

**Form ADV Part 2B – Brochure Supplement
Item 1: Cover Page
December 2022**

Investment & Retirement Center Located at Credit Union of Denver

Western Wealth Management, LLC

9305 W. Alameda Ave.
Lakewood, CO 80226
Phone: (303) 239-1179
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Shelley Hertel

Firm Contact: Kara Jett, Chief Compliance Officer

This brochure supplement provides information about Shelley Hertel that supplements our brochure. You should have received a copy of that brochure. Please contact Kara Jett, Chief Compliance Officer if you did not receive our brochure or if you have any questions about the contents of this supplement.

Additional information about Shelley Hertel is available on the SEC's website at www.adviserinfo@sec.gov and/or FINRA's Broker Check at www.finra.org/brokercheck.

Item 2: Educational Background & Business Experience

Shelley Elizabeth Hertel

Year of Birth: 1980

Educational Background:

- 2009; Jones International University; International Business
- 2003; University of Minnesota; Finance

Business Background:

- 03/2016 – Present Western Wealth Management LLC; Investment Adviser Representative
- 03/2016 – Present LPL Financial; Registered Representative
- 05/2013 – 03/2016 Edward Jones; Financial Advisor
- 07/2011 – 05/2013 Squaretwo Financial; Financial Analyst
- 11/2006 – 07/2011 Jones Knowledge; Financial Analyst

Exams, Licenses & Other Professional Designations:

- 11/2017 – Chartered Retirement Planning Counselor
- 02/2015 – Accredited Asset Management Specialist
- 07/2013 – Series 66
- 06/2013 – Series 7

CRPC - Chartered Retirement Planning Counselor:

Shelley Hertel has a professional designation, Chartered Retirement Planning Counselor (CRPC). The CRPC is offered by The College for Financial Planning®. The CRPC Program focuses on the pre- and post-retirement needs of individuals. Enrollment in the program guides you through the retirement process, addressing issues such as estate planning and asset management. The College for Financial Planning® awards the Chartered Retirement Planning CounselorSM and CRPC® designation to students who: successfully complete the program; pass the final examination; and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct promulgated by The College for Financial Planning®. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed. Successful students receive a certificate and are granted the right to use the designation on correspondence and business cards for a two-year period.

Continued use of the CRPC® designation is subject to ongoing renewal requirements. Every two years individuals must renew their right to continue using the CRPC® designation by: completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

AAMS® - Accredited Asset Management Specialist:

The College for Financial Planning® awards the AAMS® designation to students who successfully complete the program, pass the final examination and comply with the Code of Ethics, which includes agreeing to abide by the Standards of Professional Conduct and Terms and Conditions. Applicants must also disclose of any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct. Conferment of the

designation is contingent upon the College for Financial Planning's review of matters either self-disclosed or which are discovered by the College that are required to be disclosed.

Continued use of the AAMS® designation is subject to ongoing renewal requirements. Every two years, individuals must renew their right to continue using the AAMS® designation by completing 16 hours of continuing education and reaffirming to abide by the Standards of Professional Conduct, Terms and Conditions, and self-disclose any criminal, civil, self-regulatory organization, or governmental agency inquiry, investigation, or proceeding relating to their professional or business conduct.

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to your evaluation of Ms. Hertel. There may be items that are contained on www.brokercheck.finra.org or www.adviserinfo.sec.gov that you may wish to review and consider in your evaluation of your advisor's background.

Item 4: Other Business Activities

Ms. Hertel is a Registered Representative of LPL Financial, member FINRA/SIPC. As a Registered Representative, Ms. Hertel may solicit, offer and sell securities through LPL Financial and may receive separate, yet normal and customary commission compensation as a result of executing purchases and sales of brokerage transactions on behalf of investment advisory clients. The client is under no obligation to purchase or sell securities through Ms. Hertel or LPL Financial. In addition, Ms. Hertel may receive other compensation such as mutual fund or money market 12b-1 fees (marketing fees) and trail commissions from variable insurance products. The potential for receipt of commissions and other compensation may create a conflict of interest and provide an incentive for Ms. Hertel to recommend investment products based on the compensation received, rather than on the client's needs. WWM addresses this conflict of interest by requiring Ms. Hertel to disclose to the client at the time a brokerage account is opened through LPL Financial the nature of the transaction or relationship, her role as an LPL Registered Representative, and any compensation including commissions and 12b-1 fees that may be paid by the client and/or received by Ms. Hertel.

Ms. Hertel is a licensed insurance agent/broker. She may offer insurance products and receive normal and customary fees as a result of insurance sales. A conflict of interest may arise as these insurance sales may create an incentive to recommend products based on the compensation he may earn and may not necessarily be in the best interests of the client. In order to minimize this conflict of interest, Ms. Hertel will place client interests ahead of her own interests and adhere to our firm's Code of Ethics. Clients are informed they are not obligated to purchase these products.

Ms. Hertel conducts the above investment related activities and may also conduct other business or investment related activities under the Doing Business As ("DBA") name of Investment and Retirement Center Located at the Credit Union of Denver. Investment and Retirement Center Located at the Credit Union of Denver is a separate entity from and is not owned or controlled by Western Wealth Management or LPL Financial.

Ms. Hertel is not engaged in any other business or occupation that provides substantial compensation or involves a substantial amount of her time.

Item 5: Additional Compensation

Ms. Hertel may receive economic benefits from persons other than clients in connection with advisory services. Please ask your financial advisor about whether she receives any of the forms of additional compensation outlined below.

Ms. Hertel may receive compensation from LPL Financial in different ways, such as payments based on production, awards of stock options to purchase shares of LPL's parent company, LPL Financial Holdings Inc., reimbursement of fees that your financial advisor pays to LPL for items such as administrative services, and other things of value such as free or reduced-cost marketing materials, payments in connection with the transition of association from another broker/dealer or investment advisor firm to LPL, advances of advisory fees, or attendance at LPL's national conference or top producer forums and events. LPL may pay your financial advisor this compensation based on her overall business production and/or on the amount of assets custodied at LPL Financial. Therefore, the amount of this compensation may be more than what your financial advisor would receive if the client participated in other programs or paid separately for investment advice, brokerage and other client services. Therefore, your financial advisor may have a financial incentive to recommend an advisory program over other programs and services. However, your financial advisor may only recommend a program or service that she believes is suitable for you.

Ms. Hertel may be eligible to receive cash and/or non-cash compensation from product sponsors for recommending certain types of insurance or other investment products. Compensation may include such items as gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational and training meetings or marketing or advertising initiatives. Product sponsors may also pay for education or training events that they may attend. While Western Wealth Management and LPL Financial endeavor at all times to put the interests of our clients first as part of our fiduciary obligation, the possibility of receiving cash and non-cash compensation could create a conflict of interest when recommending certain products.

Item 6: Supervision

Western Wealth Management LLC maintains a supervisory structure and system reasonably designed to prevent violations of the Investment Advisers Act of 1940. Kara Jett, Chief Compliance Officer of Western Wealth Management LLC, supervises and monitors Ms. Hertel's activities on a regular basis. Kara Jett is responsible for administering the Western Wealth Management policies and procedures for investment advisory activities and for regularly evaluating their effectiveness. Please contact Kara Jett if you have any questions about Ms. Hertel's brochure supplement at (303) 393-2404.