

Brochure Supplement

February 20, 2025

Florio Wealth Management, LLC
CRD No. 311831

Thomas M. Best
Investment Adviser Representative
Individual CRD No. 2284079

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Seminole, FL 33772

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This brochure supplement provides information about Thomas M. Best that supplements the Florio Wealth Management, LLC brochure. You should have received a copy of that brochure. If you did not receive a Florio Wealth Management, LLC brochure or if you have any questions about the contents of this supplement, please contact us at 513-388-6303 or by email at florioassetprotection@gmail.com.

Additional information about Thomas M. Best is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Thomas M. Best (b. 1955) is an Investment Adviser Representative with Florio Wealth Management, LLC.

Educational Background

M.S. Operations Management/Industrial Production, University of Arkansas	1988
B.B.A. Management, Valdosta State University	1978

Business Background

Investment Adviser Representative, Florio Wealth Management	08/2024–Present
President, Best Financial Solutions	04/2014–Present
Solicitor, Beacon Wealth Consultants, Inc.	05/2020–11/2021
Investment Adviser Representative, Beacon Wealth Consultants, Inc.	05/2020–01/2021

Item 3: Disciplinary Information

Thomas M. Best does not have any disciplinary action to report. Public information concerning his registration as an investment advisor representative may be found by accessing the SEC's public disclosure site at www.adviserinfo.sec.gov.

Item 4: Other Business Activities

Independent Insurance Agent

Thomas M. Best is a licensed insurance agent with various insurance companies, and in such capacity may recommend, on a fully disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Mr. Best may recommend the purchase of insurance products where he receives insurance commissions or other additional compensation. Florio Wealth Management has procedures in place to ensure that any recommendations made by its associates are in the best interest of clients regardless of any additional compensation earned.

Best Financial Solutions LLC

Thomas M. Best is president of Best Financial Solutions LLC, a business consulting and financial planning company.

U.S.S.S.A.

Thomas M. Best is an umpire with U.S.S.S.A., a youth baseball group.

Item 5: Additional Compensation

Thomas M. Best receives additional compensation through his business activities described in Item 4 above.

Item 6: Supervision

Supervision of Thomas M. Best is performed by James M. Florio, Chief Compliance Officer, through reviews of internal transaction and security holdings reports, electronic and physical correspondence, and other internal reports as mandated by the firm and its regulatory authorities. Mr. Florio can be reached at 513-388-6303.

Item 7: Additional Disclosure Requirements for State-Registered Advisors

Thomas M. Best does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy.

Florio Wealth Management, LLC Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Florio Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (513) 388-6303 or by email at: florioassetprotection@gmail.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 Florio Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Florio Wealth Management, LLC's CRD number is: 311831.

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Registration as an investment adviser does not imply a certain level of skill or training.

Version Date: 02/20/2025

Item 2: Material Changes

This Firm Brochure is our disclosure document prepared according to regulatory requirements and rules. We will provide you with other interim disclosures about material changes as necessary. The firm has no material changes since the last update of this disclosure issued on March 6, 2024.

Item 3: Table of Contents

Item 1: Cover Page	
Item 2: Material Changes.....	ii
Item 3: Table of Contents.....	iii
Item 4: Advisory Business.....	2
Item 5: Fees and Compensation.....	3
Item 6: Performance-Based Fees and Side-By-Side Management	4
Item 7: Types of Clients	4
Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss	4
Item 9: Disciplinary Information.....	7
Item 10: Other Financial Industry Activities and Affiliations.....	7
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.....	8
Item 12: Brokerage Practices	9
Item 13: Review of Accounts.....	9
Item 14: Client Referrals and Other Compensation.....	10
Item 15: Custody	10
Item 16: Investment Discretion.....	10
Item 17: Voting Client Securities (Proxy Voting)	10
Item 18: Financial Information.....	11
Item 19: Requirements For State Registered Advisers	11

Item 4: Advisory Business

A. Description of the Advisory Firm

Florio Wealth Management, LLC (hereinafter "FWML") is a Limited Liability Company organized in the State of Florida. The firm was formed in March 2020, and the principal owner is James M Florio.

B. Types of Advisory Services

Selection of Other Advisers

FWML may direct clients to third-party investment advisers to manage all or a portion of the client's assets. Before selecting other advisers for clients, FWML will always ensure those other advisers are properly licensed or registered as an investment adviser. FWML conducts due diligence on any third-party investment adviser, which may involve one or more of the following: phone calls, meetings and review of the third-party adviser's performance and investment strategy. FWML then makes investments with a third-party investment adviser by referring the client to the third-party adviser. FWML will review the ongoing performance of the third-party adviser as a portion of the client's portfolio.

