

Firm Brochure
(Part 2A of Form ADV)



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This brochure provides information about the qualifications and business practices of Core Wealth Consultants, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 407-393-5985 or by email at: timothy.clifford@five20.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about Core Wealth Consultants, LLC (CRD #165246) is available on the SEC's website at www.adviserinfo.sec.gov

July 21, 2026

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. In accordance with amendment requirements, the firm is filing an updated Form ADV Part 1.

Material Changes since the Last Update

Since the last filing of this brochure on February 9, 2026, the following has been updated:

- Assets under management have been updated in Item 4.
 - Disclosure for PlanAssist Chat has been added throughout..
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Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes..... i

Annual Update..... i

Material Changes since the Last Update..... i

Full Brochure Available..... i

Item 3: Table of Contents ii

Item 4: Advisory Business 1

Firm Description 1

Types of Advisory Services 1

Client Tailored Services and Client Imposed Restrictions..... 2

Wrap Fee Programs 2

Client Assets under Management..... 2

Item 5: Fees and Compensation..... 2

Method of Compensation and Fee Schedule..... 2

Client Payment of Fees 2

Additional Client Fees Charged..... 3

Prepayment of Client Fees 3

External Compensation for the Sale of Securities to Clients..... 3

Item 6: Performance-Based Fees 3

Sharing of Capital Gains 3

Item 7: Types of Clients..... 3

Description 3

Account Minimums 3

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss..... 3

Methods of Analysis..... 3

Investment Strategy..... 4

Security Specific Material Risks 4

Item 9: Disciplinary Information 5

Criminal or Civil Actions 5

Administrative Enforcement Proceedings 5

Self-Regulatory Organization Enforcement Proceedings..... 6

Item 10: Other Financial Industry Activities and Affiliations 6

Broker-Dealer or Representative Registration 6

Futures or Commodity Registration	6
Material Relationships Maintained by this Advisory Business and Conflicts of Interest	6
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	6
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	6
Code of Ethics Description	6
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest....	7
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest....	7
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest	7
Item 12: Brokerage Practices	7
Factors Used to Select Broker-Dealers for Client Transactions	7
Aggregating Securities Transactions for Client Accounts	8
Item 13: Review of Accounts	8
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved	8
Review of Client Accounts on Non-Periodic Basis	8
Content of Client Provided Reports and Frequency	8
Item 14: Client Referrals and Other Compensation.....	9
Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest	9
Advisory Firm Payments for Client Referrals	9
Item 15: Custody	9
Account Statements	9
Item 16: Investment Discretion	9
Discretionary Authority for Trading.....	9
Item 17: Voting Client Securities	9
Proxy Votes.....	9
Item 18: Financial Information.....	10
Balance Sheet.....	10
Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients	10
Bankruptcy Petitions during the Past Ten Years.....	10
Item 19: Requirements for State Registered Advisors	10
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities.....	10

Supervised Person Brochure	11
Brochure Supplement (Part 2B of Form ADV).....	12
Principal Executive Officer.....	12
Timothy Clifford CFP®	12
Educational Background and Business Experience.....	12
Professional Certifications	12
Disciplinary Information	12
Other Business Activities.....	12
Additional Compensation.....	13
Supervision.....	13
Requirements for State-Registered Advisors.....	13

Item 4: Advisory Business

Firm Description

Clifford Trinity, LLC was founded in 2007 as a holding company for rental property. In 2012, Clifford Trinity, LLC changed its name to Core Wealth Consultants, LLC ("CWC") and became a Registered Investment Advisor in the states of Indiana, Florida, and Michigan. Timothy J. Clifford is 80% owner and Mary Ellen Clifford is 20% owner.

