

**ITEM 1
COVER PAGE
FIRM BROCHURE**



**MAINE CENTER
FOR
WEALTH MANAGEMENT, LLC**

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March 27, 2025

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This brochure provides information about the qualifications and business practices of Maine Center for Wealth Management, LLC, ("MCWM"). If you have any questions about the contents of this brochure, please contact us at (207) 622-7625. 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 Maine Center for Wealth Management, LLC, also is available on the SEC's website at www.adviserinfo.sec.gov.

Maine Center for Wealth Management, LLC, is a Licensed Investment Advisor. Licensing of an Investment Advisor does not imply a certain level of skill or training.

ITEM 2 – MATERIAL CHANGES

There have been no material changes to this Brochure since the date of the last annual update on March 28, 2024.

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ITEM 4 – ADVISORY BUSINESS

Maine Center for Wealth Management, LLC, has provided wealth management services since 2010 and has been a licensed investment advisor since January 2015. Craig A. Stevens is the sole owner of MCWM.

WEALTH MANAGEMENT and ADVISORY SERVICES: MCWM provides wealth management and advisory services to its Clients by designing and managing investment portfolios that consist of individual stocks and bonds, stock or bond mutual funds, stock or bond exchange traded funds (ETFs), no-load variable annuities, real estate investment trusts, cash and cash equivalents and other public and private securities or investments. Portfolios are designed consistent with each Client's investment objectives, risk tolerance, time horizon and other individual needs of each Client. At the discretion of MCWM, Clients are permitted to impose restrictions on investing in certain securities or types of securities. Total assets under discretionary management as of March 27, 2025, total \$22,072,014.

Wealth management and advisory services are separate from financial planning services.

RESPONSIBILITIES OF ADVISOR: Maine Center for Wealth Management, LLC, is the Advisor. The Advisor shall provide the Portfolio Manager with access to the custodian of the Client's assets under management. The Advisor shall not be the custodian of the Client's assets under management.

RESPONSIBILITIES OF PORTFOLIO MANAGER: The investment adviser representative is the Portfolio Manager. The Portfolio Manager shall provide investment management services regarding certain of Client's assets under management (hereafter referred to as the Client's "Portfolio"). The Portfolio Manager may invest and reinvest the Portfolio assets in individual equities and bonds, mutual funds, exchange-traded funds (ETFs), no-load variable annuities, real estate investment trusts, cash and cash equivalents and other public and private securities or investments. All investments shall be made in accordance with the Client's investment objectives. At all times, the Portfolio Manager shall act as the Client's fiduciary and in the Client's best interests.

RESPONSIBILITIES OF CLIENT: Regarding wealth management and advisory services, the Client is responsible for providing the Portfolio Manager with all relevant investment related information, including investment objectives, financial information, liquidity needs, tax status and investment time frames. The Client is responsible for providing the Portfolio Manager with updates of this information as they become available to the Client. Regarding financial planning services, the Client is responsible for providing the investment adviser representative with all relevant financial planning information. The Client is responsible for providing the investment adviser representative with updates of this information as they become available to the Client.

DISCRETIONARY AUTHORITY: Client grants the Advisor and Portfolio Manager full discretionary authority to decide when to purchase, sell, exchange, convert, exercise or trade securities and cash in Client's account in accordance with Client's investment objectives. In all such transactions, the Advisor and Portfolio Manager are authorized to act for the Client and on the Client's behalf.

FINANCIAL PLANNING SERVICES: MCWM provides financial planning services to individuals, families and other clients regarding management of their financial resources based upon an analysis of the Client's current situation, goals and objectives. Generally, such financial planning services will involve rendering one or more financial consultations for Clients based upon the Client's financial goals and objectives. This consulting may encompass one or more of the following areas: investment planning, retirement planning, estate planning, charitable planning, education planning, mortgage and other debt analysis, insurance analysis and business and personal financial planning.

