

BROCHURE SUPPLEMENT

Daniel Gwizdak
Creative Financial Planning, Inc.
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COMMONWEALTH *financial network*

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This brochure supplement provides information about Daniel Gwizdak that supplements the Commonwealth Financial Network Brochure. You should have received a copy of that Brochure. Please contact us at 781.736.0700 or e-mail FormADVPart2@commonwealth.com if you did not receive Commonwealth's Brochure or if you have any questions about the contents of this supplement.

Additional information about Daniel Gwizdak is available on the SEC's website at www.adviserinfo.sec.gov.

EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Advisor Name: Daniel Gwizdak

Year of Birth: 1984

Formal Education After High School:

Name of School	Degree Obtained	Year Start	Year End
SUNY Binghamton	Bachelor of Science in Finance	2003	2007

Business Background:

Name of Company	Position Held	Year Start	Year End
Commonwealth Financial Network	Advisor	2014	Present

Designations:

CFP® - CERTIFIED FINANCIAL PLANNER™: To obtain the CFP certification, your advisor had to complete a CFP-board registered program in financial planning or hold one of the following recognized designations: Certified Public Accountant (CPA), Chartered Financial Consultant® (ChFC®), Chartered Life Underwriter® (CLU®), Chartered Financial Analyst® (CFA®), PhD in Business or Economics, Doctor of Business Administration, or an Attorney's License.

Additionally, your advisor had to demonstrate that he or she held a bachelor's degree (or higher) from an accredited college or university (if they earned their CFP certification on or after January 1st, 2007), and three years of full-time personal financial planning experience. Finally, the advisor had to pass a proctored examination to complete the course of study. To maintain the designation, your advisor completes 30 hours of continuing education every two years.

DISCIPLINARY INFORMATION

Daniel Gwizdak does not have any material disciplinary history.

OTHER BUSINESS ACTIVITIES

In addition to his or her advisory services through Commonwealth, your advisor is also registered as a broker/dealer representative of the firm. As your advisor's broker/dealer, Commonwealth provides brokerage execution services for the accounts of advisory clients participating in any of Commonwealth's Preferred Portfolio Services® (PPS) managed account programs. Your advisor makes securities recommendations to clients (or, in the case of discretionary services, makes investment decisions for clients) regarding Commonwealth's investment advisory programs. Where permitted by law, your advisor may receive mutual fund 12b-1 fees, service fees, due diligence fees, marketing reimbursements, or other payments relating to your investment(s) in or otherwise supporting your advisor's activities regarding the securities and insurance products recommended, purchased, or held in your investment advisory program. You should be aware that these fees, payments, and other compensation may present a potential conflict of interest because your advisor may have a greater incentive to recommend those investment advisory products or programs or make investment decisions regarding investments that provide such additional compensation to your advisor.

In addition to the activities described above, your advisor is also engaged in the following:

FIXED INSURANCE SALES AS AGENT AT BRANCH OFFICE, INVESTMENT RELATED

ADDITIONAL COMPENSATION

Daniel Gwizdak does not currently have any arrangements where he or she receives substantial economic benefit from someone other than a client for providing investment advice.

SUPERVISION

Commonwealth's system for supervision of its advisors centers on delegating functions to registered principals located in registered branch office locations throughout the country, as well as to registered principals in Commonwealth's home offices in San Diego, California, and Waltham, Massachusetts. These supervisory principals are responsible for ensuring that all of Commonwealth's advisors are in compliance with applicable SEC and state rules and regulations, as well as with Commonwealth's own policies and procedures. Together, Commonwealth's supervisory principals collectively perform a myriad of supervisory functions on a regular basis to supervise Commonwealth's advisors, including, but not limited to, all of the following:

- General Supervision of investment advisory activities;
- Review and approval of new account applications and investment advisory client profiles;
- Review and approval of securities transactions in light of each client's stated investment objectives, experience, and financial condition;
- Review of various exception and surveillance reports on an ongoing basis relating to investment adviser activities;
- Review of general transactional activity in client accounts on a periodic basis;
- Review and approval of correspondence, sales literature, and advertising;
- Ensure that advisors are appropriately licensed and registered to offer investment advisory products and services;
- Provide ongoing training for advisors through a Firm Element Continuing Education program, as well as distribution of periodic Compliance Bulletins and revised policy notifications; and
- Conduct periodic examinations of branch office locations.

The individual with overall supervisory responsibility for Daniel Gwizdak is as follows:

S. Lisa Hayes
Branch Manager
(845) 634-6050