

Form ADV Part 2B - Brochure Supplement

Bernard Wealth Management Corp.

360 N. Main Street, Suite 430

Royal Oak, MI 48067

(248) 556-2900

www.bernard-wealth.com

This brochure supplement provides information that supplements the Bernard Wealth Management Corp. (BWM) brochure, which is attached. You should have received a copy of that brochure. Please contact Kenneth M. Bernard at (248) 556-2900 if you did not receive the brochure or if you have any questions about the contents of this supplement.

Supervised Persons: Kenneth M. Bernard, CRD#4713729
Deanna Harless, CRD#5321682
Andrew Niedermeier, CRD#3008502

Kenneth M. Bernard is responsible for supervising advisory activities at BWM. He can be reached at (248) 556-2900 or ken@bernard-wealth.com.

Additional information about Mr. Bernard, Ms. Harless, Mr. Niedermeier and Mr. Leahy is available on the SEC's website at www.adviserinfo.sec.gov.

Professional Certifications

Certain employees have earned certifications and credentials that require further detailed explanation. The certification requirements may change over time. The current requirements are listed below.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. Current CFA certification requirements:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless upgrading from affiliate membership, all societies require two sponsor statements as part of each application; these are submitted online by your sponsors.
- Agree to, adhere to, and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

Certified Financial Planner™, CFP® : Certified Financial Planners have met the standards of the CFP Board. The current requirements are:

- Complete a CFP Board-registered education program. ...
- Sit for the CFP® exam. ...
- Hold or earn a bachelor's degree from an accredited university or college within five years of passing the CFP® exam. ...
- Demonstrate financial planning experience. ...
- Pass CFP Board's Candidate Fitness Standard

Series 65 Uniform Investment Adviser Law Examination: This exam is administered by the Financial Industry Regulatory Authority (FINRA) on behalf of the North American Securities Administrators Association.

- Must pass the Series 65 Uniform Investment Adviser Exam. Series 65 is an examination comprised of 130 multiple choice questions administered under a testing time of three hours. The Series 65 is designed to qualify candidates as investment adviser representatives.

Kenneth M. Bernard, CFA, Portfolio Manager

Educational Background and Business Experience

- Born: 1962
- University of Michigan, Bachelor of Science, Economics and Statistics, 1984
- University of Michigan, Masters in Business Administration, 1992
- Chartered Financial Analyst (CFA), 2003.
- CRD #4713729

President, Portfolio Manager and Investment Adviser Representative Bernard Wealth Management Corp.	11/2011 to Present
Portfolio Manager Griffin Portfolio Management Corp.	1/2007 to 11/2011
Portfolio Manager and Chief Technology Officer Sigma Investment Counselors	11/1999 to 1/2007

Disciplinary Information

There are no legal or disciplinary events to disclose regarding Kenneth Bernard.

Other Business Activities

Mr. Bernard is licensed as an insurance agent and able to transact business with multiple carriers. He may recommend insurance products to clients. A conflict of interest exists if we recommend that you purchase insurance products for which Mr. Bernard receives insurance commissions. You are under no obligation to act upon the recommendations of Mr. Bernard. If you decide to act upon any of the recommendations, you are under no obligation to effect the insurance transactions through Mr. Bernard.

Additional Compensation

Mr. Bernard does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to you and other BWM clients.

Supervision

Mr. Bernard serves as the President, Chief Compliance Officer and investment advisory representative of BWM. Mr. Bernard's full contact information is included on the cover of this Brochure Supplement. As a result, Mr. Bernard supervises himself and the advisory activities of his firm. Mr. Bernard's firm communications and outside accounts are reviewed by Kevin Leahy on an ongoing basis.

Requirements for State-Registered Advisers

Kenneth Bernard has not been found liable in any arbitration, civil, self-regulatory, or administrative proceeding. Mr. Bernard has not been the subject of a bankruptcy petition.

