

FORM ADV

Uniform Application for Investment Adviser Registration

Part II - Page 1

OMB APPROVAL

OMB Number: 3235-0049
Expires: February 28, 2011
Estimated Average burden
Hours per response.....4.07

Name of Investment Adviser: Wealth Management Inc				
Address: (Number and Street)	(City)	(State)	(Zip Code)	Area Code: Telephone Number:
3652 Oakwood Trail, Allentown,	PA	18103		484-264-6270

This part of FORM ADV gives information about the investment adviser and its business for the use of clients. The information has not been approved or verified by any government authority.

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(Schedule A, B, C, D, and E are included with Part I of this Form, for the use of regulatory bodies, and are not distributed to clients.)

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

1. A. Advisory Services and Fees. (check the applicable boxes)

For each type of service provided, state the approximate % of total advisory billings from that service. (See instruction below.)

Applicant:

- (1) Provides investment supervisory services %
- (2) Manages investment advisory accounts not involving investment supervisory services..... 30 %
- (3) Furnishes investment advice through consultations not included in either service described above... 40 %
- (4) Issues periodicals about securities by subscription %
- (5) Issues special reports about securities not included in any service described above..... %
- (6) Issues, not as part of any service described above, any charts, graphs, formulas, or other devices which clients may use to evaluate securities..... %
- (7) On more than an occasional basis, furnishes advice to clients on matters not involving securities... 30 %
- (8) Provides a timing service %
- (9) Furnishes advice about securities in any manner not described above..... %

(Percentages should be based on applicant's last fiscal year. If applicant has not completed its first fiscal year, provide estimates of advisory billings for that year and state that the percentages are estimates.)

- B. Does applicant call any of the services it checked above financial planning or some similar term? Yes No

C. Applicant offers investment advisory services for: (check all that apply)

- (1) A percentage of assets under management
- (2) Hourly charges
- (3) Fixed fees (not including subscription fees)
- (4) Subscription fees
- (5) Commissions
- (6) Other

D. For each checked box in A above, describe on Schedule F:

- the services provided, including the name of any publication or report issued by the adviser on a subscription basis or for a fee
- applicant's basic fee schedule, how fees are charged and whether its fees are negotiable
- when compensation is payable, and if compensation is payable before service is provided, how a client may get a refund or may terminate an investment advisory contract before its expiration date

2. Types of clients - Applicant generally provides investment advice to: (check those that apply)

- A. Individuals
- B. Banks or thrift institutions
- C. Investment companies
- D. Pension and profit sharing plans
- E. Trusts, estates, or charitable organizations
- F. Corporations or business entities other than those listed above
- G. Other (describe on Schedule F)

Answer all items. Complete amended pages in full, circle amended items and file with execution page (page 1)

3. Types of Investments. Applicant offers advice on the following: (check those that apply)

- | | |
|---|---|
| <input checked="" type="checkbox"/> A. Equity securities
<input checked="" type="checkbox"/> (1) exchange-listed securities
<input checked="" type="checkbox"/> (2) securities traded over-the-counter
<input checked="" type="checkbox"/> (3) Foreign issuers | <input checked="" type="checkbox"/> H. United States government securities |
| <input checked="" type="checkbox"/> B. Warrants | <input checked="" type="checkbox"/> I. Options contracts on:
<input checked="" type="checkbox"/> (1) securities
<input checked="" type="checkbox"/> (2) commodities |
| <input checked="" type="checkbox"/> C. Corporate debt securities (other than commercial paper) | <input type="checkbox"/> J. Futures contracts on:
<input type="checkbox"/> (1) tangibles
<input type="checkbox"/> (2) intangibles |
| <input checked="" type="checkbox"/> D. Commercial paper | <input type="checkbox"/> K. Interests in partnerships investing in:
<input type="checkbox"/> (1) real estate
<input type="checkbox"/> (2) oil and gas interests
<input type="checkbox"/> (3) other (explain on Schedule F) |
| <input checked="" type="checkbox"/> E. Certificates of deposit | <input type="checkbox"/> L. Other (explain on Schedule F) |
| <input checked="" type="checkbox"/> F. Municipal securities | |
| <input checked="" type="checkbox"/> G. Investment company securities:
<input checked="" type="checkbox"/> (1) variable life insurance
<input checked="" type="checkbox"/> (2) variable annuities
<input checked="" type="checkbox"/> (3) mutual fund shares | |

