Form ADV, Part 2B, Item 1

Cover Page

James Alan Studer

12 East Warren Street
Lebanon, OH 45036

Phone: (513) 696-4551

February 10, 2025

FORM ADV PART 2
BROCHURE SUPPLEMENT

This brochure supplement provides information about James Alan Studer that supplements the Discipline Wealth (DWS) brochure. You should have received a copy of that brochure. Please contact James Alan Studer if you did not receive a Discipline Wealth Solutions' brochure or if you have questions about this supplement. Mr. Studer's CRD number is 5061588.

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

Form ADV, Part 2B, Item 2

Educational Background and Business Experience

James Alan Studer
Investment Advisor Representative
Year of Birth: 1949

Business Background:

Discipline Wealth, Investment Advisor Representative, March 2024 – Present

Financial Wings, LLC, President / Owner, August 2005 – Present

ABX Air, Pilot, October 1993 – Present

Educational Background:

Miami University, Bachelor of Science in Business Management, Graduated: 1971

Golden Gate University, Master of Business Administration, Graduated: 1978

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Disciplinary Information

Mr. Studer does not have any reportable disciplinary disclosures.

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Other Business Activities

James Alan Studer has a financial industry affiliated business as an Investment Advisor Representative with another firm, Financial Wings. Not more than 50% of his time is spent on this activity. Clients have the option to use the investment advisor representative of their choosing.

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Additional Compensation

James Alan Studer does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

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Supervision

Discipline Wealth has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the U.S. Securities and Exchange Commission. Anthony Colancecco is Discipline Wealth's Chief Compliance Officer, therefore he is responsible for all of the activities that occur on behalf of Discipline Wealth and its clients. Mr. Colancecco can be reached at (864) 322-6046.

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Requirements for State-Registered Advisers

This section is not applicable as Discipline Wealth Solutions is SEC registered and not state registered.

Part 2A of Form ADV: Firm Brochure

Form ADV, Part 2A, Item 1

Cover Page

Discipline Wealth Solutions Inc.

15 Halton Green Way
Greenville, SC 29607

Tel: (864) 322-6046
Fax: (864) 322-6048

May 20, 2025

FORM ADV PART 2
FIRM BROCHURE

This brochure provides information about the qualifications and business practices of Discipline Wealth Solutions Inc.. If you have any questions about the contents of this brochure, please contact us at (864) 322-6046. 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 Discipline Wealth Solutions Inc. is also available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Discipline Wealth Solutions Inc. is 315846.

Discipline Wealth Solutions Inc. is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Form ADV, Part 2A, Item 2

Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure. Each year, we will ensure that you receive a summary of any material changes to this and subsequent brochures by April 30th. We will further provide you with our most recent brochure at any time at your request, without charge. You may request a brochure by contacting us at (864) 322-6046.

Material Changes since the Last Update

Discipline Wealth Solutions Inc. was established as a new Registered Investment Advisor in August 2021 with the Securities and Exchange Commission ("SEC"), under the rules and regulations of the US Investment Advisers Act of 1940, as amended (the "Advisers Act"). The following material changes have been made since the last filing on February 10, 2025:

- None.

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Advisory Business

Discipline Wealth Solutions Inc. (hereinafter called "DWS") is a Registered Investment Adviser based in Greenville, South Carolina, and incorporated under the laws of the State of South Carolina. DWS is wholly owned by James Bryan Keith Ballentine. DWS is registered with the SEC and subject to the rules and regulations of the US Advisers Act. Founded in August 2021, DWS provides investment advisory services, which may include, but are not limited to, the review of client investment objectives and goals, recommending asset allocation strategies of managed assets among investment products such as cash, stocks, mutual funds and bonds, annuities, and/or preparing written investment strategies. Our investment advice is tailored to meet our clients' needs and investment objectives. Clients may impose restrictions on investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.) by providing a signed and dated written notification, of which an e-mail is also an acceptable form of notification. DWS also provides consulting services as part of their asset management including, but not limited to, risk assessment/management, investment planning, estate planning, financial organization, or financial decision making/negotiation.

DWS provides investment advisory and other financial services through its Investment Advisory Representatives ("IAR") to accounts opened with DWS. Managed Accounts are available to individuals, high net worth individuals, corporations, other advisors and retirement plans.