Deanna Harless, CFP® Director of Financial Planning

Educational Background and Business Experience

- Born: 1980
- Oakland University, Bachelor of Science, Elementary Education, 2001
- Certified Financial Planner® 2019
- CRD #5321682

03/2023	PRESENT	Bernard Wealth Management Corp.	Royal Oak, MI United States	Director of Financial Planning
04/2022	03/2023	Creative Planning	Overland Park, KS United States	Financial Planner
02/2018	4/2022	Bernard Wealth Management Corp.	Birmingham, MI United States	Client Service Manager
06/2016	02/2018	Securities America Inc	West Bloomfield, MI United States	Registered Rep
09/2014	06/2016	Future Benefits Corporation	Bingham Farms, MI United States	Investment Service Associate/Operations Manager
10/2009	09/2014	Centaurus Financial Inc	Anaheim, CA United States	Registered Representative
09/2009	08/2014	Timothy Herbert Financial Group	Auburn Hills, MI United States	Team Leader
03/2007	09/2009	Linsco Private Ledger	Bingham Farms, MI United States	Registered Rep
03/2007	09/2009	Future Benefits Corporation	Bingham Farms, MI United States	Investment Service Associate
11/2005	03/2007	Lau & Lau Associates / MML Investor Services	Bloomfield Hills, MI United States	Investment Processing, Service
08/2004	11/2005	Osiwala & Associates	Clinton Township, MI United States	Executive Assistant/Marketing

Disciplinary Information

There are no legal or disciplinary events to disclose regarding Deanna Harless.

Other Business Activities

Ms. Harless is licensed as an insurance agent and able to transact business with multiple carriers. She may recommend insurance products to clients. A conflict of interest exists if we recommend that you purchase insurance products for which Ms. Harless receives insurance commissions. You are under no obligation to act upon the recommendations of Ms. Harless. If you decide to act upon any of the recommendations, you are under no obligation to effect the insurance transactions through Ms. Harless.

Additional Compensation

Ms. Harless does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to you and other BWM clients.

Supervision

Ms. Harless serves as Director of Financial Planning at Bernard Wealth Management Corp. She is supervised by Kenneth Bernard, the firm's president and chief compliance officer.

Requirements for State-Registered Advisers

Ms. Harless has not been found liable in any arbitration, civil, self-regulatory, or administrative proceeding. Ms. Harless has not been the subject of a bankruptcy petition.

Andrew Niedermeier, Wealth Advisor

Educational Background and Business Experience

- Born: 1975
- The Ohio State University, Bachelor of Science, Finance, 1997
- Otterbein University, Masters in Business Administration, 2010
- CRD #3008502

08/2019	PRESENT	Bernard Wealth Management Corp.	Birmingham, MI United States	Wealth Advisor
04/2006	09/2018	Charles Schwab Corporation	San Francisco, CA & Denver, CO United States	Managing Director, Finance & Strategy
01/1998	04/2006	The BISYS Group, Inc.	Columbus, OH United States	Director, Mutual Fund Accounting & Financial Reporting

Disciplinary Information

There are no legal or disciplinary events to disclose regarding Andrew Niedermeier.

Other Business Activities

Andrew is a member of Standy Properties LLC, an Ohio Limited Liability Company. Standy Properties LLC engages in the ownership and rental of real estate properties. BWM clients will not be offered services by Standy Properties LLC.

Additional Compensation

Mr. Niedermeier does not receive any additional compensation or economic benefit from any unaffiliated person, company or organization in connection with the services provided to you and other BWM clients.

Supervision

Mr. Niedermeier serves as Wealth Advisor at Bernard Wealth Management Corp. He is supervised by Kenneth Bernard, the firm's president and chief compliance officer.

Requirements for State-Registered Advisers

Mr. Niedermeier has not been found liable in any arbitration, civil, self-regulatory, or administrative proceeding. Mr. Niedermeier has not been the subject of a bankruptcy petition.