4. Methods of Analysis, Sources of Information, and Investment Strategies.

A. Applicant's security analysis methods include: (check those that apply)

- | | |
|---|--|
| (1) <input type="checkbox"/> Charting | (4) <input type="checkbox"/> Cyclical |
| (2) <input checked="" type="checkbox"/> Fundamental | (5) <input type="checkbox"/> Other (explain on Schedule F) |
| (3) <input type="checkbox"/> Technical | |

B. The main sources of information applicant uses include: (check those that apply)

- | | |
|---|--|
| (1) <input checked="" type="checkbox"/> Financial newspapers and magazines | (5) <input type="checkbox"/> Timing services |
| (2) <input type="checkbox"/> Inspections of corporate activities | (6) <input checked="" type="checkbox"/> Annual reports, prospectuses, filings with the
Securities and Exchange Commission |
| (3) <input checked="" type="checkbox"/> Research materials prepared by others | (7) <input checked="" type="checkbox"/> Company press releases |
| (4) <input type="checkbox"/> Corporate rating services | (8) <input type="checkbox"/> Other (explain on Schedule F) |

C. The investment strategies used to implement any investment advice given to clients include: (check those that apply)

- | | |
|--|--|
| (1) <input checked="" type="checkbox"/> Long term purchases
(securities held at least a year) | (5) <input type="checkbox"/> Margin transactions |
| (2) <input checked="" type="checkbox"/> Short term purchases
(securities sold within a year) | (6) <input type="checkbox"/> Option writing, including covered options,
uncovered options or spreading strategies |
| (3) <input type="checkbox"/> Trading (securities sold within 30 days) | (7) <input type="checkbox"/> Other (explain on Schedule F) |
| (4) <input type="checkbox"/> Short sales | |

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5. Education and Business Standards.

Are there any general standards of education or business experience that applicant requires of those involved in determining or giving investment advice to clients? Yes No

(If yes, please describe these standards on Schedule F)

6. Education and Business Background.

For:

- each member of the investment committee or group that determines general investment advice to be given to clients, or
- if the applicant has no investment committee or group, each individual who determines general investment advice clients (if more than five, respond only for their supervisors)
- each principal executive officer of applicant or each person with similar status or performing similar functions.

On Schedule F, give the:

- name
- year of birth
- formal education after high school
- business background for the preceding five years

7. Other Business Activities. (check those that apply)

- A. Applicant is actively engaged in a business other than giving investment advice.
- B. Applicant sells products or services other than investment advice to clients.
- C. The principal business of applicant or its principal executive officers involves something other than providing investment advice.

(For each checked box describe the other activities, including the time spent on them, on Schedule F.)

8. Other Financial Industry Activities or Affiliations. (check those that apply)

- A. Applicant is registered (or has an application pending) as a securities broker-dealer.
- B. Applicant is registered (or has an application pending) as a futures commission merchant, commodity pool operator or commodity trading adviser.
- C. Applicant has arrangements that are material to its advisory business or its clients with a related person who is a:
 - (1) broker-dealer
 - (2) investment company
 - (3) other investment adviser
 - (4) financial planning firm
 - (5) commodity pool operator, commodity trading adviser or futures commission merchant
 - (6) banking or thrift institution
 - (7) accounting firm
 - (8) law firm
 - (9) insurance company or agency
 - (10) pension consultant
 - (11) real estate broker or dealer
 - (12) entity that creates or packages limited partnerships

(For each checked box in C, on Schedule F identify the related person and describe the relationship and the arrangements.)

- D. Is applicant or a related person a general partner in any partnership in which clients are solicited to invest?.. Yes No

(If yes, describe on Schedule F the partnerships and what they invest in.)

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9. Participation or Interest in Client Transactions.

Applicant or a related person: (check those that apply)

- A. As principal, buys securities for itself from or sells securities it owns to any client.
- B. As broker or agent effects securities transactions for compensation for any client.
- C. As broker or agent for any person other than a client effects transactions in which client securities are sold to or bought from a brokerage customer.
- D. Recommends to clients that they buy or sell securities or investment products in which the applicant or a related person has some financial interest.
- E. Buys or sell for itself securities it also recommended to clients.