DWS provides discretionary and non-discretionary investment advisory services to some of its clients through various managed account programs. DWS will assist clients in determining the suitability of the Managed Account Programs for the client. The IAR is compensated through a comprehensive single fee and the account may be assessed other charges associated with conducting a brokerage business. DWS and its IAR, as appropriate, will be responsible for the following:

- Performing due diligence
- Recommending strategic asset and style allocations
- Providing research on investment product options, as needed
- Providing client risk profile questionnaire
- Obtaining investment advisory contract from client with required financial, risk tolerance, suitability and investment vehicle selection information for each new account
- Performing client suitability check on account documentation, review the investment objectives and evaluate the investment vehicle selections
- Providing Firm Brochure (this document)

DWS offers a cash management service for clients where the firm advises on placement of cash and cash equivalents and negotiates the price for doing so. All such funds will be maintained at qualified custodians (Charles Schwab or Axos).

Financial Planning
In addition to investment supervisory services, DWS may provide Financial Planning Services to some of its clients. DWS' Financial Planning services may include recommendations for portfolio customization based on their client's investment objectives, goals, and financial situation. The financial planning services may include but not be limited to: preparing an annual net worth statement; creating a cash flow statement; reviewing client's current investments, most recent tax returns, life and disability insurance, and/or estate plan and making recommendations thereon; completing a retirement analysis; and providing education planning advice. These services are based on fixed fees or hourly fees and the final fee structure.

DWS will tailor its advisory services to its client's individual needs based on meetings and conversations with the client. If clients wish to impose certain restrictions on investing in certain securities or types of securities, DWS will address those restrictions with the client to have a clear understanding of the client's requirements.

Sub-Advisory Investment Management Services for Advisers
DWS offers investment sub-advisory services to unaffiliated registered investment advisers ("RIA's"). Unaffiliated RIAs may choose to engage DWS for investment management of some or all of their clients' assets. DWS shall have day-to-day responsibility for the active discretionary management of the allocated assets through a limited power of attorney from the unaffiliated advisor's client. The unaffiliated adviser RIA shall continue to render investment advisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. The unaffiliated RIA's may receive compensation for referring clients to DWS under a written solicitation agreement, as required by applicable regulations.

Third-Party Asset Management Services
DWS offers clients the option of utilizing third-party asset managers for investment management services. These unaffiliated money managers will be monitored for performance and are subject to being replaced should DWS deem their performance or level of service fail to meet expectations. DWS will bill for advisory services rendered by DWS and our advisers while the third-party money managers will be responsible for their own billing.

Third-Party Asset Management Services
DWS offers clients the option of utilizing third-party asset managers for investment management services. These unaffiliated money managers will be monitored for performance and are subject to being replaced should DWS deem their performance or level of service fail to meet expectations. DWS will bill for advisory services rendered by DWS and our advisers while the third-party money managers will be responsible for their own billing.

Company-Sponsored Retirement Plan Consulting Services
Discipline Wealth Solutions offers retirement plan advisory services to defined contribution retirement plans (the "Plan(s)") and to the Plan's named fiduciary (the "Plan Sponsor"). These services may include either discretionary or nondiscretionary investment advice concerning the retirement plan's investment options that are available to participants in the plan.

Investment Manager 3(38) Fiduciary Services: The Adviser shall serve as an "Investment Manager" and a "fiduciary" within the meaning of Section 3(38) of ERISA with respect to accounts in the Plan. (As a Section 3(38) fiduciary, an "Investment Manager" has discretion, authority and control of a plan's assets. Under ERISA, a Plan Sponsor can delegate the job of selecting, monitoring and replacing plan investments to the Investment Manager, but the Plan Sponsor retains liability for the selection, monitoring and benchmarking of the Investment Manager.)

If we are engaged as an Investment Manager, we will select the investment options that are to be offered to the Plan's participants. We will also monitor the selected investment options and make changes to them as necessary. In addition, we may aid with respect to the establishment and maintenance of an investment policy statement for the Plan.

We shall be responsible for selecting the Qualified Default Investment Alternatives ("QDIA") for the Plan as permitted under Section 404(c) of ERISA in the form of an investment fund or model portfolios that seek both long-term appreciation and capital preservation through a mix of equity and fixed income investments.

Participant Services – In addition to providing plan-level advisory services, we may offer participant-level education services and may also assist with participant enrollment meetings and provide investment- related educational seminars to plan participants on such topics as diversification, risk tolerance and time horizon. Our educational seminars may include other investment-related topics specific to the plan.

We may also provide additional types of retirement plan advisory and consulting services to Plans on an individually negotiated basis. All services, whether discussed above or customized based upon a Plan Sponsor's requirements, shall be detailed in a written agreement and be consistent with the parameters set forth in the plan documents.

