

This brochure supplement provides information about Kimberly S. Malesky that supplements the CreativeOne Wealth, LLC brochure. You should have received a copy of that brochure. Please contact J.P. Rankin at 913-402-2175 if you did not receive CreativeOne Wealth, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kimberly S. Malesky is also available on the SEC's website at www.adviserinfo.sec.gov.

CreativeOne Wealth, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Kimberly S. Malesky

Personal CRD Number: 5255382

Investment Adviser Representative

Located At:

1187 Coast Village Rd

Suite 1-778

Montecito, CA 93108

805.770.5235

CreativeOne Wealth, LLC

6330 Sprint Pkwy, Suite

400 Overland Park, KS

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UPDATED: 6/7/2022

Item 2: Educational Background and Business Experience

Name: Kimberly S. Malesky **Born:** 1980

Education:

Ms. Malesky received a M.B.A. from Baker College and a B.S. in Business Administration from California State University - Chico.

Business Background:

12/2020 - Present	Investment Adviser Representative CreativeOne Wealth, LLC
12/2020 - Present	Owner Harmony Investment Management, LLC
04/2021 - Present	Certified Divorce Financial Analyst Kimberly S. Malesky
09/2018 - 12/2020	Investment Adviser Representative Monarch Wealth Strategies, LLC
02/2014 - 10/2020	Registered Representative LPL Financial, LLC
08/2007 - 02/2014	Client Relations Associate Mission Wealth Management

Professional Designations:

Certified Financial Planner™, CFP®

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. Currently, more than 71,000 individuals have obtained CFP® certification in the United States.

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.

Certified Divorce Financial Analyst (CDFA®)

The CDFA® is offered by the Institute for Divorce Financial Analysts.

A CDFA® professional is a financial professional skilled at analyzing data and providing expertise on the financial issues of divorce. The process requires the synthesis of tax, insurance, retirement and other areas of knowledge with their specific application to divorce. The role of the CDFA® professional is to assist the client and his or her attorney to understand how the decisions he or she makes today will impact the client's financial future.

To receive the CDFA designation, candidates must meet experience requirements, pass an examination and be in good standing with their Broker/Dealer (if applicable) and the FINRA/SEC or any other licensing or regulatory agency. As of July 2020, candidates must have a bachelor's degree with three years of on-the job experience or if no bachelor's degree, five years of relevant experience. Experience has been defined as the following:

- Financial Planning
- Family Law Practice or
- Three or more of the following:
 - Experience with the tax code
 - Investment advisory or management
 - Real Estate, mortgage and reverse mortgage lending
 - Life and disability insurance
 - Financial therapist or coach

The candidate must pass four certification exams (online, proctored, closed book).

Individuals who wish to maintain their CDFA designation must complete 30 hours of divorce-related education every two years.

Item 3: Disciplinary Information

Kimberly S. Malesky does not have any material disciplinary history.

Additional information about Ms. Malesky may be found on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov or at the FINRA's Broker Check website at www.brokercheck.finra.org.

Item 4: Other Business Activities

Kimberly S. Malesky is a licensed insurance agent. From time to time, Ms. Malesky may offer clients advice and/or products from this activity. Clients should be aware that these services may pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. CreativeOne Wealth, LLC always acts in the best interest of the client; including in the sale of commissionable products to Advisory clients.

Kimberly S. Malesky is a Certified Divorce Financial Analyst and assists individuals in their divorce proceedings. These individuals may or may not be clients of CreativeOne Wealth, LLC and any fees paid to Ms. Malesky for these services are separate and outside of CreativeOne Wealth, LLC.

Kimberly S. Malesky is a volunteer for the non-profit, Savvy Ladies, that provides financial education to women. Ms. Malesky provides a complimentary 45-minute phone consultation to women making such request. Ms. Malesky does not earn any compensation from Savvy Ladies nor from the women she assists in this capacity; however, these women may become future clients of Ms. Malesky in which case she would earn an advisory fee for her services.

Kimberly S. Malesky is owner of a rental property.

Clients of CreativeOne Wealth, LLC are not obligated in any manner to utilize the aforementioned services provided by Ms. Malesky.

CreativeOne Wealth, LLC does not supervise and does not receive any compensation from these Other Outside Business Activities.

Item 5: Additional Compensation

Kimberly S. Malesky may receive additional compensation in the form of sales awards and/or marketing credits depending on levels of overall sales in connection with services provided to the client. These incentives might constitute a conflict of interest as they could encourage Ms. Malesky to recommend transactions for the purpose of attaining these awards. Clients are under no obligation to engage in any securities or Advisory transactions.

Item 6: Supervision

As an Investment Adviser Representative of CreativeOne Wealth, LLC, Kimberly S. Malesky is supervised by J.P. Rankin, the firm's Chief Compliance Officer, and is to adhere to the policies and procedures set forth by CreativeOne Wealth, LLC. The phone number for Mr. Rankin is (913) 402-2175.