(For each box checked, describe on Schedule F when the applicant or a related person engages in these transactions and what restrictions, internal procedures, or disclosures are used for conflicts of interest in those transactions.)

Describe, on Schedule F, your code of ethics, and state that you will provide a copy of your code of ethics to any client or prospective client upon request.

- 10. Conditions for Managing Accounts.** Does the applicant provide investment advisory services, manage investment advisory accounts or hold itself out as providing financial planning or some similarly termed services *and* impose a minimum dollar value of assets or other condition for starting or maintaining an account?

Yes No

(If yes, describe on Schedule F)

- 11. Review of Accounts.** If applicant provides investment supervisory services, manages investment advisory account, or holds itself out as providing financial planning or some similarly termed services:

- A. Describe below the reviews and reviewers of the accounts. **For reviews**, include their frequency, different levels, and triggering factors. **For reviewers**, include the number of reviewers, their titles and functions, instructions they receive from applicant on performing reviews, and number of accounts assigned each.

Wealth Management, Inc provides Financial Planning services which may include advice on cash flow, debt management, risk management, college funding, retirement planning, estate planning, tax planning, asset allocation and specific investment selection.
For clients who are charged a fee for assets under management or engage WMI on a retainer basis, reviews are conducted at least annually. Special client situations or market conditions may also trigger reviews. Hourly engagements terminate upon the delivery of the plan or advice to client.

- B. Describe below the nature and frequency of regular reports to clients on their accounts.

One reviewer - Kevin Brosious, President
Portfolio "snapshot" reports are provided when Wealth Management, Inc. is engaged to provide asset allocation or investment advice. Wealth Management, Inc. does not provide on-going performance reporting.
Clients will receive account statements directly from the mutual fund company and/or brokerage companies in which they hold investments. These statements are typically provided monthly or quarterly.

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12. Investment or Brokerage Discretion.

A. Does applicant or any related person have authority to determine, without obtaining specific client consent, the:

- | | | |
|--|--------------------------|-------------------------------------|
| | Yes | No |
| (1) securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (2) amount of securities to be bought or sold? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (3) broker or dealer to be used? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| (4) commission rates paid? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

B. Does applicant or a related person suggest brokers to clients? Yes No

For each yes answer to A describe on Schedule F any limitations on the authority. For each yes to A(3), A(4) or B, describe on Schedule F the factors considered in selecting brokers and determining the reasonableness of their commissions. If the value of products, research and services given to the applicant or a related person is a factor, describe:

- the products, research and services
- whether clients may pay commissions higher than those obtainable from other brokers in return for those products and services
- whether research is used to service all of applicant's accounts or just those accounts paying for it; and
- any procedures the applicant used during the last fiscal year to direct client transactions to a particular broker in return for product and research services received.

13. Additional Compensation.

Does the applicant or a related person have any arrangements, oral or in writing, where it:

- | | | |
|---|-------------------------------------|-------------------------------------|
| A. is paid cash by or receives some economic benefit (including commissions, equipment or non-research services) from a non-client in connection with giving advice to clients? | Yes | No |
| | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| B. directly or indirectly compensates any person for client referrals? | Yes | No |
| | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

(For each yes, describe the arrangements on Schedule F.)

14. Balance Sheet. Applicant must provide a balance sheet for the most recent fiscal year on Schedule G if applicant:

- has custody of client funds or securities (unless applicant is registered or registering only with the Securities and Exchange Commission); or
 - requires prepayment of more than \$500 in fees per client and 6 or more months in advance
- Has applicant provided a Schedule G balance sheet?..... Yes No