Services Limited to Specific Types of Investments

FWML generally limits its investment advice to fixed income securities and ETFs. FWML may use other securities as well to help diversify a portfolio when applicable.

C. Client Tailored Services and Client Imposed Restrictions

FWML will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by FWML on behalf of the client. FWML may use model allocations together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent FWML from properly servicing the client account, or if the restrictions would require FWML to deviate from its standard suite of services, FWML reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. FWML does not participate in any wrap fee programs.

E. Assets Under Management

FWML has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$0	\$5,621,715	12/31/2024

Item 5: Fees and Compensation

A. Fee Schedule

Selection of Other Advisers Fees

FWML will be compensated via a fee share from the advisers to which it directs those clients. This relationship will be memorialized in each contract between FWML and each third-party adviser. The fees shared will not exceed any limit imposed by any regulatory agency.

FWML may direct clients to HD Money, Inc. (CRD# 167623) or MBIA Capital Advisors (CRD# 154255). The annual fee schedule is as follows:

Total Assets Under Management	FWML's Fee	Third Party's Fee	Total Fee
\$0 - \$999,999	1.00%	0.40%	1.40%
\$1,000,000 - \$1,250,000	0.75%	0.40%	1.15%
Over \$1,250,000	0.50%	0.40%	0.90%

The advisory fee is calculated using the value of the assets in the Account on the last business day of the prior billing period.

These fees are negotiable.

B. Payment of Fees

Payment of Selection of Other Advisers Fees

Fees for selection of HD Money or MBIA Capital Advisors as third-party adviser are withdrawn directly from the client's accounts by HD Money or MBIA Capital Advisors with client's written authorization. HD Money or MBIA Capital Advisors will then pay FWML the portion of the fee earned. Fees are paid quarterly in advance.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by FWML. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Outside Compensation For the Sale of Securities to Clients

Neither FWML nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

Item 6: Performance-Based Fees and Side-By-Side Management

FWML does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

FWML generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals

There is no account minimum for any of FWML's services.

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

A. Methods of Analysis and Investment Strategies

Methods of Analysis

FWML's methods of analysis include Modern portfolio theory.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Investment Strategies

FWML recommends long term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Selection of Other Advisers: Although FWML will seek to select only money managers who will invest clients' assets with the highest level of integrity, FWML's selection process cannot ensure that money managers will perform as desired and FWML will have no control over the day-to-day operations of any of its selected money managers. FWML would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below are not guaranteed or insured by the FDIC or any other government agency.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Risks in investing in ETFs include trading risks, liquidity and shutdown risks, risks associated with a change in authorized participants and non-participation of authorized participants, risks that trading price differs from indicative net asset value (iNAV), or price fluctuation and disassociation from the index being tracked. With regard to trading risks, regular trading adds cost to your portfolio thus counteracting the low fees that one of the typical benefits of ETFs. Additionally, regular trading to beneficially "time the market" is difficult to achieve. Even paid fund managers struggle to do this every year, with the majority failing to beat the relevant indexes. With regard to liquidity and shutdown risks, not all ETFs have the same level of liquidity. Since ETFs are at least as liquid as their underlying assets, trading conditions are more accurately reflected in implied liquidity rather than the average daily volume of the ETF itself. Implied liquidity is a measure of what can potentially be traded in ETFs based on its underlying assets. ETFs are subject to market volatility and the risks of their underlying securities, which may include the risks associated with investing in smaller companies, foreign securities, commodities, and fixed income investments (as applicable). Foreign securities in particular are subject to interest rate, currency exchange rate, economic, and political risks, all of which are magnified in emerging markets. ETFs that target a small universe of securities, such as a specific region or market sector, are generally subject to greater market volatility, as well as to the specific risks associated with that sector, region, or other focus. ETFs that use derivatives, leverage, or complex investment strategies are subject to additional risks. The return of an index ETF is usually different from that of the index it tracks because of fees, expenses, and tracking error. An ETF may trade at a premium or discount to its net asset value (NAV) (or indicative value in the case of exchange-traded notes). The degree of liquidity can vary significantly from one ETF to another and losses may be magnified if no liquid market exists for the ETF's shares when attempting to sell them. Each ETF has a unique risk profile, detailed in its prospectus, offering circular, or similar material, which should be considered carefully when making investment decisions.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither FWML nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither FWML nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