Financial planning typically consists of general recommendations for a course of activity or specific actions to be taken by the Client. For example, MCWM may recommend that clients begin or revise investment programs, create or revise estate planning documents, obtain or revise insurance coverage, commence or alter retirement savings or establish educational or charitable giving programs. MCWM will refer clients to an accountant, attorney, business broker or other specialist as necessary for non-advisory related services. A written report is not provided for consultations. Financial planning recommendations shall be implemented solely and directly by the Client. Financial planning services are separate from wealth management and advisory services. Financial planning does not include wealth management and advisory services.

MCWM does not provide portfolio management services to wrap fee programs.

ITEM 5 – FEES AND COMPENSATIONS

FEES FOR WEALTH MANAGEMENT and ADVISORY SERVICES: The Portfolio Manager manages client assets for an advisory fee based upon the market value of the billable assets under management. Billable assets under management include cash and money market funds. Advisory fees are charged in arrears and assessed monthly and are calculated as a percentage of the market value of the assets as of the close of the last trading day of the month. No less frequently than quarterly, clients will receive from the custodian billing statements that will account for each monthly advisory fee billed within the previous quarter. The firm will also send a quarterly invoice to the client outlining the fee calculation, the time period covered, and the amount withdrawn from the client account.

The following is MCWM's fee schedule:

Annual fees: 1.50% on the first \$500,000
1.25% on the next \$500,000
0.75% on the next \$1,000,000
0.50% on the next \$2,000,000 to \$5,000,000
0.35% on the portion of the account value above \$5,000,000

The fee paid by the Client will be calculated as follows:

- (1) MCWM will determine the Client's billable assets under management as of the last trading day of the month;
- (2) MCWM will divide by one-twelfth (1/12) the fee percentage that corresponds to Client's billable assets under management as calculated in (1), above; and then
- (3) MCWM will multiply the Client's billable assets under management as determined in (1), above, by the one-twelfth (1/12) percentage as determined in (2), above.

Fees may be negotiated at the discretion of the Portfolio Manager.

Advisory fees are different than, and in addition to, other fees and expenses that may apply to a client's account, such as trading fees and fund expense fees. Portfolio Managers of MCWM will only recommend "no-load" mutual funds and do not receive a commission for the purchase of any mutual fund on behalf of a Client.

Clients may decide whether they prefer advisory fees to be withdrawn from their account values or whether they prefer to be billed directly for the advisory fees on a monthly basis. Absent a written direction by Client to bill the Client directly for the advisory fees, MCWM will withdraw the advisory fees from the Client's account values. Client authorizes the Portfolio Manager to liquidate Portfolio assets as necessary to pay the advisory fee. At no time will MCWM accept or maintain custody of a client's funds or securities except for authorized fee deduction.

For new Client Portfolios opened on a day other than the first of the month, the advisory fees will be pro-rated for that month, assessed in arrears and calculated as a percentage of the market value of the assets as of the close of the last trading day of the month. If a Client terminates the advisory contract prior to the end of a billing period, Client shall owe advisory fees on a pro-rated basis.

FEES FOR INSURANCE SERVICES: Portfolio Managers are also licensed to sell insurance related investment products and Clients should be aware that Portfolio Managers may receive a commission from the insurance company for selling such insurance investment products to Client. This represents a potential conflict of interest. To protect the Client against this potential conflict of interest Portfolio Managers shall act as the Client's fiduciary when recommending insurance related investment products and will disclose to the Client when the Portfolio Manager is making such a recommendation and the Portfolio Manager will receive written confirmation from Client that the Client understands that the Portfolio Manager is recommending the purchase of an insurance related investment product for which the Portfolio Manager will receive a commission.

FEES FOR FINANCIAL PLANNING: MCWM charges an hourly fee of \$250.00 for financial planning services and the fee will be negotiated and agreed upon by the parties in advance. Hourly fee-based clients are provided with an estimate of the number of hours it will take to complete the financial plan prior to signing the Financial Planning Agreement and are billed upon completion of work. If the client terminates the Agreement with MCWM prior to MCWM's completion of the financial plan or project, any fees due will be invoiced to the client and payable within 5 days of delivery of the invoice.

ITEM 6 – PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

MCWM does not charge or accept any performance-based fees or side-by-side management fees.

