

*This brochure supplement provides information about Andrew J Constantinides that supplements the Singer Wealth Advisors Inc brochure. You should have received a copy of that brochure. Please contact Andrew J Constantinides if you did not receive Singer Wealth Advisors Inc's brochure or if you have any questions about the contents of this supplement.*

*Additional information about Andrew J Constantinides is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).*

## **Singer Wealth Advisors Inc**

Form ADV Part 2B – Individual Disclosure Brochure

*for*

**Andrew J Constantinides**

Personal CRD Number: 5596143  
Investment Adviser Representative

Singer Wealth Advisors Inc  
1515 S Federal Highway 211  
Boca Raton, FL 33432  
(561) 998-9985  
[andrew@singerwealth.com](mailto:andrew@singerwealth.com)

UPDATED: 05/06/2020

## Item 2: Educational Background and Business Experience

**Name:** Andrew J Constantinides                      **Born:** 1981

### **Educational Background and Professional Designations:**

#### **Education:**

Bachelors Business, Northwood University - 2003

#### **Business Background:**

12/2019 - Present	Investment Adviser Representative Singer Wealth Advisors Inc
05/2019 - 12/2019	Consultant WestPark Capital
02/2018 - 05/2019	Consultant Ibankers securities/Ibankers Direct
06/2016 - 02/2018	Financial Advisor Merrill Lynch
06/2009 - 06/2016	Financial Consultant Dawson James Securities

## 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

Andrew Constantinides is a licensed insurance agent. From time to time, he will offer clients advice or products from those activities. Clients should be aware that these services pay a commission and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser. Singer Wealth Management always acts in

the best interest of the client; including the sale of commissionable products to advisory clients. Clients always have the right to decide whether or not to utilize the services of any representative of Singer Wealth Management in such individual's outside capacities.

### **Item 5: Additional Compensation**

Andrew J Constantinides does not receive any economic benefit from any person, company, or organization, other than Singer Wealth Advisors Inc in exchange for providing clients advisory services through Singer Wealth Advisors Inc.

### **Item 6: Supervision**

As a representative of Singer Wealth Advisors Inc, Andrew J Constantinides is supervised by Keith Singer, the firm's Chief Compliance Officer. Keith Singer is responsible for ensuring that Andrew J Constantinides 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 Keith Singer is (561) 998-9985.

## 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. Andrew J Constantinides 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. Andrew J Constantinides has not been the subject of a bankruptcy petition.