

Florida Wealth Advisors, LLC

Registered Investment Adviser

6815 S.W. 40th Terrace
Gainesville, FL 32608
(352) 332-0749

General Information Brochure & Disclosure Statement

Florida Wealth Advisors, LLC is registered with the State of Florida as an Registered Investment Adviser. The company is the successor to Kendzior Financial Group, Inc. which was registered as an RIA firm in Florida beginning June, 2002. Our business is providing timely investment management advice to our clients with an emphasis on integrity, competence and exceptional service.

Personnel

The Managing Member of Florida Wealth Advisors, LLC and the only person giving client advice, is Richard Anthony Kendzior. Known professionally as Tony Kendzior, he graduated from the University of Florida in 1963 with a degree in Business Administration. In 1976, he earned a Master of Education degree, also from the University of Florida. He has been in the financial services industry since 1976, having earned the professional designations of Chartered Life Underwriter (CLU) and Chartered Financial Consultant (ChFC).

Tony Kendzior has been registered to sell investment products and services since 1984. He is engaged in professions other than financial consulting and investment advice. He is engaged by clients who need help with financial planning and estate planning. He may sell insurance products for sales commissions, for which he has been appropriately licensed since 1976. These activities take up approximately 20% of his workweek.

His community involvements have ranged from being Chairman of the Alachua County Bicentennial Commission from 1973 – 1976, to a founding board member and Secretary of the Gainesville Community Foundation today. There have been numerous activities and board tenures over the years to include Chairman of the Advisory Board for the Academy of Finance in the Alachua County School System, Chapter President of the Gainesville Estate Planning Council, and has taught retirement planning at Santa Fe Community College.

How We Operate (fees)

Our compensation for **investment management advice** is a percentage of the assets you have entrusted us to manage. We will first identify those investment programs most suitable for you, given your stated objectives. We then identify and select the best money managers available to you, and will then direct the investment and reinvestment of the assets you have given us to manage. At no time do we take possession of your money; it will be held by selected custodians who may charge a custodial fee.

At all times you will look to us for service and contact with respect to your money. We will provide continuous monitoring and supervision of the managers selected and their performance. The fees you will pay for these services will be an annualized fee, payable quarterly in an amount equal to one-quarter (25%) of the annual fee. This is calculated as a percentage of the average daily market value of the assets in your account(s) each quarter. The annual fee ranges from ½ of 1% to 2%, depending on the size and complexity of your account, with 1.5% being the normal starting rate. The fee will normally be deducted directly from your account, subject to your authorization.

We have agreements in place with established investment management companies and other Registered Investment Advisers. These include Curian Capital, Genworth Financial Wealth Management, Edelman Financial Advisors, LLC, American Optimal Advisors, Inc. and Accessor Capital Management. These

agreements provide our clients with access to selected institutional and retail money managers whose skills and capabilities are judged to be exceptional.

We require that you sign an Investment Management Agreement with us as a condition of our employment by you. This agreement gives us limited discretionary authority over your account(s). This means that without your prior written or verbal approval, we will not act on your behalf, including the withdrawal of funds and/or securities from your accounts. If you wish to terminate our association - and you can do so at any time - any pre-paid fees will be refunded to you on a pro-rated basis.

Tony Kendzior is an insurance agent who earns sales commissions. Though unlikely, you should be aware that a conflict could exist between your interests and those of Florida Wealth Advisors, LLC. However, you will never have an obligation to act upon our recommendations, and if you do elect to act upon any of those recommendations, you are under no obligation to engage the services of Florida Wealth Advisors, LLC.

General Information

- We do not at any time make “buy” or “sell” decisions regarding specific securities with your money. Instead, your agreement with us is to employ third party asset management professionals and their firms who will invest your money.
- Virtually all holdings will be widely held and publicly traded securities.
- We are too small an advisor/investor to affect the market.
- We always place your interest ahead of our own.
- We will never cause you to pay commissions and fees in any situation without first making full disclosure to you.
- We do not prepare regular reports for you.
- Your statements and reports will come from your selected money managers or custodian, either by mail or electronically, as appropriate. The calendar is the triggering factor.
- We typically have the ability to review any and all accounts on a daily basis, as may be necessary.
- There are no different levels of review.
- Tony Kendzior reviews your accounts on a portfolio analysis basis.
- It is not our normal practice to compensate anyone, either directly or indirectly, for client referrals without full disclosure in advance.
- We may, from time to time, enter into contractual agreements with other firms, such as a bank, to satisfy legitimate business purposes.
- Our minimum account size is \$50,000 which may be adjusted from time to time at our discretion.

Any managed account involves the investing in securities, which pose certain investment risks, including possible loss of principal. We do not guarantee the investment performance of any investment in your account.

Acknowledgements

This is to acknowledge that, before any account is opened, I/we have read and understood this General Information & Disclosure Statement as it applies to Florida Wealth Advisors, LLC..

X _____ Date _____

X _____ Date _____

X _____ Date _____

Richard A. Kendzior, for Florida Wealth Advisors, LLC..

For more information on Florida Wealth Advisors, LLC., visit our web site at WWW.FLORIDAWALTHADVISORS.COM or email us at this address: info@tonykendzior.com