

This brochure supplement provides information about Michael David Carlucci that supplements the PW Nova Financial Services' brochure. You should have received a copy of that brochure. Please contact Michael David Carlucci if you did not receive PW Nova Financial Services' brochure or if you have any questions about the contents of this supplement.

Additional information about Michael David Carlucci is also available on the SEC's website at www.adviserinfo.sec.gov.

PWA Financial
Form ADV Part 2B – Individual Disclosure Brochure
for

Michael David Carlucci

Personal CRD Number: 2665833
Investment Adviser Representative

PWA Financial
201 South State St., Suite 1A
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UPDATED: 08/27/2025

Item 2: Educational Background and Business Experience

Name: Michael David Carlucci **Born:** 1955

Education Background and Professional Designations:

Education:

BA Political Science, Lycoming College – 1977

Business Background:

08/2025 - Present	Investment Adviser Representative PW Nova Financial Services
01/2013 – Present	Principal/Compliance Officer PWA Financial, LLC
09/2006 – 01/2013	First Vice President – Registered Representative CoreStates Capital Advisors, LLC
07/1995 – 09/2006	Vice President Prudential Securities/Wachovia 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

Michael David Carlucci is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5: Additional Compensation

Michael David Carlucci does not receive any economic benefit from any person, company, or organization, other than PW Nova Financial Services, in exchange for providing clients advisory services through PW Nova Financial Services.

Item 6: Supervision

As a representative of PW Nova Financial Services, Michael David Carlucci is supervised by Ann Lovett, the firm's Chief Compliance Officer. Ann Lovett is responsible for ensuring that Michael David Carlucci 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 Ann Lovett is (267) 756-0137.