

Item 1 Cover Page  
**SUPERVISED PERSON BROCHURE**  
FORM ADV PART 2B

Julia C. McCormick, CFP<sup>®</sup>, RICP<sup>®</sup>, CDFIA<sup>®</sup>

Cunningham Wealth Management, L.L.C.

dba

LW Advisors, L.L.C.

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This brochure supplement provides information about Julia C. McCormick and supplements the Cunningham Wealth Management, L.L.C.'s brochure. You should have received a copy of that brochure. Please contact Julia C. McCormick if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Julia C. McCormick (CRD# 6275884) is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**January 13, 2022**

## Brochure Supplement (Part 2B of Form ADV)

### Supervised Person Brochure

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#### Additional Investment Advisor Representative

**Julia C. McCormick**, CFP®, RICP®, CDFA

- Year of birth: 1984
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#### Item 2 Educational Background and Business Experience

##### Educational Background:

- Rice University; Master of Viola Performance; 05/2010
- University of Iowa; Bachelor of Viola Performance; 05/2007

##### Business Experience:

- Civic Music of Des Moines
  - President of Board; 10/23/2021 – Present
  - Board Member; 06/01/2019 – 10/23/2021
- Insureyourplan LLC; Owner/Insurance Agent; 01/2020 - Present
- Cunningham Wealth Management, L.L.C.; Investment Advisor Representative; 04/2018 - Present
- LivWel Insurance Solutions, LLC, Insurance Agent; 04/2018 – Present
- UnityPoint Young Advisory Board; Board Member; 01/2018 – Present
- Des Moines Leadership Network; Board Member/Secretary; 09/2017 - Present
- Des Moines Symphony; Violist; 09/2014 - Present
- Freelance Viola/Violin Player; Musician; 09/2013 - Present
- Principal Securities, Inc.; Investment Advisor Representative; 01/2014 - 04/2018
- Principal Securities, Inc.; Registered Representative; 12/2013 - 04/2018
- Principal Life Insurance Company; Insurance Agent; 12/2013 - 04/2018
- Self-Employed; Music Teacher; 08/2002 - 12/2013
- Palmer Group; Recruiter; 02/2013 - 10/2013
- Caretaker; 09/2012 - 01/2013
- Cloud8Sixteen; Sales Person; 08/2010 - 09/2012

##### Professional Certifications

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Julia McCormick has earned certifications and credentials that are required to be explained in further detail.

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, 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.

Retirement Income Certified Professional® - (RICP®) certification: certification is awarded by The American College of Financial Services, candidates must:

- Complete RIPC® coursework within five months from the date of initial enrollment.
- Complete three in-depth online courses.
- Meet the experience requirements: Three years of full-time business experience within the five years preceding the date of the award. An undergraduate or graduate degree from an accredited educational institution qualifies as one year of business experience.

- Sign and agree to abide by a Code of Ethics.
- Pass an exam administered by Pearson VUE Testing Center. Minimum test score 70%.
- When you achieve the RICP® designation, you are subject to the PACE Recertification Program earning 15 credit hours of educational activities in subject matter that is acceptable to PACE Recertification every two years.

Certified Divorce Financial Analysts® (CDFA): A designation awarded to people with experience in the unique financial circumstances that surround a divorce. The professional training for the certification is focused on understanding and estimating the long-term costs of a divorce.

- Experience - CDFAs practitioners must have a minimum of three years work experience in a financial or legal capacity prior to earning the right to use the CDFAs certification mark.
- Education - CDFAs candidates must also develop their theoretical and practical understanding and knowledge of the financial aspects of divorce by completing a comprehensive course of study approved by the Institute for Divorce Financial Analysts™ (IDFA™).
- Examination - CDFAs candidates must complete a four-part Educational Curriculum and Certification Exam that tests their understanding and knowledge of the financial aspects of divorce. The candidate must also demonstrate the practical application of this knowledge in the divorce process by completing a comprehensive case study.
- Ethics - CDFAs practitioners agree to abide by a strict code of professional conduct known as the IDFA Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, Clients, employers and other professionals. The IDFA may perform a background check during this process and each CDFAs candidate must disclose any investigations or legal proceedings relating to his or her professional or business conduct.
- Ongoing Certification Requirements - CDFAs practitioners are required to maintain technical competence and to fulfill ethical obligations. Practitioners must pay an annual reinstatement fee. Every two years, they must complete a minimum of fifteen (15) hours of continuing education specifically related to the field of divorce.
- In addition to the biennial continuing education requirement, all CDFAs practitioners must voluntarily disclose any public, civil, criminal, or disciplinary actions that may have been taken against them during the past two years as part of the renewal process.

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### **Item 3 Disciplinary Information**

None to report

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

Julia C. McCormick has a financial industry affiliated business as a licensed insurance agent. From time to time, she will offer clients advice or products from those activities.

Approximately 10% of her revenue results from commissions from the sale of insurance products.

These practices represent conflicts of interest because it gives Julia C. McCormick an incentive to recommend products based on the commission amount received rather than on client's needs. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

In addition to her activities as an insurance agent, Julia C. McCormick is a musician with the Des Moines Symphony and freelance for special events. Ms. McCormick is also on the board of Civic Music of Des Moines. Clients of LW Advisors, L.L.C. are not solicited products or services that Ms. McCormick provides in the above-mentioned roles. Therefore, there are no conflicts of interest.

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**Item 5 Additional Compensation**

Julia C. McCormick receives separate, yet typical compensation from her affiliated businesses, but she does not receive any performance based fees.

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**Item 6 Supervision**

Julia C. McCormick is supervised by David Cunningham, Chief Compliance Officer. He reviews Julia C. McCormick's work through client account reviews, quarterly personal transaction reports as well as face-to-face and phone interactions.

Mr. Cunningham can be contacted by email at [dave@livweladvisors.com](mailto:dave@livweladvisors.com) or via phone at 515-669-4146.

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**Item 7 Requirements for State-Registered Advisors**

*Arbitration Claims:* None to report.

*Self-Regulatory Organization or Administrative Proceeding:* None to report.

*Bankruptcy Petition:* None to report.