Types of Advisory Services

MANAGED PORTFOLIO

CWC offers discretionary direct asset management services to advisory clients. The amount of assets in each investment and/or portfolio depends on many factors and is personalized with and for each investor. Clients will have year-round access to professional financial advice. Also included will be periodic reviews via the phone and an annual review that will be via the phone, in person or over the web. The Investment Portfolio uses stocks, mutual funds and ETFs to construct a portfolio that follows a disciplined investment strategy, is managed, reallocated and adjusted on a regular basis. The asset classes primarily consist of US and International Stocks, Real Estate, Resources, US Bonds, International Bonds and Cash.

When the Client provides CWC discretionary authority the Client will sign a limited trading authorization or equivalent. CWC will have the authority to execute transactions in the account without seeking Client approval on each transaction.

All portfolios managed by CWC involve risk including loss of principle. CWC will actively manage a client's account to ensure the investments are in line with the client's risk tolerance, time horizon and overall financial objectives. Past performance is not an indication of future results.

PlanAssist® Planning Process

Core Wealth Consultants delivers wealth management services through the PlanAssist® process, a structured advisory framework organized around three financial priorities: Liquidity, Safety, and Growth.

The PlanAssist® process coordinates five core components of the client relationship: maintenance of client assets with an independent qualified custodian, financial planning, risk assessment, performance reporting, and continuous planning support. These components describe the functions incorporated into the firm's advisory process and do not represent services performed by a single system, platform, or technology.

Client funds and securities are maintained directly with an independent qualified custodian. Core Wealth Consultants coordinates with the outside custodian as part of the advisory relationship but does not take possession of client assets through the PlanAssist® process or through any technology used to support that process.

The PlanAssist® process is the framework through which Core Wealth Consultants organizes client engagements. The components applied within that framework are tailored to each client's circumstances and needs. The tools and resources used to support those components may vary by client and may evolve over time, while the firm's planning framework remains centered on Liquidity, Safety, and Growth.

Some of these tools offer client-facing reporting and planning features. Clients can use them without any separate or additional fee, as access is included in the firm's standard advisory fee structure disclosed above.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written client consent.

Wrap Fee Programs

CWC does not participate in wrap fee programs.

Client Assets under Management

CWC has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$42,759,640	\$0	June 30, 2026

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

MANAGED PORTFOLIOS

CWC offers discretionary direct asset management services to advisory clients. Fees will be based on a .60% annual fee in all accounts, with a minimum quarterly charge of \$100.

The annual fee may be negotiable. Accounts within the same household may be combined for a reduced fee. Fees are billed quarterly in arrears based on the amount of assets managed as of the close of business on the last business day of each quarter. Quarterly advisory fees deducted from the clients' account by the custodian will be reflected in a provided fee invoice as fees are withdrawn. Lower fees for comparable services may be available from other sources. Clients may terminate their account within five business days of signing the Investment Advisory Agreement for a full refund. Clients may terminate advisory services with thirty (30) days written notice. CWC will be entitled to a pro rata fee for the days service was provided in the final quarter. Client shall be given thirty (30) days prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

The investment advisory fee will be billed directly to the Custodian, with an informational copy of the invoice to Client. The Custodian will deduct the fee for the Account upon receipt of the invoice, or shortly thereafter. CWC will not be compensated based on the basis of a share of capital gains or capital appreciation of the assets in the Account. Client shall be given thirty (30) days prior written notice of any increase in fees, and client will acknowledge, in writing, any agreement of increase in said fees.

Client Payment of Fees

Investment management fees are billed quarterly, in arrears, meaning that we invoice you after the three (3) month billing period has ended. Payment in full is expected within ten (10) days following the conclusion of the calendar quarter which the account is being billed for. Fees are usually deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account.

Additional Client Fees Charged

Custodians may charge transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling and miscellaneous fees. These transaction charges are usually small and incidental to the purchase or sale of a security.

CWC, in its sole discretion, may charge a lesser investment advisory fee based upon certain criteria (e.g., historical relationship, type of assets, anticipated future earning capacity, anticipated future additional assets, dollar amounts of assets to be managed, related accounts, account composition, negotiations with clients, etc.).