James Mallory Florio is an independent licensed insurance agent, and from time to time, 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. FWML always acts in the best interest of the client; including the sale of commissionable products to advisory clients. Clients are in no way required to utilize the

services of any representative of FWML in connection with such individual's activities outside of FWML.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

FWML may direct clients to third-party investment advisers to manage all or a portion of the client's assets. FWML will be compensated via a fee share from the advisers to which it directs those clients. This relationship will be memorialized in each contract between FWML and each third-party advisor. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest in that FWML has an incentive to direct clients to the third-party investment advisers that provide FWML with a larger fee split. FWML will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. FWML will ensure that all recommended advisers are licensed or notice filed in the states in which FWML is recommending them to clients.

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

A. Code of Ethics

FWML has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. FWML's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

FWML does not recommend that clients buy or sell any security in which a related person to FWML or FWML has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

FWML will not recommend to clients securities in which the firm or its representatives also invest.

D. Trading Securities At/Around the Same Time as Clients' Securities

Please see Item 11.C above.

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

FWML does not trade client's accounts or recommend broker/custodians.

1. *Research and Other Soft-Dollar Benefits*

FWML does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer ("soft dollar benefits").

2. *Brokerage for Client Referrals*

FWML receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. *Clients Directing Which Broker/Dealer/Custodian to Use*

FWML does not trade client's accounts.

B. Aggregating (Block) Trading for Multiple Client Accounts

FWML does not trade clients' accounts and therefore does not have the ability to block trade purchases across accounts.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for FWML's advisory services provided on an ongoing basis are reviewed at least Quarterly by James M Florio, Managing Member & Chief Compliance Officer, with regard to clients' respective investment policies and risk tolerance levels. All accounts at FWML are assigned to this reviewer.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. Content and Frequency of Regular Reports Provided to Clients

Each client of FWML's advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

FWML may receive compensation in connection with its use of third-party advisers.

B. Compensation to Non - Advisory Personnel for Client Referrals

FWML does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

FWML does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements for accuracy.

Item 16: Investment Discretion

FWML does not have discretion over client accounts at any time.

Item 17: Voting Client Securities (Proxy Voting)

FWML will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

FWML neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither FWML nor its management has any financial condition that is likely to reasonably impair FWML's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

FWML has not been the subject of a bankruptcy petition in the last ten years.

Item 19: Requirements For State Registered Advisers

A. Principal Executive Officers and Management Persons; Their Formal Education and Business Background

FWML currently has only one management person: James Mallory Florio. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement.

B. Other Businesses in Which This Advisory Firm or its Personnel are Engaged and Time Spent on Those (If Any)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. Calculation of Performance-Based Fees and Degree of Risk to Clients

FWML does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

D. Material Disciplinary Disclosures for Management Persons of this Firm

There are no civil, self-regulatory organization, or arbitration proceedings to report under this section.

E. Material Relationships That Management Persons Have With Issuers of Securities (If Any)

See Item 10.C and 11.B.

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

Additional information about James M Florio is also available on the SEC's website at www.adviserinfo.sec.gov.

Florio Wealth Management, LLC
Form ADV Part 2B - Individual Disclosure Brochure

for

James M Florio

Personal CRD Number: 7316126
Investment Adviser Representative

Florio Wealth Management, LLC
18131 Gulf Blvd. Suite AA
Redington Shores, FL, 33708
(513) 388-6303
jim@ensuredfutures.com

UPDATED: 02/20/2025

Item 2: Educational Background and Business Experience

Name: James M Florio **Born:** 1955

Educational Background and Professional Designations:

Education:

Bachelor of Science Animal science, University of Kentucky - 1980

Business Background:

11/2020 - Present	Managing Member & Chief Compliance Officer Florio Wealth Management, LLC
05/2006 - Present	Managing Member Ensured Futures LLC

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

James M Florio is a licensed insurance agent and managing member of Ensured Futures LLC. 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. Florio 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 Florio Wealth Management, LLC in their capacity as a licensed insurance agent.

Item 5: Additional Compensation

James M Florio does not receive any economic benefit from any person, company, or organization, other than Florio Wealth Management, LLC in exchange for providing clients advisory services through Florio Wealth Management, LLC.

Item 6: Supervision

As the Chief Compliance Officer of Florio Wealth Management, LLC, James M Florio supervises all activities of the firm. James M Florio's contact information is on the cover page of this disclosure document. James M Florio 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. James M Florio 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. James M Florio has NOT been the subject of a bankruptcy.