

Item 1: Cover Page  
Part 2B of Form ADV: Brochure Supplement

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Allan Moskowitz  
March 2018

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Firm Contact:  
Sarah Green  
Chief Compliance Officer

This brochure supplement provides information about Allan Moskowitz that supplements our brochure. You should have received a copy of that brochure. Please contact Sarah Green if you did not receive Transformative Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement. Additional information about Allan Moskowitz is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #2103510.

## Item 2: Educational Background and Business Experience

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**Allan Moskowitz**

**Born:** 1950

### Education.

- Bachelor of Science, DC Chiropractic, Logan College – 1977

### Business Background.

- 04/2016 - Present                      Financial Advisor  
  Transformative Wealth Management LLC
- 08/2008 - 06/2016                    Investment Adviser Representative  
  Protected Investors of America
- 04/1999 - 08/2008                    Registered Representative  
  Financial West Group

### Exams, Licenses & Other Professional Designations.

#### **CFP® - Certified Financial Planner.**

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.

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.

### Item 3: Disciplinary Information

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There are no legal or disciplinary events that are material to a client’s or prospective client’s evaluation of this advisory business.

### Item 4: Other Business Activities

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Allan William Moskowitz owns real estate rental property in Richmond, CA and El Cerrito, CA. From time to time, he may offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Transformative Wealth Management LLC always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the services of any representative of Transformative Wealth Management LLC in connection with such individual's activities outside of Transformative Wealth Management LLC.

## Item 5: Additional Compensation

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Allan Moskowitz does not receive any economic benefit from any person, company, or organization, other than Transformative Wealth Management LLC in exchange for providing clients advisory services through Transformative Wealth Management LLC.

## Item 6: Supervision

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As a representative of Transformative Wealth Management LLC, Allan Moskowitz is supervised by Sarah G Green, the firm's Chief Compliance officer. Sarah G Green is responsible for ensuring that Allan Moskowitz adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Sarah Green is (510) 761-6491.

## Item 7: Requirements for State Registered Advisers

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Allan Moskowitz has not been involved in any arbitration claim alleging damages in excess of \$2,500. Furthermore, Allan Moskowitz has neither been involved in nor found liable in any civil, self-regulatory organization, or administrative proceeding nor has been the subject of any bankruptcy petitions.