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Wealth Management Inc	SEC File Number: 801-	Date: 02/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Wealth Management, Inc	IRS Empl. Ident. No.: 23-2738931
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Item of Form (identify)	Answer
Form ADV Part II Page 2 1A2	<p>The Advisor may recommend that certain clients authorize the nondiscretionary management of a portion of their financial assets with Wealth Management, Inc. (WMI) for a custom managed portfolio, with mutual funds provided through Scottrade Advisor or Shareholders Service Group. The terms and conditions under which the Client shall engage Scottrade Advisor, Shareholders Service Group and Wealth Management, Inc. shall be set forth in a written "Client Services Agreement". The Advisor shall continue to render advisory services to the Client relative to the periodic monitoring and review of account performance, for which the Advisor shall receive an annual advisory fee which is based upon a percentage of the market value of the assets or fixed monthly fee.</p> <p>Factors that the Advisor may consider in recommending a portfolio include the Client's stated investment objective(s), client's risk profile, fund management style, fund performance, fund manager reputation, fund reporting, fund pricing, and available research.</p> <p>A client may terminate contract at any time during the contract period, with written notice to Wealth Management, Inc. The client will be responsible for fees incurred up to the termination. If the client's account was not open for the entire month used to compute fees, the fee will be based upon the number of days that the account was open during such month. Client understands that assets invested in shares of mutual funds or other investment companies may be subject to additional fees and expenses, as set forth in the prospectuses of those funds, and that these fees and expenses are ultimately borne by the client. The investment management and all other fees charged by Scottrade and Shareholders Service Group are exclusive of, and in addition to, the Advisor's investment advisory fee.</p> <p>Initial portfolio setup will be charged at a rate of \$250 per hour. This fee is payable after WMI provides the initial portfolio setup recommendations to the client. There is no minimum portfolio size for asset management services; however, the minimum annual fee for asset management services is \$3000 (\$750 minimum billed quarterly for assets that have been invested for a full quarter). Asset Management Fees are negotiable for large client portfolios. For client assets managed by WMI and held at Shareholders Service Group: client shall pay an amount equal to a 1 percent of managed assets per year. However, client fees will be deducted quarterly. The fee charged is in arrears and is based on the net worth at the end of the quarter prior to the fee calculation. Quarterly fees are based on annual fee divided by 4 (.25%). Fees will be prorated. Prorating is based on the number of days the account had assets divided by the number of days in the period. Prorated fees are not subject to the \$750 quarterly minimum.</p> <p>Examples as follows: 1) Client portfolio worth \$1M at end of calendar quarter and client assets were invested with Wealth Management for 30 days during the quarter. Fee calculation: $\\$1,000,000 * 1\% / 4 * (30/91) = \\824.18 2) Client portfolio worth \$200,000 at end of calendar quarter and client assets were invested with Wealth Management for full quarter. Fee calculation: $\\$200,000 * 1\% / 4 = \\500. Minimum of \$750 for quarter will be charged. 3) Client portfolio worth \$400,000 at end of calendar quarter and client assets were invested with Wealth Management for 30 days during the quarter. Fee calculation: $\\$400,000 * 1\% / 4 * (30/91) = \\329.67. Prorated portfolio charge for partial quarter not subject to minimum.</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant: Wealth Management Inc	SEC File Number: 801-	Date: 02/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Wealth Management, Inc	IRS Empl. Ident. No.: 23-2738931
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Item of Form (identify)	Answer
1A3	<p>Clients may also contract for ongoing nondiscretionary management of their portfolio financial assets by WMI that will be billed as a fixed annual fee. This fee will be billed monthly (1/12 each month) and deducted from the client's account. Billing will take place in the month following the month when the advisory services were rendered. Eg - January services will be billed in February, February services will be billed in March, etc. These client accounts will be held at Scottrade Advisor. Monthly retainer fee will be calculated as follows: Total Invested Assets managed by WMI times 1%/12 months. Monthly retainer fee will remain constant for a period of 1 year, at which time it will be reassessed using total invested assets managed by WMI times 1%/12. Minimum monthly retainer fee is \$250 (\$3000 annual minimum/12). All retainer charges fees will begin on the first day of the month following initiation of retainer contract. This fee is negotiable for larger portfolios.</p> <p>Examples as follows: 1) Client initiates retainer contract on 3/20/2009, at which time client portfolio is worth \$1M. Fee calculation: \$1,000,000*1%/12 = \$833.33/month. Monthly client billing in the amount of \$833.33 will begin on April 30, 2009 through March 31, 2010. 2) Client portfolio reassessed after one year. Client portfolio value at that time is \$1,200,000. Fee calculation: \$1,200,000*1%/12 = \$1000/month. Monthly client billing in the amount of \$1000 will begin on April 30, 2010 through March 31, 2010.</p> <p>Consultation Services, not including those services mentioned above will be billed at a rate of \$250 per hour. This rate is negotiable. Consultation Services may include but not limited to financial plans, consultation on taxes, loan refinancing, etc. Payment of hourly fees: WMI requires the lesser of \$500 or one-half of estimated fee range upon signing of Service Agreement. The balance of actual fees for initial services provided will be due and payable to WMI immediately upon the presentation of recommendations to client. WMI will invoice client for the amount of fees for any future services performed. Payment of such invoices shall be made within twenty days of the date of the invoice.</p>
1A7	<p>On more than an occasional basis, WMI may provide advice to clients on matters that do not involve securities, market conditions, etc. This service may include but not limited to advice on college funding/aid, retirement planning and funding, estate planning, etc. This fee will be billed at a rate of \$250 per hour. This fee is negotiable. Payment of hourly fees: WMI requires the lesser of \$500 or one-half of estimated fee range upon signing of Service Agreement. The balance of actual fees for initial services provided will be due and payable to WMI immediately upon the presentation of recommendations to client. WMI will invoice client for the amount of fees for any future services performed. Payment of such invoices shall be made within twenty days of the date of the invoice.</p>
Form ADVII Page4 #5	<p>Full time Advisor must have a college degree. WMI may take on part-time college interns on occasion.</p>
Page4 #6	<p>Kevin Brosious DOB 11/23/1956 BS/Accounting - Villanova University MBA - Wilkes University Certified Public Accountant (CPA)/Personal Financial Specialist (PFS) Certified Financial Planner (CFP) Past 5 years business experience: Wealth Management, Inc - President Adjunct Professor of business - DeSales University, Penn State University Operations Manager - Agere Systems</p>