ITEM 7 – TYPES OF CLIENTS

MCWM provides investment advice to individuals, high net worth individuals, trusts, estates, administrators of employment retirement plans such as SEPS, Simple IRAs, pension and profit sharing plans and businesses. MCWM does not have any specific requirements for opening and maintaining an account such as a minimum account size, but MCWM reserves the right to exercise discretion in choosing MCWM's clients.

ITEM 8 – METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS

MCWM analyzes the Client's investment objectives, risk tolerance, current financial situation, needs, goals and concerns about investing. MCWM seeks to understand whether the Client is seeking long-term capital gains or whether current income is a primary objective. MCWM also needs to understand the liquidity needs of its Client.

When recommending mutual funds and exchange-traded funds (ETFs) for Clients, MCWM will analyze each fund type and style to assess the holdings in the fund to determine whether a particular fund is correct for the Client. MCWM will evaluate fund managers to include their present tenure with the fund, how past results measured against market returns for similar funds, the volatility of the fund versus volatility for similar funds as well as the size of the fund. MCWM will also analyze fund charges and expense fees.

To analyze securities and investment products MCWM utilizes Morningstar Office, financial newspapers, magazines and internet resources, research materials provided by third parties; corporate rating services, annual reports, prospectuses and filings with the SEC.

Investment Strategies

MCWM utilizes individual stocks and bonds, stock or bond mutual funds, stock or bond exchange traded funds (ETFs), no-load variable annuities, real estate investment trusts, cash and cash equivalents and other public and private securities or investments with a strong emphasis on ETF investing. MCWM may recommend individual equities or bonds for a Client's portfolio, and many Clients' portfolios contain individual stocks or bonds when they join MCWM and MCWM will work with Clients to determine whether to retain these individual stocks or bonds and if so how MCWM will manage them over time. MCWM generally emphasizes the use of ETFs over mutual funds, unless a particular investment for a Client's account can only be found in a mutual fund format rather than an ETF format. MCWM rarely recommends variable annuities, but when appropriate MCWM will work with Clients to determine the best no-load variable annuity for them given the Client's goals and objectives.

Risk of Loss

MCWM does not guarantee that the Client's investment will increase in value. Each Client assumes a material risk of loss of their investment. Some of these risks include the following: market risk (the possibility of the Client to experience loss of principal due to factors that negatively affect the financial markets as a whole), including the risk of loss to principal; interest rate risk (the risk to the Client that market interest rates will rise and consequently cause fixed-rate bond values to fall); credit risk (the risk to the Client that debt issuers will be unable to repay their financial obligations); inflation risk (the risk to the Client that rising inflation will undermine the return on their investment); economic risks (the risk to the Client that government regulations will negatively affect investment returns); global, national and regional risks (the risk to the Client that government instability will negatively affect investment returns); and risk in the form of technology failures that may lead to an inability to trade securities, among others. Investing in individual stocks or bonds has greater company or entity specific risk than investing in a pool of stocks or bonds such as in a mutual fund or ETF. The performance of investments in the past does not guarantee how the same investment will perform in the future.

Risks when investing in mutual funds and ETFs include, among others, the following:

1. mutual funds and ETFs are not guaranteed against a risk to loss of principal by any governmental agency or any other entity;
2. while past performance can assist in judging a particular mutual fund or ETF's volatility over time, past performance of a mutual fund or ETF does not guarantee future performance; and
3. each mutual fund and ETF has its own internal expenses that are different from the fees the Client pays their Portfolio Manager and these mutual fund and ETF internal expenses will lower the Client overall investment returns.

Investing in securities involves risk of loss that the Client must be prepared to bear.

ITEM 9 – DISCIPLINARY INFORMATION

Clients of MCWM are entitled to the disclosure of all material facts regarding legal or disciplinary events that are material to the Client's or prospective Client's evaluation of MCWM's advisory business or the integrity of MCWM's management.

Neither MCWM nor its management persons have been subject to any legal or disciplinary events that are material to the Client's or prospective Client's evaluation of MCWM's advisory business or the integrity of MCWM's management.

