



Item 1 - Cover Page

Brochure Supplement

Matthew D. Emerson

American Community Wealth Management LLC

381 S. Main Street

Crystal Lake, IL 60014

(815) 479-9024

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This Brochure Supplement provides information about Matthew D. Emerson that supplements the American Community Wealth Management LLC (“ACWM”) Brochure (“Brochure”). You should have received a copy of that Brochure. Please contact Thomas F. Quinn, Chief Compliance Officer at (815) 479-9024 or via email at TQuinn@amcomwealth.com if you did not receive ACWM’s Brochure or if you have any questions about the contents of this supplement.

Additional information about Matthew D. Emerson is available on the SEC’s website at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Matthew D. Emerson (CRD #6805165)

Year of Birth: 1995

EDUCATION:

Bachelor of Science (BS) in Financial Planning at University of Illinois at Urbana-Champaign in Champaign, IL (2017)

EMPLOYMENT:

Financial Advisor - American Community Wealth Management, LLC (09/2020 to Present)

Registered Representative - Triad Advisors, LLC (01/2021 to Present)

Admin - Triad Advisors, LLC (10/2020 to 01/2021)

Analyst - Vantage Financial Partners Limited (11/2017 to 09/2020)

Registered Representative - Purshe Kaplan Sterling Investments (05/2017 to 11/2017)

Associate - McAdam LLC (05/2017 to 11/2017)

Student Worker - Dining Services (08/2015 to 05/2017)

Student - University of Illinois at Urbana-Champaign (08/2013 to 05/2017)

Summer Worker - CCSD 15 (08/2013 to 06/2016)

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner™, CFP®, and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) (2020)

PROFESSIONAL DESIGNATION DISCLOSURES:

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 62,000 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.

Matthew D. Emerson currently holds the Series 7 (General Securities Representative), and 66 (NASAA-Uniform Combined State Law Exam) exams. He also received credit for the SIE (Securities Industry Essentials Examination) on October 31, 2017.

Item 3 - Disciplinary Information

American Community Wealth Management LLC is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Matthew D. Emerson. No events have occurred that are applicable to this Item.

Item 4 - Other Business Activities

Matthew D. Emerson is not actively engaged in any other investment-related business or occupation, nor does he have an application pending to register as a broker-dealer, futures commission merchant ("FCM"), commodity pool operator ("CPO"), commodity trading advisor ("CTA"), or as an associated person of an FCM, CPO, or CTA.

However, Matthew D. Emerson is a registered representative of Triad Advisors, LLC ("Triad"), a registered broker/dealer FINRA & SIPC and investment advisor with various state regulatory agencies. This may represent a conflict of interest since his time is split between his work with American Community Wealth Management and Triad. As an employee of American Community Bank & Trust, Matthew D. Emerson receives a salary and a bonus that is partially based upon the sales of securities products through Triad. This compensation may give him an incentive to recommend investment products based on the compensation received.

Matthew D. Emerson may spend as much as 50% of his time with Triad.

Additionally, other than what is discussed above, he is not actively engaged in any other business or occupation for compensation, nor is he actively engaged in any other business activity or activities that provides a substantial source of income or involves a substantial amount of his time.

Item 5 - Additional Compensation

Matthew D. Emerson does not receive economic benefit, including sales awards, other prizes, and any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts, for providing advisory services.

Item 6 - Supervision

American Community Wealth Management LLC has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. ACWM has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to these rules and regulations. In addition, ACWM has adopted a Code of Ethics that requires each employee to act in the best interest of clients at all times. Should you have questions related to these activities,

please contact Thomas F. Quinn, Chief Compliance Officer at the telephone number shown on the cover page of this Brochure Supplement or via email at TQuinn@amcomwealth.com.

Item 7 - Requirements for State-Registered Advisers

Matthew D. Emerson has not been involved in any arbitration claims or any civil, self-regulatory organization or administrative proceeding involving investment advisory business or activities. In addition, he is not currently, nor at any time been the subject of a bankruptcy petition.