

WCG Wealth Advisors, LLC

Doing Business As: The Wealth Consulting Group
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Michael Woitkoski

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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.

Other Outside Business Activities:

The Wealth Consulting Group/DBA for Securities and Advisory Business; Michael Woitksoki Financial Services/DBA for Securities Business; Fixed insurance sales/sale of non-variable insurance; Bayview Beach LLC/Real Estate Rental; Zimmskli LLC/Real Estate Rental; WCG SD LLC/Business Entity for Tax Purposes.

Your advisor refers business to Legal Shield, a legal services firm. This outside business activity represents a conflict of interest because it gives your advisor an incentive to recommend additional products and/or services, such legal advice and services. This conflict is mitigated by disclosures, procedures and WCG's fiduciary obligation to place the best interest of the Client first. Moreover, Clients are not required to purchase or engage your Legal Shield for any products or services offered as Clients have the option to purchase them through another person or entity of their choosing.

Your advisor established an entity called WCG SD LLC. This entity was formed for the purpose of receiving compensation earned through WCG Wealth Advisors for tax purposes and provides no services or products. The total amount of time spent on these activities is 2 hours per month, and 0 hours a month during trading hours. Therefore, this activity does not represent a conflict of interest.

Your advisor established entities called Bayview Beach LLC and Zimmskli LL, in which he owns investment real estate rentals. He spends minimal time each month on these rentals. These activity does not represent a conflict of interest as your advisor will not actively solicit or recommend these properties to clients of the firm.

Insurance Licensed Registered Representative:

Your financial advisor provides brokerage services as a registered representative of LPL Financial and receives commissions and other types of compensation for the sale of securities. Your financial advisor is also licensed to sell insurance and receive commissions for insurance sales, through LPL's affiliated insurance agency, or WCG's affiliated entity WCG Insurance or an independent insurance agency. When selling securities and insurance, your financial advisor has a financial incentive to recommend securities and insurance products based on the compensation received, rather than on the client's needs. In the case of securities, LPL addresses this conflict by maintaining a supervisory system for its registered representatives to confirm that recommendations are suitable and appropriate. In the case of insurance products, if insurance is sold through any affiliated insurance agency, both LPL and WCG address this conflict by maintaining a supervisory system to confirm that insurance recommendations are suitable and appropriate. If insurance is sold through an independent insurance agency, WCG/LPL addresses the conflict by reviewing and approving the financial advisor's request to conduct the activity as an outside business activity. If you have any questions regarding the compensation your financial advisor receives when recommending a security or insurance, you should ask your financial advisor. You are under no obligation to purchase securities 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 can 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.

This compensation also includes 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 the advisor believes is suitable for you.

Your financial advisor can receive compensation from product sponsors and certain third-party vendors. 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 Advisor receives asset-based advisory fees in LPL-sponsored managed account programs as an IAR of WCG Advisors, LLC. LPL shares a portion of the account fee you pay with your advisor, and the amount of these fees can be more or less than if the client paid separately for investment advice, brokerage, and other services. The receipt, of advisory fees, presents a conflict of interest causing your Advisor to have a financial incentive when recommending to open an account under the LPL-sponsored managed account program. The conflict is addressed by the client receiving disclosure documents prior to or at the time an account is opened. In addition, as part of your advisor's fiduciary duty, your advisor will endeavor at all times to put the interest of the client first and will only make recommendations when they are reasonably believed to be in the client's best interests.

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.

Jimmy Lee is the CEO of WCG Wealth Advisors, LLC. He is responsible for all activities of the firm, however, the compliance activities are monitored by the Chief Compliance Officer (“CCO”) and the Compliance Department. Compliance staff uses tools that monitor the advisory services provided by your financial advisor, for example, with respect to asset allocation, concentration, and account activity where additional scrutiny or analysis may be appropriate. If you have any concerns, please contact Rosemary Richard (CCO) at (702) 263-8379 or by email at compliance@wealthcg.com.