



**ARETE**  
WEALTH

**Christopher Michael Fehr**  
CRD# 4039137

**Arete Wealth Advisors, LLC**  
**DBA: Freedom Financial Group**  
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October 26, 2022

**FORM ADV PART 2B**  
**BROCHURE SUPPLEMENT**

**This brochure supplement provides information about Christopher Michael Fehr that supplements the Arete Wealth Advisors, LLC brochure. You should have received a copy of that brochure. Please contact Mr. Fehr at the telephone number above if you did not receive Arete Wealth Advisors' brochure or if you have any questions about the contents of this supplement.**

**Additional information about Christopher Michael Fehr is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).**

## **Educational Background and Business Experience**

Form ADV Part 2B, Item 2

### **Christopher Michael Fehr**

*Year of Birth:* 1969

*Formal Education after High School:*

- BS and MS in Accounting at Illinois State University

*Business Background for the Previous Five Years:*

- Arete Wealth Advisors, LLC; Investment Advisor Representative; 7/2020 to Present
- Lion Street Advisors; Investment Advisor Representative; 4/2019
- Freedom Financial Wealth Management; Investment Advisor Representative; 3/2017
- Gradient Advisors; Investment Advisor Representative 8/2014

*Certifications:*

- Uniform Investment Adviser Law Examination - (Series 65)
- Uniform Securities Agent State Law Examination - (Series 63)
- Certified Professional Accountant – (CPA)

## **Disciplinary Information**

Form ADV Part 2B, Item 3

*If there are legal or disciplinary events material to your evaluation of Christopher Michael Fehr, we are required to disclose all material facts regarding those events.<sup>1</sup>*

Mr. Fehr has no reportable disciplinary events or disclosures . Any information responsive to this section can be obtained online on the IAPD website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Go to the Investment Adviser Search page, select the Investment Adviser Representative (IAR) radio button, type in either the individual name or CRD#, and complete the authentication page.

## **Other Business Activities**

Form ADV Part 2B, Item 4

- A. *If Christopher Michael Fehr is actively engaged in any investment-related business or occupation, including if Christopher Michael Fehr is registered, or has an application pending to register, as a broker-dealer, registered representative of a broker-dealer, futures commission merchant (“FCM”), commodity pool operator (“CPO”), commodity trading advisor (“CTA”), or an associated person of an FCM, CPO or CTA, we are required to disclose this fact and describe the business relationship, if any, between the advisory business and the other business*

1. *If a relationship between the advisory business and Christopher Michael Fehr's other financial industry activities creates a material conflict of interest with you, the SEC requires us to describe the nature of the conflict and generally how we address it.*

We have nothing to disclose in this regard.

2. *If Christopher Michael Fehr receives commissions, bonuses or other compensation based on the sale of securities or other investment products, including as a broker-dealer or registered representative, and including distribution or service ("trail") fees from the sale of mutual funds, we have to disclose this fact. If this compensation is not cash, we are required to explain what type of compensation Christopher Michael Fehr receives. We must explain that this practice gives Christopher Michael Fehr an incentive to recommend investment products based on the compensation received, rather than your needs.*

The advisor whose name appears on the cover of this brochure is a registered representative of Arete Wealth Management, LLC and may offer securities and receive normal and customary commissions as a result of securities transactions.

This presents a conflict of interest to the extent that the advisor recommends that a client invest in a security which results in a commission being paid to him. A conflict of interest may arise as these commissionable securities sales may create an incentive to recommend products based on the compensation of the adviser and/or our supervised person may earn and may not necessarily be in the best interests of the client.

- B. *If Christopher Michael Fehr is actively engaged in any business or occupation for compensation not discussed in response to Item 4.A, above, and the other business activity or activities provide a substantial source of Christopher Michael Fehr's income or involve a substantial amount of Christopher Michael Fehr's time, we are required to disclose this fact and must describe the nature of that business. If the other business activities represent less than 10 percent of Christopher Michael Fehr's time and income, we may presume that they are not substantial.*

As a licensed insurance agent, Mr. Fehr may recommend to advisory clients a variety of insurance products, and may offer commissionable products to our firm's clients for which he may receive compensation. Advisory clients are never under any obligation to purchase insurance products.

Mr. Fehr is also a CPA who produces various reports and valuations for a fee. Advisory clients are never under any obligation to use any CPA services offered.

### **Additional Compensation**

Form ADV Part 2B, Item 5

*If someone who is not a client provides an economic benefit to Christopher Michael Fehr for providing advisory services, we are required to generally describe the arrangement. For purposes of this Item, economic benefits include sales awards and other prizes, but do not include Christopher Michael Fehr's regular salary. Any bonus that is based, at least in part, on the number or amount of sales, client referrals, or new accounts should be considered an economic benefit, but other regular bonuses should not.*

Mr. Fehr does not receive any additional compensation for providing advisory services beyond the fees he receives through Arete Wealth Advisors, LLC. Please refer to the "Fees and Compensation", "Client Referrals and Other Compensation" and "Other Financial Industry Activities and Affiliations" sections of our firm's brochure (Form ADV Part 2A).

## ***Supervision***

Form ADV Part 2B, Item 6

Mr. Fehr is supervised by Unbo (Bob) Chung, Chief Compliance Officer of Arete Wealth Advisors, LLC.

Arete Wealth Advisors has implemented written supervisory procedures that are reasonably designed to detect and prevent violations of the securities laws, rules and regulations. You may contact Mr. Chung directly at (312) 940-3684 with any questions you may have.