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

CWC does not require any prepayment of fees of more than \$500 per Client and six months or more in advance.

If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to CWC.

External Compensation for the Sale of Securities to Clients

CWC does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of CWC.

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

CWC does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

CWC generally provides investment advice to individuals and high net worth individuals.

Client relationships vary in scope and length of service.

Account Minimums

CWC requires a minimum account size of \$25,000 CWC, at its discretion, may waive the minimum account size.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis, technical analysis, and cyclical analysis. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profits margins to determine underlying value and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

The main sources of information for analysis include financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission and company press releases. Additional research tools and sources of information that CWC may use include Morningstar, Bloomberg, S&P and many other reports located on the internet using the World Wide Web.

PlanAssist Chat, AI-Assisted Discovery and Client Engagement

Core Wealth Consultants uses PlanAssist Chat, an AI-assisted discovery and engagement tool, as part of the PlanAssist® wealth management process.

For prospective clients, PlanAssist Chat may be offered by invitation as an optional educational resource during the introductory process. It may help organize goals, concerns, and questions before a planning meeting. Use of the tool does not establish an advisory relationship and is limited to individuals located in states where the firm is registered or otherwise permitted to conduct business.

Existing clients may use PlanAssist Chat as an optional engagement resource between advisory meetings. Use is voluntary, and clients are not required to participate. PlanAssist Chat is one of several tools supporting the PlanAssist® process and is not offered as a standalone service. The firm does not charge a separate or additional fee for access.

PlanAssist Chat operates within defined boundaries and under the firm's oversight. Its responses are educational and are intended to help users organize questions, identify planning topics, and prepare for advisor-led conversations. Content generated through artificial intelligence may be inaccurate, incomplete, or otherwise limited. It should not be relied upon as a substitute for consultation with the firm.

PlanAssist Chat does not provide investment recommendations, execute transactions, or independently provide investment advice. Financial planning and investment advice are provided by the firm through its advisory process and in consultation with the client. The firm remains responsible for any advice or recommendations it provides following a PlanAssist Chat interaction.

PlanAssist Chat is operated in accordance with the firm's applicable privacy, information-security, and identity-theft prevention policies and procedures.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement, Risk Tolerance or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies).

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Fundamental analysis may involve interest rate risk, market risk, business risk, and financial risk. Risks

involved in technical analysis are inflation risk, reinvestment risk, and market risk. Cyclical analysis involves inflation risk, market risk, and currency risk.

Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with CWC:

- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Market Risk:* The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Business Risk:* These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Financial Risk:* Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of CWC or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither CWC nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither CWC nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Timothy Clifford is also a licensed insurance agent. Less than 10% of his time is spent in this area. From time to time, he will offer clients products and/or services from these activities.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee 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 or services.

Clients have the option to purchase these products or services through another insurance agent or tax associate of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

CWC does not select or recommend other investment advisors.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The employees of CWC have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of CWC employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of CWC. The Code reflects CWC and its supervised persons' responsibility to act in the best interest of their client.

One area the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

CWC's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of CWC may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

CWC's Code is based on the guiding principle that the interests of the client are our top priority. CWC's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients.

When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

CWC and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

CWC and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide CWC with copies of their brokerage statements.

The Chief Compliance Officer of CWC is Timothy Clifford. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

CWC does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide CWC with copies of their brokerage statements.

The Chief Compliance Officer of CWC is Timothy Clifford. He reviews all employee trades quarterly. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

CWC may recommend the use of a particular broker-dealer or may utilize a broker-dealer of the client's choosing. CWC will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. CWC relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by CWC.

- *Directed Brokerage*
CWC does not allow clients to direct brokerage accounts.
- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. The determination of what may constitute best execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is effected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker. The firm does not receive any portion of the trading fees.
- *Soft Dollar Arrangements*
The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by CWC from or through a broker-dealer in exchange for directing client transactions to the broker-dealer. As permitted by Section 28(e) of the Securities Exchange Act of 1934, CWC receives economic benefits as a result of commissions generated from securities transaction by the broker-dealer from the accounts of CWC. These benefits include both proprietary research from the broker and other research written by third parties.