ITEM 10 – OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Neither MCWM nor any of its management persons are registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

Neither MCWM nor any of its management persons are registered or have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

MCWM is licensed in Maine as a Maine licensed insurance agency, license AGR185030. Craig A. Stevens is licensed in Maine as a producer resident with life and health authority, license PRR183136. Insurance services offered by MCWM and Craig A. Stevens are separate from the advisory services offered by MCWM and Craig A. Stevens. MCWM and Craig A. Stevens are compensated on a commission basis for insurance business and on a per transaction basis in a manner that is separate from any advisory services MCWM or Craig A. Stevens may offer the Client. Accordingly, any insurance commissions paid to MCWM or Craig A. Stevens are separate and above any advisory fees paid by the Client to MCWM. This creates a conflict of interest because Mr. Stevens may be incentivized to recommend products based on the compensation received, rather than on a client's needs. MCWM addresses this conflict by disclosing to its clients prior to selling insurance products that by utilizing Mr. Stevens in this capacity the client will incur additional fees. Those fees are explained to the client in advance of offering these services. Mr. Stevens spends approximately one hour per month in this capacity.

Craig A. Stevens is a licensed Maine attorney and owns Stevens Law Offices, P.A., located at 6 E. Chestnut, Suite L03, Augusta, Maine. In this law practice, Craig A. Stevens handles primarily estate planning matters. Any legal services offered by Stevens Law Offices, P.A., or Craig A. Stevens are separate from any advisory services by MCWM and Craig A. Stevens. Any attorney's fees paid by Client to Stevens Law Offices, P.A., or Craig A. Stevens are separate from any advisory fees paid by Client to MCWM. This creates a conflict of interest because Mr. Stevens may be incentivized to recommend legal services based on the compensation received, rather than on a client's needs. MCWM addresses this conflict by disclosing to its clients prior to recommending legal services that by utilizing Mr. Stevens in this capacity the client will incur additional fees. Those fees are explained to the client in advance of offering these services. Mr. Stevens spends approximately three hours per month in this capacity.

MCWM does not recommend or select other investment advisors for its Clients, nor does MCWM have any other business relationships with other advisors, and therefore receives no compensation directly or indirectly from other advisors that would create a material conflict of interest.

ITEM 11 – CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

The Maine Office of Securities provides regulatory oversight regarding the operations of MCWM and its investment adviser representatives. MCWM and its investment adviser representatives pledge always to act as our Clients' fiduciaries and to always act in our Clients' best interests.

MCWM has adopted as an industry best practice a Code of Ethics that sets forth the basic policies of ethical conduct for all managers, officers, and employees of the advisor. In addition, the Code of Ethics governs personal trading by each employee of MCWM deemed to be an Access Person and is intended to ensure that securities transactions effected by Access Persons of MCWM are conducted in a manner that avoids any conflict of interest between such persons and clients of the advisor or its affiliates. MCWM collects and maintains records of securities holdings and securities transactions effected by Access Persons. These records are reviewed to identify and resolve conflicts of interest. MCWM will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions and Personal Trading

MCWM, its investment adviser representatives, its employees and family members of each often invest in similar securities as those invested in by Clients of MCWM. When the purchase, sale or exchange of a security is anticipated for a Client, MCWM and its investment adviser representatives are prohibited from first taking that action on behalf of MCWM, its investment adviser representatives, its employees or the family members of each of them until the action is first completed on behalf of the Client.

MCWM requires that its investment adviser representatives follow its basic policies and ethical standards as set forth in its Code of Ethics.

ITEM 12 – BROKERAGE PRACTICES

The custodian and brokers we use

MCWM does not maintain custody of your assets, although we are deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15 – Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account agreement directly with them. We do not open the account for you, although we may assist you in doing so. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by the advisor. Even though your account is maintained at Schwab, we can still use other brokers to execute trades for your account as described below (see “Your brokerage and custody costs”).

