

This brochure supplement provides information about Tony Toska that supplements the Cardinal Wealth Management, L.L.C. brochure. You should have received a copy of that brochure. Please contact Tony Toska if you did not receive Cardinal Wealth Management, L.L.C.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Tony Toska is also available on the SEC's website at www.adviserinfo.sec.gov.



Cardinal Wealth Management, L.L.C.
Form ADV Part 2B – Individual Disclosure Brochure
for

Tony Toska
Personal CRD Number: 6165133
Investment Adviser Representative

Cardinal Wealth Management, L.L.C.
9045 Strada Stell Ct.,
Suite 305
Naples, FL 34110
(239) 821-4088
tony@cardinal-wealth.com

Item 2: Educational Background and Business Experience

Name: Tony Toska **Born:** 1982

Educational Background and Professional Designations:

Education:

JSM Tax and Estate Law, Thomas Jefferson School of Law - 2012

Business Background:

12/2022 - Present Managing Member and Chief Compliance Officer
Cardinal Wealth Management, L.L.C.

02/2013 - 02/2023 Wealth Manager Advisor Northwestern
Mutual

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

Tony Toska is an investment adviser representative with Cardinal Wealth Management, LLC. From time to time, he will offer clients advice or products from this activity. Cardinal Wealth Management, L.L.C. always acts in the best interest of the client. Clients are in no way required to utilize the services of any representative of Cardinal Wealth Management, L.L.C. in such individual's outside capacity.

Tony Toska is a licensed insurance agent. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of Cardinal Wealth Management, L.L.C. are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. Cardinal Wealth Management, L.L.C. addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. Cardinal Wealth Management, L.L.C. periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. Cardinal Wealth Management, L.L.C. will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by Cardinal Wealth Management, L.L.C.'s supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Tony Toska is a registered representative of Cardinal Wealth Management, LLC. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Cardinal Wealth Management, L.L.C. always acts in the best interest of the client, including with respect to the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any Cardinal Wealth Management, L.L.C. representative in such individual's outside capacities.

Tony Toska is a lawyer. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. CWML always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any CWML representative in such individual's outside capacities.

Tony Toska assists with payroll for Cardinal Law, P.A. Compensation is received for this outside business activity.

Tony Toska is a vice president at Cardinal Property Advisors Inc.

Tony Toska is the CFO of Cardinal Law, P.A.

Item 5: Additional Compensation

Tony Toska does not receive any economic benefit from any person, company, or organization, other than Cardinal Wealth Management, L.L.C. in exchange for providing clients advisory services through Cardinal Wealth Management, L.L.C..

Item 6: Supervision

As the Chief Compliance Officer of Cardinal Wealth Management, L.L.C., Tony Toska supervises all activities of the firm. Tony Toska's contact information is on the cover page of this disclosure document. Tony Toska 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. Tony Toska 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. Tony Toska has NOT been the subject of a bankruptcy.

