

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Christopher J. Pavek



VANTAGE POINT
WEALTH MANAGEMENT

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This brochure supplement provides information about Christopher J. Pavek and supplements the Investment VPWM Advisors LLC dba Vantage Point Wealth Management brochure. You should have received a copy of that brochure. Please contact Christopher J. Pavek if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT CHRISTOPHER J. PAVEK (CRD #2482160) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Supervised Person – Christopher J. Pavek

- Year of birth: 1968
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Item 2 - Educational Background and Business Experience

Educational Background:

- Moorhead State University; Bachelor of Science – Business Administration and Finance Business; 1990

Business Experience:

- Christopher J. Pavek dba BBreaks; Sole Proprietor; Owner; 12/2023 – Present
 - VPWM Advisors LLC dba Vantage Point Wealth Management; Investment Advisor Representative; 08/2019 – Present
 - LPL Financial LLC; Registered Representative; 01/2018 – Present
 - Christopher J. Pavek, Sole Proprietor; Insurance Agent; 09/1994 - Present
 - LPL Financial LLC; Investment Advisor Representative; 01/2018 – 10/2020
 - Feltl Advisors; Investment Advisor Representative; 12/2013 – 01/2018
 - Feltl & Company; Registered Representative; 10/2004 – 01/2018
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Item 3 - Disciplinary Information

A. Christopher Pavek has never been involved in a criminal or civil action in a domestic, foreign, or military court of competent jurisdiction for which he:

1. Was convicted of, or pled guilty or nolo contendere (“no contest”) to: (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
2. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;
3. Was found to have been involved in a violation of an investment-related statute or regulation; or
4. Was the subject of any order, judgement, or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment-related activity, or from violating any investment-related statute, rule, or order.

B. Christopher Pavek has never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:

1. Was found to have caused an investment-related business to lose its authorization to do business or the subject of an order by the agency or authority;
2. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority (a) denying, suspending, or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association

with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.

- C. Christopher Pavek has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
1. Was found to have caused an investment-related business to lose its authorization to do business; or
 2. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Christopher Pavek has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Christopher Pavek has a financially affiliated business as an independent insurance agent and as a registered representative with LPL Financial LLC. Approximately 10% of his time is spent on these activities. He will offer Clients products and services from these activities. As a registered representative and insurance agent, he may receive separate yet typical compensation.

These practices represent a conflict of interest because they give an incentive to recommend products or services based on the commission amount received. This conflict is mitigated by disclosures, procedures, and the firm's fiduciary obligation to place the best interest of the Client first, and the Clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent or registered representative of their choosing.

Additionally, Mr. Pavek, as a sole proprietor, does business as BBreaks, a sports card unboxing and sales enterprise. He spends less than 1% of his time on this activity. There will be no crossover clients, therefore this activity will not pose any conflict of interest.

Item 5 - Additional Compensation

Christopher Pavek receives additional compensation for his roles disclosed in item 4 above. He does not receive any performance-based fees.

Item 6 - Supervision

Joseph McRae is the Chief Compliance Officer of VPWM Advisors LLC. Joseph McRae reviews Christopher Pavek's work through Client account reviews and quarterly personal transaction reports, as well as face-to-face and phone interactions. Joseph McRae can be reached at joe@vpwealthmgmt.com or 763-587-7120.