How we select brokers/custodians

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are overall most advantageous when compared with other available providers and their services. We consider a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)
- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Availability of other products and services that benefit us, as discussed below (see “Products and services available to us from Schwab”)

Your brokerage and custody costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds, ETFs, and online stock and options trades) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab may charge you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to commissions and asset-based fees, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker/dealer. Because of this, in order to minimize your trading costs, we have Schwab execute most trades for your account. We have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How we select brokers/custodians").

Products and services available to us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The following is a more detailed description of Schwab's support services:

Services that benefit you

Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access to or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you

Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)

- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that generally benefit only us

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support

Schwab may provide some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab may also discount or waive its fees for some of these services or pay all or a part of a third party's fees. Schwab may also provide us with other benefits such as occasional business entertainment of our personnel.

Our interest in Schwab's services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services. These services are not contingent upon us committing any specific amount of business to Schwab in trading commissions or assets in custody. This creates an incentive to recommend that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. Nevertheless, we believe that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/custodians") and not Schwab's services that benefit only us.

For any such products and services MCWM receives from Schwab or other custodians, it will follow procedures which ensure compliance with Section 28(e) of the Securities Exchange Act of 1934 or applicable state securities rules.

MCWM does not receive client referrals from any broker-dealer or third party as a result of the firm selecting or recommending that broker-dealer to clients.

MCWM recommends that all clients use a particular broker-dealer for execution and/or custodial services. The broker-dealer is recommended based on criteria such as, but not limited to, reasonableness of commissions charged to the client, tools and services made available to the client and the Advisor and convenience of access to the account trading and reporting. The client will provide authority to MCWM to direct all transactions through that broker-dealer in the investment advisory agreement.

As an investment advisory firm, MCWM has a fiduciary duty to seek best execution for client transactions. While best execution is difficult to define and challenging to measure, there is some consensus that it does not solely mean the achievement of the best price on a given transaction. Rather, it appears to be a collective consideration of factors concerning the trade in question. Such factors include the security being traded, the price of the trade, the speed of the execution, apparent conditions in the market and the specific needs of the client. MCWM's primary objectives when placing orders for the purchase and sale of securities for client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the broker. MCWM may not necessarily pay the lowest commission or commission equivalent as specific transactions may involve specialized services on the part of the broker.

MCWM does not permit clients to direct brokerage. Not all firms prohibit clients to direct brokerage.

MCWM may combine orders into block trades when more than one account is participating in the trade. This blocking or bunching technique must be equitable and potentially advantageous for each such account (e.g., for the purposes of reducing brokerage commissions or obtaining a more favorable execution price). Block trading is performed when it is consistent with the duty to seek best execution and is consistent with the terms of MCWM's investment advisory agreements. Equity trades are blocked based upon fairness to client, both in the participation of their account and in the allocation of orders for the accounts of more than one client. Allocations of all orders are performed in a timely and efficient manner. All managed accounts participating in a block execution receive the same execution price (average share price) for the securities purchased or sold in a trading day. Any portion of an order that remains unfilled at the end of a given day will be rewritten on the following day as a new order with a new daily average price to be determined at the end of the following day. Due to the low liquidity of certain securities, broker availability may be limited. Open orders are worked until they are completely filled, which may span the course of several days. If an order is filled in its entirety, securities purchased in the aggregated transaction will be allocated among the accounts participating in the trade in accordance with the allocation statement. If an order is partially filled, the securities will be allocated pro rata based on the allocation statement. MCWM may allocate trades in a different manner than indicated on the allocation statement (non-pro rata) only if all managed accounts receive fair and equitable treatment.

ITEM 13 - REVIEW OF ACCOUNTS

The Client's Portfolio Manager is responsible to continually monitor the Client's investment account for ongoing adherence to the Client's investment objectives. The Portfolio Manager intends to meet with the Client yearly to review the Client's account regarding the account's specific securities holdings, the account's allocations, available cash in the account, whether the account is creating sufficient income if desired and diversification in general within the account. The Portfolio Manager and the Client generally meet in person, but such meetings can be scheduled telephonically or otherwise at the request of either the Portfolio Manager or the Client. Additional reviews of a Client's account can be scheduled at the request of either the Client or the Portfolio Manager. Such requests can be driven by market events, changing Client needs, a need to rebalance the account or many other factors.

