

# **SGH WEALTH MANAGEMENT**

August 3<sup>rd</sup>, 2021

ADV Part 2B – Supplemental Brochure

***SGH Wealth Management  
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This brochure supplement provides information about the firm's Investment Advisor Representatives that supplements the SGH Wealth Management's brochure. You should have received a copy of that brochure. Please contact our Compliance Officer, Sam Huszczo, at (248) 731-0029 if you did not receive SGH Wealth Management's brochure or if you have any questions about the contents of this supplement.

Additional information about all of our Investment Advisor Representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number listed in the following pages.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Sam G. Huszczo, CFP®, CFA®**

**CRD #:** 4677793

**Born:** 1981

### **Education:**

*University of Michigan* – Bachelor of Science in Economics – 2003

*Certified Financial Planner® - CFP®* - 2005

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 case studies 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 the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board’s *Standards of Professional Conduct*, a set of documents outlining 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 two hours 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.

### ***Chartered Financial Analyst® - CFA® - 2009***

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are currently more than 107,000 CFA charterholders working in 135 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

#### **High Ethical Standards**

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients’ interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

#### **Global Recognition**

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today’s quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 23 countries/territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

#### **Comprehensive and Current Knowledge**

The CFA Program curriculum provides a comprehensive framework of knowledge

for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit [www.cfainstitute.org](http://www.cfainstitute.org).

### **Business Background:**

*SGH Wealth Management* – July 2016 to present

- Owner
- Investment Adviser Representative

*Michigan Securities, Inc.* – April 2005 to July 2016

- Registered Representative

*Michigan Advisors, Inc.* – April 2005 to July 2016

- Investment Adviser Representative

### **ITEM 3 – DISCIPLINARY HISTORY**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Huszczo has not been involved in any, criminal or civil action, administrative proceeding with any regulatory agency, and has not been involved in a self-regulatory proceeding.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Investment Related Other Business Activities: Mr. Huszczo is an independent insurance agent (annuities, life, long-term care and health) and he may recommend this service to clients. This other business activity pays him commissions that are separate from the fees described in the firm's ADV Part 2A. This is a conflict of interest because the commissions give him a financial incentive to recommend and sell clients the insurance products. However, he attempts to mitigate any conflicts of interest to the best of his ability by placing the clients' interests ahead of his own, through his fiduciary duty and by informing clients that they are never obligated to purchase recommended insurance through him.

Non-Investment Related Other Business Activities: Mr. Huszczo owns mineral rights through Mineral Rights LLP, which sold the family farm but kept the mineral rights. He spends less than 1% of his time on this activity.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Huszczo does not receive any additional compensation other than what is disclosed above and in the firm's ADV Part 2A.

#### **ITEM 6 – SUPERVISION**

Mr. Huszczo is the sole principal and Chief Compliance Officer of the Firm. As a result, he has no internal supervision placed over him. He is however bound by the Firm's Code of Ethics.

#### **ITEM 7 – REQUIREMENTS FOR SEC REGISTERED ADVISERS**

##### **A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings**

Mr. Huszczo has not been the subject of any arbitration claim. Also, Mr. Huszczo has not been the subject of any civil, self-regulatory organization or administrative proceeding.

##### **B. Bankruptcy History**

Mr. Huszczo has not been the subject of a bankruptcy petition.

## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Jeffrey Remillet**

**CRD #:** 5821038

**Born:** 1987

**Education:**

*Hope College* – Bachelor of Arts in Accounting – 2010

**Business Background:**

*SGH Wealth Management* – January 2018 to present  
– Investment Adviser Representative

*Comerica Asset Management* – April 2014 to January 2018  
– Investment Strategist

*JP Morgan Chase* – December 2011 to April 2014  
– Personal Banker

***Certified Financial Planner® - CFP® - 2019***

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- 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 case studies 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 the equivalent, measured as 2,000 hours per year); and
- Ethics – Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining 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 two hours 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 HISTORY**

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Remillet has not been involved in any, criminal or civil action, administrative proceeding with any regulatory agency, and has not been involved in a self-regulatory proceeding.

### **ITEM 4 – OTHER BUSINESS ACTIVITIES**

Investment Related Other Business Activities: Mr. Remillet has no other business activities to report at this time.

### **ITEM 5 – ADDITIONAL COMPENSATION**

Mr. Remillet does not receive any additional compensation other than what is disclosed above and in the firm's ADV Part 2A.

### **ITEM 6 – SUPERVISION**

Mr. Remillet is directly supervised by Sam G. Huszczo, the sole principal and Chief Compliance Officer of the Firm. He is also bound by the Firm's Code of Ethics.

**ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Remillet has not been the subject of any arbitration claim. Also, Mr. Remillet has not been the subject of any civil, self-regulatory organization or administrative proceeding.

B. Bankruptcy History

Mr. Remillet has not been the subject of a bankruptcy petition.



## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Andrew Nottmeier**

**CRD #:** 7269258

**Born:** 1997

**Education:**

*Michigan State University* – Bachelor of Arts in Finance – 2020

**Business Background:**

*SGH Wealth Management* – April 2021 to present

– Investment Adviser Representative

*TFG Advisors* – May 2020 to March 2021 to January 2018

– Investment Adviser Representative

## ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Nottmeier has not been involved in any, criminal or civil action, administrative proceeding with any regulatory agency, and has not been involved in a self-regulatory proceeding.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Investment Related Other Business Activities: Mr. Nottmeier has no other business activities to report at this time.

## ITEM 5 – ADDITIONAL COMPENSATION

Mr. Nottmeier does not receive any additional compensation other than what is disclosed above and in the firm's ADV Part 2A.

## ITEM 6 – SUPERVISION

Mr. Nottmeier is directly supervised by Sam G. Huszczo, the sole principal and Chief Compliance Officer of the Firm. He is also bound by the Firm's Code of Ethics.

## ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Nottmeier has not been the subject of any arbitration claim. Also, Mr. Nottmeier has not been the subject of any civil, self-regulatory organization or administrative proceeding.

B. Bankruptcy History

Mr. Nottmeier has not been the subject of a bankruptcy petition.