

This brochure supplement provides information about James M Florio that supplements the Florio Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact James M Florio if you did not receive Florio Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about James M Florio is also available on the SEC's website at www.adviserinfo.sec.gov.

Florio Wealth Management, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

James M Florio

Personal CRD Number: 7316126

Investment Adviser Representative

Florio Wealth Management, LLC
18131 Gulf Blvd. Suite AA
Redington Shores, FL, 33708
(513) 388-6303
jim@ensuredfutures.com

UPDATED: 1/25/2021

Item 2: Educational Background and Business Experience

Name: James M Florio **Born:** 1955

Educational Background and Professional Designations:

Education:

Bachelor of Science Animal science, University of Kentucky - 1980

Business Background:

11/2020 - Present Managing Member & Chief Compliance Officer
Florio Wealth Management, LLC

05/2006 - Present Managing Member
Ensured Futures LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

James M Florio is a licensed insurance agent and managing member of Ensured Futures LLC. From time to time, he will offer clients advice or products from this activity. Clients should be aware that these services pay a commission and involve a possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. Florio Wealth Management, LLC always acts in the best interest of the client; including in the sale of commissionable products to advisory clients. Clients are in no way required to implement the plan through any representative of Florio Wealth Management, LLC in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

James M Florio does not receive any economic benefit from any person, company, or organization, other than Florio Wealth Management, LLC in exchange for providing clients advisory services through Florio Wealth Management, LLC.

Item 6: Supervision

As the Chief Compliance Officer of Florio Wealth Management, LLC, James M Florio supervises all activities of the firm. James M Florio's contact information is on the cover page of this disclosure document. James M Florio adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. James M Florio has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. James M Florio has NOT been the subject of a bankruptcy.