

This brochure supplement provides information about Rick Helbing that supplements the Accurate Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Rick Helbing if you did not receive Accurate Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Rick Helbing is also available on the SEC's website at www.adviserinfo.sec.gov.

Accurate Wealth Management, LLC
Form ADV Part 2B – Individual Disclosure Brochure

for

Rick Helbing

Personal CRD Number: 1348165

Investment Adviser Representative

Accurate Wealth Management, LLC

2211 Ashley Oaks Circle

Wesley Chapel, FL 33544

602-330-3476

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Item 2: Educational Background and Business Experience

Name: Rick Helbing

Born: 1952

Educational Background and Professional Designations:

Education:

Mr. Helbing received a Bachelor of Science in Political Science from the University of Wisconsin, Whitewater.

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.

Chartered Financial Consultant®, ChFC®

The ChFC® is offered by The American College of Financial Services® (“The College”). Once The College awards a designation, that designee has a “right to use” the designation mark, provided all ongoing recertification requirements through the Professional Recertification Program are met.

To receive the ChFC® designation, you must successfully complete all required courses, meet experience requirements and ethics standards, and agree to comply with The American College Code of Ethics and Procedures.

- Education & Examination: Must successfully complete all eight courses and exams.
- Experience - Three years of full-time business experience is required for all Huebner School designations. The three-year period must be 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. Part-time qualifying business experience is credited toward the three-year requirement on an hourly basis, with 2,000 hours representing the equivalent of one year full-time experience.
- Ethics: All ChFC® holders must abide by the Professional Pledge: “In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.”

Individuals who wish to maintain their ChFC® designation must satisfy the recertification requirements set by the Professional Achievement in Continuing Education (“PACE”). The College requires designees to:

- Recertify their knowledge with 30 hours continuing education (CE) every two years which must include at least one hour of ethics.
- Recommit to The American College of Financial Services standard of ethics
- Reconfirm client-facing status annually
- Update contact information annually

Pay an annual program Fee of \$125 (client facing) or \$50 (non-client facing)

Business Background:

April 2026 - Present - Accurate Wealth Management - Investment Advisor

October 2020 - April 2026 CreativeOne Wealth, LLC - Investment Advisor

December 2015 - November 2020 - Partnervest Advisory Services - Investment Advisor

June 1988 - March 2026 - Sun Coast Advisory Group - Partner

Item 3: Disciplinary Information

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

Rick Helbing has no outside business activities.

Item 5: Additional Compensation

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

Item 6: Supervision

As a representative of Accurate Wealth Management, LLC, Rick Helbing is supervised by Derek Wilkes, the firm's Chief Compliance Officer. Derek Wilkes is responsible for ensuring that Rick Helbing 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 Derek Wilkes is (813) 994-0984