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
FORM ADV
Continuation Sheet for Form ADV Part II**

Applicant: Wealth Management Inc	SEC File Number: 801-	Date: 02/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Wealth Management, Inc	IRS Empl. Ident. No.: 23-2738931
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Item of Form (identify)	Answer
Form ADV PartII Page 5 9E	Participation or Interest in Client Transactions At times Advisor may hold positions in securities that may also be recommended to Clients. However, at no time will Advisor or any related party receive preferential treatment over Clients. Advisor enforces the applicable rules of the Investment Advisors Act of 1940, including the prohibition against insider trading. Advisor maintains the required personal securities transaction records for all employees.
Form ADV PartII Page5 #9	Code of Ethics: Advisor adheres to the Code of Ethics adopted by the Certified Financial Planner Board of Standards, Inc. A copy of this Code of Ethics will be provided to any client or prospective client upon request.
Form ADV PartII Page5 #10	WMI does not require a minimum amount of assets to provide management services, however, the minimum quarterly fee for management of assets is \$750. Minimum monthly fee for retainer services is \$250/month.
Form ADV PartII Page6 12B	WMI custodians are Shareholders Service Group (SSG) and Scottrade Advisor. These custodians will be used for any asset management agreement with WMI. For project work, discount brokers will mainly be recommended for mutual fund and exchange traded fund purchases. WMI may also recommend purchase of mutual funds directly from mutual fund providers. eg - Vanguard, Fidelity, TRowe Price, etc. WMI receives no commissions, kickbacks or other fees of any kind for any fund or investment recommended to clients.
13B	As a member of the Garrett Planning Network (GPN), Adviser has chosen to "opt-in" to a marketing program established between GPN and The Motley Fool (www.fool.com). The program is in place to promote GPN's advisers as fee-only financial planners that members of The Motley Fool community may be interested in working with, and although this is a marketing program only, Adviser has chosen to opt-in to generate additional prospects for its financial planning business. The fee paid is a flat monthly fee and is paid regardless of whether any leads are generated or become clients. Thus, Adviser does not believe this is a "solicitor" relationship but feels the relationship between the two is important and should be disclosed to its clients and prospective clients.

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
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Applicant: Wealth Management Inc	SEC File Number: 801-	Date: 02/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Wealth Management, Inc	IRS Empl. Ident. No.: 23-2738931
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Item of Form (identify)	Answer

(Complete amended pages in full, circle amended items and file with execution page (page 1).)

**Schedule F of
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Continuation Sheet for Form ADV Part II**

Applicant: Wealth Management Inc	SEC File Number: 801-	Date: 02/01/2010
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(Do not use this Schedule as a continuation sheet for Form ADV Part I or any other Schedules)

1. Full name of applicant exactly as stated in Item 1A of Part I of Form ADV: Wealth Management, Inc	IRS Empl. Ident. No.: 23-2738931
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Item of Form (identify)	Answer

(Complete amended pages in full, circle amended items and file with execution page (page 1).)