

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

Additional information about Richard Byron Chew is also available on the SEC's website at www.adviserinfo.sec.gov.

Polaris Wealth Management, LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Richard Byron Chew

Personal CRD Number: 5657521

Investment Adviser Representative

Polaris Wealth Management, LLC
19150 S Kedzie Suite 204
Flossmoor, IL 60422
(312) 243-3907
rchew@1stcig.com

UPDATED: 02/10/2021

Item 2: Educational Background and Business Experience

Name: Richard Byron Chew **Born:** 1962

Educational Background and Professional Designations:

Education:

Bachelors Business - Marketing, Pepperdine University - 1984

Business Background:

01/2021 - Present Investment Adviser Representative
Polaris Wealth Management, LLC

09/2010 - Present Owner - President
1st Capital Insurance Group, llc

Item 3: Disciplinary Information

In 2008 due to a hearing I missed from the Illinois Department Of Insurance, my license renewal was denied. I missed the hearing because I had an agent/manager who was stealing documents, which included the notice from the Illinois Department of Insurance notifying me of the hearing. I later corrected the issue for the denial and my license was reinstated after temporary and limited Suspension of Life, Accident and Health License (I have never had a securities license or registration) from April 2008 to April 2011

Item 4: Other Business Activities

Richard Byron Chew is a licensed insurance agent. 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. Polaris 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 Polaris Wealth Management, LLC in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

Richard Byron Chew does not receive any economic benefit from any person, company, or organization, other than Polaris Wealth Management, LLC in exchange for providing clients advisory services through Polaris Wealth Management, LLC.

Item 6: Supervision

As a representative of Polaris Wealth Management, LLC, Richard Byron Chew is supervised by Eric Grant, the firm's Chief Compliance Officer. Eric Grant is responsible for ensuring that Richard Byron Chew adheres to all required regulations regarding the activities of an Investment Adviser Representative, as well as all policies and procedures outlined in the firm's Code of Ethics and compliance manual. The phone number for Eric Grant is (312) 951-2606.

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. Richard Byron Chew has the following disciplinary disclosures:
- B. In 2008 due to a hearing, I missed from the Illinois Department Of Insurance, my license renewal was denied. I missed the hearing because I had an agent/manager who was stealing documents, which included the notice from the Illinois Department of Insurance notifying me of the hearing. I later corrected the issue for the denial and my license was reinstated after temporary and limited Suspension of Life, Accident and Health License (I have never had a securities license or registration) from April 2008 to April 2011
- C. Richard Byron Chew has not been the subject of a bankruptcy in the last ten years.