As of 12/31/2024, the firm has the following assets under management: Discretionary AUM: $316,318,696 and Non-Discretionary: $0.

Form ADV, Part 2A, Item 5

Fees and Compensation

The following types of fees will be assessed:

Asset Management – Fees are charged monthly as negotiated in arrears or advance and are based primarily on asset size and the level of complexity of the services provided. In individual cases, DWS has the sole discretion to negotiate fees that are lower than the standard fee shown or to waive fees. Fees are not based on the share of capital gains or capital appreciation of the funds or any portion of the funds. Comparable services for lower fees may be available from other sources. Fees for the initial month will be prorated based upon the number of calendar days in the calendar month that the advisory agreement is in effect. Fees are based on the market value of the assets on the last business day of the month. The maximum annual advisory fees

would range from 1.32% to 1.65%, depending on the amount of assets under management ("AUM") with the adviser receiving 1.25% and DWS receiving a range from 0.07% to 0.40%, depending on the amount of assets under management ("AUM") – See chart below. Consulting services are included in these fees for asset management services with the exception of unique circumstances that may require a separate agreement for financial planning services (description and fees are discussed below).

Fee Schedule for Asset Management:

Total Account Value	Maximum Adviser's Fee	DWS Fee
First $250,000	1.65%	0.40%
Next $250,000	1.55%	0.30%
Next $500,000	1.50%	0.25%
Next $1,000,000	1.40%	0.15%
Next $3,000,000	1.35%	0.10%
Above $5,000,000	1.32%	0.07%

As authorized in the client agreement, the account custodian withdraws Discipline Wealth Solutions Inc.'s advisory fees directly from the clients' accounts according to the custodian's policies, practices, and procedures. The custodial statement includes the amount of any fees paid to DWS for advisory services. You should carefully review the statement from your custodian/broker-dealer's statement and verify the calculation of fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

Fees are charged in arrears or advance on a monthly basis, meaning that advisory fees for a month are charged on the first day of the month. Clients may terminate investment advisory services obtained from DWS, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with DWS. The client is responsible for any fees and charges incurred by the client from third parties as a result of maintaining the account such as transaction fees for any securities transactions executed and account maintenance or custodial fees. Thereafter, the client may terminate advisory services upon written notice delivered to and received by DWS. Clients who terminate investment advisory services during a month are charged a prorated advisory fee based on the date of DWS's receipt of client's written notice to terminate. Any earned but unpaid fees are immediately due and payable, and any prepaid and unearned fees will be immediately refunded. In cases where a third-party money manager is utilized, the custodian calculates and deducts the fees and places that amount in the DWS sundry account where the third-party managers are paid from. DWS will then retain the fees that are due to them from that arrangement.

The client may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period by contacting James Bryan Keith Ballentine at (864) 322-6046. Upon receipt of written notification, any earned fee will immediately become due and payable, and any prepaid and unearned fees will be immediately refunded. A client may terminate an advisory agreement without being assessed any fees or expenses within five (5) days of its signing.

Financial Planning
Some clients will contract to have financial planning advice provided based on an hourly fee. DWS' hourly fee will be billed at a rate ranging from $125 to $500 based on the complexity and skill level/experience needed for each client. Hourly fees are invoiced monthly in arrears as services are provided. The fees are negotiable. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

DWS will charge a fixed fee for comprehensive financial planning services of up to $30,000 per plan based on the complexity of the case (e.g., net worth, income, needs of client, asset level, family complexity and other issues) as contracted for with client. Fixed fees may be negotiated in advance at the discretion of DWS. Clients may terminate their contracts without penalty within five business days of signing the advisory contract. Fixed fee-based clients are either billed monthly in arrears as services are provided or as a one-time fixed fee upfront and/or upon delivery of services. Those paid upfront will be completed/delivered within six months.

Cash Management
DWS offers a cash management service which is charged at a fixed rate. The rate will not exceed 0.50% per annum. The accounts will be charged the flat fee separately from the above tiered schedule, in arrears on a monthly, quarterly, or annual basis.

Company-Sponsored Retirement Plan Consulting Services – Fees are charged quarterly as negotiated in arrears or advanced depending on client preference and are based primarily on asset size and the level of complexity of the services provided. In individual cases, DWS has the sole discretion to negotiate fees that are lower than the standard fee shown or to waive fees. Fees are not based on the share of capital gains or capital appreciation of the funds or any portion of the funds. Comparable services for lower fees may be available from other sources. Fees for the initial quarter will be prorated based upon the number of calendar days in the calendar quarter that the advisory agreement is in effect. Fees are based on the market value of the assets on the last business day of the quarter. The maximum annual advisory fees would range from 1.10% to 1.30%, depending on the amount of assets under management ("AUM") with the adviser receiving 1.00% and DWS receiving a range from 0.10% to 0.30% – See chart below. Consulting services are included in these fees for asset management services.