MCWM will prepare and provide to the Client a written quarterly performance report for each Client account. The quarterly performance report will analyze the Client's asset allocation, the beginning and ending balances within the account, the investment gains or losses, the current quarter and year to date time-weighted rate of return, a listing of portfolio holdings, and a billing statement detailing monthly advisory fees. The Client is encouraged to compare these reports with the quarterly custodian statements and notify MCWM management of any discrepancies.

ITEM 14 – CLIENT REFERRALS AND OTHER COMPENSATION

MCWM receives no economic benefit such as gifts, cash or sales awards, from any third party for services provided to Clients of MCWM. MCWM accepts no economic benefit from any third party relating to the providing of investment advisory services by MCWM to Clients. MCWM does not directly or indirectly compensate any person who is not a supervised person for client referrals.

ITEM 15 – CUSTODY

MCWM does not have custody of client funds or securities, except for the withdrawal of advisory fees directly from client accounts (please see Item 5 which describes the safeguards around direct fee deduction). However, as noted in Item 13 above, clients will receive statements not less than quarterly from the qualified custodian, and we encourage you to review those statements carefully. MCWM provides clients with periodic reports or account statements and we encourage you to compare the account statements you receive from the qualified custodian with those received from us. Any discrepancies should be immediately brought to the firm's attention.

ITEM 16 – INVESTMENT DISCRETION

MCWM accepts discretionary authority over the selection and amount of securities to be bought or sold in client accounts without obtaining prior consent or approval from the client for each transaction. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the client in writing and agreed to by MCWM.

Discretionary authority will only be provided upon full disclosure to the client. The granting of such authority will be evidenced by the client's execution of an Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by MCWM will be in accordance with each client's investment objectives and goals.

ITEM 17 – VOTING CLIENT SECURITIES

MCWM and its investment adviser representatives do not have authorization or accept any authorization for voting of Clients' securities. Clients may contact their Portfolio Manager to discuss the voting of the Client's securities, but it will remain the obligation of the Client to exercise any such voting of the Client's securities.

ITEM 18 – FINANCIAL INFORMATION

MCWM does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and is therefore not required to provide a balance sheet or qualification of an independent public accountant.

MCWM has discretionary authority over client accounts and is not aware of any financial condition that is reasonably likely to impair its ability to meet its contractual obligations to its Clients. If MCWM does become aware of any such financial condition, this Brochure will be updated and clients will be notified.

ITEM 19 – REQUIREMENTS FOR STATE-LICENSED ADVISORS

Educational Background and Business Experience

Craig A. Stevens was born in 1973. Mr. Stevens received a Bachelor of Arts degree in history from Eastern Nazarene College in 1995 and a Juris Doctor degree from Villanova University School of Law in 1999.

Mr. Stevens founded MCWM and has served as its President since October 2010. Mr. Stevens also is an attorney at Stevens Law Offices, PA, since January 2001. Mr. Stevens also is an insurance producer for MCWM, a Maine-licensed insurance agency. Previously, Mr. Stevens has held the following positions:

10/2011 to 12/2014 – Cadaret, Grant & Co., Inc.

****Mr. Stevens worked with Cadaret, Grant & Co., Inc., as a registered representative and investment advisor in this investment related business and held his office in Augusta, Maine.**

06/2011 to 11/2011 – Tower Square Securities, Inc.

****Mr. Stevens worked with Tower Square Securities, Inc., an investment related business, as a registered representative in this investment related business and held his office in Fairfield, Maine.**

MCWM is engaged in other business as a Maine-licensed insurance agency. Please refer to Item 10 for additional details.

Neither MCWM nor Mr. Stevens are compensated for advisory services with performance-based fees.

Neither MCWM nor Mr. Stevens have been involved in an award or found liable in an arbitration claim alleging damages in excess of \$2,500 or found liable in any civil, self-regulatory organization, or administrative proceedings.

There are no material relationships maintained by MCWM or its management persons with any issuers of securities.

