounts. However, some of these mutual funds may pay distribution or service fees (e.g., 12b-1 fees) payable to LPL Financial. However, when your financial advisor provides investment advisory services, it is as a fiduciary under the Investment Advisers Act and has a duty to act in your best interest and to make full and fair disclosure to you of all material facts and conflicts of interest. Your financial advisor may receive compensation from product sponsors. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational or training events or marketing or advertising initiatives. Such compensation may not be tied to the sale of any products. Your financial advisor receives compensation as a result of your participation in LPL advisory programs. LPL shares a portion of the account fee you pay with your advisor, which may be more than what would have been received at another investment advisor firm. This compensation may also include other types of compensation, such as bonuses, awards or other things of value offered by LPL. LPL may pay your advisor in different ways, such as payments based on production, awards of stock options to purchase shares of LPL's parent company, LPL Financial Holdings Inc., reimbursement of fees that he may pay to LPL for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition of association from another broker/dealer or investment advisor firm to LPL, advances of advisory fees, or attendance at LPL's national conference or top producer forums and events. LPL may pay your advisor this compensation based on my overall business production and/or on the amount of assets serviced in LPL advisory programs. Therefore, the amount of this compensation may be more than what would be received if a client participated in other LPL programs, programs of other investment advisor firms or paid separately for investment advice, brokerage and other client services. Therefore, your advisor may have a financial incentive to recommend an advisory program over other programs and services. However, your advisor may only recommend a program or service that I believe is suitable for you.

Your financial advisor may have received a loan from LPL Financial in order to assist with transitioning business to LPL Financial's custodial and brokerage platforms. This loan may be forgiven by LPL Financial based on years of service for LPL Financial and the scope of business engaged in with LPL Financial, including the amount of advisory account assets. This presents a potential conflict of interest in that your financial advisor has a financial incentive to recommend that you engage LPL Financial for services in order for the loan to be forgiven. However, to the extent your advisor recommends you engage LPL Financial, it is because your advisor believes that the advisory program or service is appropriate for you.

Item 6 - Supervision

This section explains how the firm supervises the supervised persons, including how the advice the supervised person provided to clients is monitored.

Sonja Wall is the Chief Compliance Officer of WCG Wealth Advisors, LLC. She is responsible for overseeing and enforcing the firm's compliance programs that have been established to monitor and supervise the activities and services provided by the firm and its representatives, including Michael Woitkoski.

Sonja Wall can be contacted at (702) 263-8379.