



## **CIO Wealth Management, Inc.**

**Investment Advisory Firm CRD# 313576**

**Brochure - ADV Part 2B For:**

### **Andrew Sullivan, CFP<sup>®</sup>, CIMA<sup>®</sup>**

**Investment Adviser Representative | CRD# 2989616**

**March 2024**

**CIO Wealth Management, Inc.**

**144 North Road, Suite 2300**

**Sudbury, MA 01776**

**Phone: (978) 287-1405**

**Email: [Andrew@ciowm.com](mailto:Andrew@ciowm.com)**

**Website: [www.ciowm.com](http://www.ciowm.com)**

*This brochure supplement provides information about Andrew R. Sullivan, CFP<sup>®</sup>, CIMA<sup>®</sup> that supplements the CIO Wealth Management, Inc. firm brochure, ADV Part 2A for CRD #2989616. If you did not receive the CIO Wealth Management, Inc. firm brochure or if you have any questions about its contents and/or this supplement contents please contact Andrew R. Sullivan, CFP<sup>®</sup>, CIMA<sup>®</sup> at (978) 287-1405 or by email at: [andrew@ciowm.com](mailto:andrew@ciowm.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. Disciplinary history of the Registrant or its representatives may be obtained by calling the Massachusetts Securities Division at (617) 727-3548.*

*Additional information about CIO Wealth Management, Inc. and/or Andrew R. Sullivan, CFP<sup>®</sup>, CIMA<sup>®</sup> is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)*

*Registration does not imply a certain level of skill or training.*

## Item 2: Name, Educational and Business Experience

### Name:

Andrew R. Sullivan, CFP®, CIMA®

Born: 1975

### Education:

Boston College | BA in History | Chestnut Hill, MA | 1997

Boston University | Financial Planning Certificate Program | 2002

Wharton - University of Pennsylvania | Investment Management Analyst Program | 2004

### Certifications:

CFP® - Certified Financial Planner®

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 63,000 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, administered in 10 hours over a two-day period, 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.

#### CIMA® - CERTIFIED INVESTMENT MANAGEMENT ANALYST®

The CIMA certification signifies that an individual has met initial and ongoing experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. To earn CIMA certification, candidates must: submit an application, pass a background check and have an acceptable regulatory history; complete an in-person or online executive education program through a Registered Education Provider; pass an online Certification Examination; Pass a second background check; and have three years of financial services experience at the time of certification.

CIMA certificants must adhere to Investments & Wealth Institute's Code of Professional Responsibility, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification.

#### **Industry Exams Passed:**

SIE | Securities Industry Essentials Examination | 2018

Series 24 | General Securities Principal Examination | 2009

Series 66 | Uniform Combined State Law Examination | 1998

Series 7 | General Securities Representative Examination | 1998

#### **Financial Services Background:**

CIO Wealth Management, Inc. | President | Sudbury, MA | 05/2009 – Present

LPL Financial, LLC | Investment Advisor & Registered Representative | 6/2009 – 10/2021

Merrill Lynch Wealth Management | Investment Advisor & Registered Representative | 1/1998 – 7/2009

### **Item 3: Disciplinary Information**

As an Investment Advisor Representative you are required to disclose all material fact regarding any legal or disciplinary events that would be material in your evaluation. Currently, Andrew R. Sullivan, CFP®, CIMA® has no industry related information applicable to this requirement. For more information about Andrew R. Sullivan, CFP®, CIMA®, please visit FINRA's Broker Check at [www.finra.org/brokercheckand/or](http://www.finra.org/brokercheckand/or) the SEC's Investment Advisor Search at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

### **Item 4: Other Business Activities**

Andrew R Sullivan, CFP®, CIMA® is not actively engaged in any other investment advisory - related business or occupation at this time.

### **Item 5: Additional Compensation**

Andrew R. Sullivan, CFP®, CIMA® does not receive any economic benefit from any person, company, or organization in the investment advisory industry, outside of CIO Wealth Management, Inc.

### **Item 6: Supervision**

Andrew R. Sullivan, CFP®, CIMA® is the President and Chief Compliance Officer (CCO) for CIO Wealth Management, Inc. His contact information is on the cover page of this disclosure document. Andrew R. Sullivan, CFP®, CIMA® adheres to all required regulations regarding the activities of an Investment Advisor Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, the firms compliance manual, including the code of ethics, and appropriate securities regulatory requirements.

### **Item 7: Requirements for State-Registered Advisers**

Andrew R. Sullivan has never been found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

Andrew R. Sullivan has never been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- (a) an investment or an investment-related business or activity;
- (b) fraud, false statement(s), or omissions;
- (c) theft, embezzlement, or other wrongful taking of property;
- (d) bribery, forgery, counterfeiting, or extortion; or
- (e) dishonest, unfair, or unethical practices.

Andrew R. Sullivan has never been involved or has been the subject of a bankruptcy petition.

Clients can obtain the disciplinary history of the Registrant, CIO Wealth Management, Inc., and/or its representatives from the Division upon request.

For more information about Andrew R. Sullivan, please visit FINRA's Broker Check at [www.finra.org/brokercheck](http://www.finra.org/brokercheck) and/or the SEC's Investment Advisor Search at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)