**ITEM 1
COVER PAGE
BROCHURE
SUPPLEMENT**



CRAIG A. STEVENS

**MAINE CENTER
FOR
WEALTH MANAGEMENT, LLC**

**6 E. CHESTNUT STREET, SUITE L03
AUGUSTA, MAINE 04330**

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This brochure supplement provides information about Craig A. Stevens that supplements the Maine Center for Wealth Management, LLC brochure. You should have received a copy of that brochure. Please contact Craig A. Stevens if you did not receive Maine Center for Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Craig A. Stevens is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

Craig A. Stevens was born in 1973. Mr. Stevens received a Bachelor of Arts degree in history from Eastern Nazarene College in 1995 and a Juris Doctor degree from Villanova University School of Law in 1999.

Mr. Stevens founded Maine Center for Wealth Management, LLC (“MCWM”) and has served as its President since October 2010. Mr. Stevens also is an attorney at Stevens Law Offices, PA, since January 2001. Mr. Stevens also is an insurance producer for MCWM, a Maine-licensed insurance agency, since November 2010. Previously, Mr. Stevens has held the following positions:

10/2011 to 12/2014 – Cadaret, Grant & Co., Inc.

****Mr. Stevens worked with Cadaret, Grant & Co., Inc., as a registered representative and investment advisor in this investment related business and held his office in Augusta, Maine.**

06/2011 to 11/2011 – Tower Square Securities, Inc.

****Mr. Stevens worked with Tower Square Securities, Inc., an investment related business, as a registered representative in this investment related business and held his office in Fairfield, Maine.**

Item 3 – Disciplinary Information

There are no legal or disciplinary events or proceedings to report concerning Mr. Stevens.

Item 4 – Other Business Activities

Mr. Stevens is licensed in Maine as a producer resident with life and health authority, license PRR183136. Insurance services offered by MCWM and Craig A. Stevens are separate from the advisory services offered by MCWM and Craig A. Stevens. MCWM and Craig A. Stevens are compensated on a commission basis for insurance business and on a per transaction basis in a manner that is separate from any advisory services MCWM or Craig A. Stevens may offer the Client. Accordingly, any insurance commissions paid to MCWM or Craig A. Stevens are separate and above any advisory fees paid by the Client to MCWM. This creates a conflict of interest because Mr. Stevens may be incentivized to recommend products based on the compensation received, rather than on a client’s needs. MCWM addresses this conflict by disclosing to its clients prior to selling insurance products that by utilizing Mr. Stevens in this capacity the client will incur additional fees. Those fees are explained to the client in advance of offering these services. Mr. Stevens spends approximately one hour per month in this capacity.

Craig A. Stevens is a licensed Maine attorney and owns Stevens Law Offices, P.A., located at 6 E. Chestnut, Suite L03, Augusta, Maine. In this law practice, Craig A. Stevens handles primarily estate planning matters. Any legal services offered by Stevens Law Offices, P.A., or Craig A. Stevens are separate from any advisory services by MCWM and Craig A. Stevens. Any attorney's fees paid by Client to Stevens Law Offices, P.A., or Craig A. Stevens are separate from any advisory fees paid by Client to MCWM. This creates a conflict of interest because Mr. Stevens may be incentivized to recommend legal services based on the compensation received, rather than on a client's needs. MCWM addresses this conflict by disclosing to its clients prior to recommending legal services that by utilizing Mr. Stevens in this capacity the client will incur additional fees. Those fees are explained to the client in advance of offering these services. Mr. Stevens spends approximately three hours per month in this capacity.

Item 5 – Additional Compensation

Mr. Stevens does not receive compensation or other economic benefit from anyone who is not a client for providing advisory services.

Item 6 – Supervision

Mr. Stevens is the President and Chief Compliance Officer of MCWM and can be reached at (207) 622-7625. Mr. Stevens is the only individual that provides investment advice to clients. As a single person firm, Mr. Stevens cannot be supervised, but is a fiduciary by law and is required to act in the best interests of clients.

Item 7 – Requirements for State-Licensed Advisers

Mr. Stevens has not been involved in an award or found liable in an arbitration claim, civil, or self-regulatory organization event or proceeding, or been the subject of a bankruptcy petition.