A conflict of interest exists when CWC receives soft dollars and it may be an incentive for CWC to select or recommend a broker-dealer based on its interest in receiving the research or other products or services, rather than on its clients interest in receiving most favorable execution. This conflict is mitigated by disclosures, procedures, and the firm's Fiduciary obligation to act in the best interest of his clients and the services received are beneficial to all clients.

Aggregating Securities Transactions for Client Accounts

CWC is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of CWC. All clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by Timothy Clifford, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts by the Advisor's custodian. Advisor also provides annual reports. Clients are urged to compare the account statements received directly from their custodians to the reports prepared by CWC.

Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

CWC does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

CWC does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the reports prepared by CWC.

1. CWC is deemed to have constructive custody solely because advisory fees are directly deducted from client's account by the custodian on behalf of CWC.

Item 16: Investment Discretion

Discretionary Authority for Trading

If applicable, Client will authorize CWC discretionary authority, via the advisory agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize CWC discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If, however, consent for discretion is not given, CWC will obtain prior Client approval before executing each transaction.

CWC allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to CWC in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. CWC does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

CWC does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, CWC will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because CWC does not serve as a custodian for client funds or securities and CWC does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

CWC has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither CWC nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities and disclosable events for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report.

Supervised Person Brochure

Part 2B of Form ADV

Timothy John Clifford CFP®



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This brochure supplement provides information about Timothy Clifford and supplements the Core Wealth Consultants, LLC's brochure. You should have received a copy of that brochure. Please contact Timothy Clifford if you did not receive Core Wealth Consultants, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy Clifford (CRD#1061464) is available on the SEC's website at www.adviserinfo.sec.gov.

July 21, 2026

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer

Timothy Clifford CFP®

- Year of birth: 1958
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Educational Background and Business Experience

Educational Background:

- Governors State University; Liberal Arts Degree; 1987
- Vincennes University; Associated Degree, Business Management; 1978

Business Experience:

- Core Wealth Consultants, LLC; Managing Member/Investment Advisor Representative; 08/2012 to Present
 - Brendanwood Financial Brokerage LLC; Wholesaler & Recruiter; 04/2017 to 10/2018
 - Independent Licensed Insurance Agent; 9/2013 to Present
-

Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Certified Financial Planner (CFP®): Certified Financial Planner is a designation granted by the CFP® Board. CFP® requirements:

- Bachelor's degree from an accredited college or university.
 - Completion of the financial planning education requirements set by the CFP Board (www.cfp.net).
 - Successful completion of the 10-hour CFP® Certification Exam.
 - Three-year qualifying full-time work experience.
 - Successfully pass the Candidate Fitness Standards and background check.
 - When you achieve your CFP® designation, you must renew your certification every year, pay \$360 certification fee and complete 30 hours of continuing education.
-

Disciplinary Information

None to report.

Other Business Activities

Timothy Clifford is also a licensed insurance agent. Less than 10% of his time is spent in this area. From time to time, he will offer clients products and/or services from these activities.

This represents a conflict of interest because it gives an incentive to recommend products and services based on the commission and/or fee 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 or services. Clients have the option to purchase these products or services through another insurance agent their choosing.

Additional Compensation

Mr. Clifford receives additional compensation in his capacity as an insurance agent, but he does not receive any performance-based fees.

Supervision

Since Mr. Clifford is the Chief Compliance Officer of Core Wealth Consultants, LLC; he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. He adheres to the policies and procedures as described in the firm's Compliance Manual.

Requirements for State-Registered Advisors

Arbitration Claims: None to report.

Self-Regulatory Organization or Administrative Proceeding: None to report.

Bankruptcy Petition: None to report.