



Charles Stephan
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November 15, 2019

This Brochure Supplement provides information about your Investment Adviser Representative Charles Stephan that is an accompaniment to the Disclosure Brochure for our firm, Coordinated Capital Securities, Inc. (hereafter "CCS"). You should have received both of these together as a complete disclosure packet. If you did not receive our Disclosure Brochure or if you have questions about this Brochure Supplement, you are welcome to contact us at 800-783-6666. Additional information about Charles Stephan is available on the SEC website at www.adviserinfo.sec.gov. Please be aware that not all states require registration and therefore your Investment Adviser Representative may not show up on the SEC website.

ITEM #2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Charles Stephan was born in 1964.

Formal Education after High School:

Bowling Green State University (Graduated 1986)

Business Experience:

Coordinated Capital Securities, Inc., Registered Representative (April 1991 - Present)

Profession Designations achieved:

Chartered Financial Consultant (ChFC®) - Website theamericancollege.edu

The Chartered Financial Consultant (ChFC®) focuses on the comprehensive financial planning process as an organized way to collect and analyze information concerning a client's total financial situation. They help their clients identify specific financial goals; and to formulate, implement and monitor a comprehensive plan to achieve those goals. A ChFC® adheres to a strict code of ethics and has prepared extensively to provide sound, comprehensive financial advice. Prerequisites: 3 years of full-time business experience within the five years preceding the awarding of the designation; final proctored exam for 6 core and 2 elective courses; and 30 continuing education credits required every 2 years.

ITEM #3 - DISCIPLINARY INFORMATION

Chuck has no reportable legal or disciplinary events deemed material to a client or prospective client's evaluation of advisory services offered. You may also view disciplinary history on FINRA's BrokerCheck system at www.finra.org/brokercheck or the Investment Adviser Public Disclosure at www.adviserinfo.sec.gov.

ITEM #4 - OTHER BUSINESS ACTIVITIES

Chuck is separately licensed as a registered representative with CCS a registered broker-dealer and member of FINRA/SIPC. In such capacity, Chuck sells securities through CCS and receives normal and customary commissions, mutual fund 12b-1 fees and variable annuity trails. The potential for receipt of commissions, 12b-1 fees and trails when Chuck directs securities transactions for client accounts through CCS, gives Chuck an

incentive to recommend investment products based on the compensation received, rather than on the client's needs. To mitigate this conflict, Chuck will discuss with you the advantages and disadvantages of establishing a fee-based advisory account versus a commission-based account with CCS and recommend securities transactions that he believes are suitable for the client's account.

You are under no obligation to use the services of our registered representatives in this separate capacity or to use CCS and can select any broker-dealer you wish to implement securities transactions. However, if you choose to establish an account with Chuck, it is important to understand that due to regulatory constraints, Chuck must place all purchases and sales of securities products in commission-based accounts through CCS.

Chuck provides services in an advisory account and may recommend mutual funds. Certain mutual fund companies, as outlined in the fund's prospectus, pay 12b-1 fees. 12b-1 fees are considered marketing or distribution fees and come from fund assets, therefore, indirectly from client assets. With your advisory accounts, 12b-1 fees earned will be credited to your account at the clearing firm whenever possible.

Chuck is independently licensed to sell insurance and annuity products through various insurance companies. When acting in this capacity, Chuck will receive commissions for selling these products. You are not obligated or required to purchase insurance or annuity products from or through Chuck and may choose any independent insurance agent and company to purchase these products.

Other Business Activities:

Other business activities Chuck engages in are listed below. Other business activities may impact the amount of time spent serving as a CCS Investment Adviser Representative, create potential conflicts of interest and generate additional compensation for Chuck. A conflict exists if the activity interferes or otherwise compromises Chuck's responsibilities as your Adviser or if such activity is viewed as part of CCS' business based on the nature of the activity or the manner in which it is offered. To mitigate this conflict, CCS requires Chuck to disclose and receive written approval for outside business activities and has established on-going supervisory controls over the activity.

Chuck is not involved in any other business activities.

ITEM #5 - ADDITIONAL COMPENSATION

Chuck receives compensation as a result of your participation in CCS advisory program accounts. CCS shares a portion of the advisory program fee you pay him, which may be more than what he would receive at another investment advisory firm. Chuck does not receive any bonus that is based, all or in part, on the number or amount of transactions, client referrals or new accounts.

Chuck 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 which may include travel, lodging and meals. Such compensation may not be tied to the sale of any products. Although this type of compensation may create a conflict of interest, Chuck is required to make recommendations to each client's individual needs and objectives.

ITEM #6 - SUPERVISION

Chuck is supervised through a compliance program designed to prevent and detect violations of the federal and state securities laws. Supervision is conducted by the Chief Compliance Officer (CCO), Mari Buechner who is responsible for administering the policies and procedures. Ms. Buechner reviews those policies and procedures annually for their adequacy and the effectiveness of their implementation. If you have any questions about CCS' supervision of its Advisors, please contact CCS at (608) 221-4545.