Fee Schedule for Retirement Plan Asset Management:

Total Account Value	Maximum Adviser's Fee	DWS Fee
First $500,000	1.30%	0.30%
Next $500,000	1.25%	0.25%
Next $1,500,000	1.20%	0.20%
Next $2,500,000	1.15%	0.15%
Above $5,000,000	1.10%	0.10%

As authorized in the client agreement, the account custodian withdraws Discipline Wealth Solutions Inc.'s advisory fees directly from the clients' accounts according to the custodian's policies, practices, and procedures. The custodial statement includes the amount of any fees paid

to DWS for advisory services. You should carefully review the statement from your custodian/broker-dealer's statement and verify the calculation of fees. Your custodian/broker-dealer does not verify the accuracy of fee calculations.

Fees are charged in arrears on a quarterly basis, meaning that advisory fees for a quarter are charged on the first day of the following quarter. Clients may terminate investment advisory services obtained from DWS, without penalty, upon written notice within five (5) business days after entering into the advisory agreement with DWS. The client is responsible for any fees and charges incurred by the client from third parties as a result of maintaining the account such as transaction fees for any securities transactions executed and account maintenance or custodial fees. Thereafter, the client may terminate advisory services upon written notice delivered to and received by DWS. Clients who terminate investment advisory services during a quarter are charged a prorated advisory fee based on the date of DWS's receipt of client's written notice to terminate. Any earned but unpaid fees are immediately due and payable, and any prepaid and unearned fees will be immediately refunded.

The client may obtain a refund of a pre-paid fee if the advisory contract is terminated before the end of the billing period by contacting James Bryan Keith Ballentine at (864) 322-6046. Upon receipt of written notification, any earned fee will immediately become due and payable, and any prepaid and unearned fees will be immediately refunded. A client may terminate an advisory agreement without being assessed any fees or expenses within five (5) days of its signing.

Additional Fees and Expenses

In addition to advisory fees paid to DWS as explained above, clients may pay custodial service, account maintenance, transaction, and other fees associated with maintaining the account. These fees vary by broker and/or custodian. Clients should ask DWS for details on transaction fees or other custodial fees specific to their account, as these fees are not included in the annual advisory fee. DWS does not share any portion of such fees. Additionally, for any mutual funds purchased, the client may pay their proportionate share of the funds' distribution, internal management, investment advisory and administrative fees. Such fees are not shared with DWS and are compensation to the fund manager. Clients are urged to read the mutual fund prospectus prior to investing.

Mutual fund companies impose internal fees and expenses on clients. These fees are in addition to the costs associated with the investment advisory services as described above. Complete details of such internal expenses are specified and disclosed in each mutual fund company's prospectus. Clients are strongly advised to review the prospectus(es) prior to investing in such securities.

Mutual funds purchased or sold in broker-dealer accounts may generate transaction fees that would not exist if the purchase or sale were made directly with the mutual fund company. Mutual funds held in broker-dealer accounts also charge management fees. These mutual fund management fees may be more or less than the mutual fund management fees charged if the client held the mutual fund directly with the mutual fund company.

Clients may purchase shares of mutual funds directly from the mutual fund issuer, its principal underwriter, or a distributor without purchasing the services of DWS or paying the advisory fee on such shares (but subject to any applicable sales charges). Certain mutual funds are offered to the public without a sales charge. In the case of mutual funds offered with a sales charge, the prevailing sales charge (as described in the mutual fund prospectus) may be more or less than the applicable advisory fee. However, clients would not receive DWS's assistance in developing an investment strategy, selecting securities, monitoring performance of the account, and making changes as necessary.

Please refer to Item 12 "Brokerage Practices" of this brochure for additional information.

Form ADV, Part 2A, Item 6

Performance-Based Fees and Side-By-Side Management

Discipline Wealth Solutions Inc. does not charge performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Performance-based fees are fees that are based on a share of capital gains or appreciation of the assets of a client. Our fees are calculated as described in Fees and Compensation section above and are not charged on the basis of performance of your advisory account.

Form ADV, Part 2A, Item 7

Types of Clients

DWS offers investment advisory services to individuals, high net worth individuals, corporations, other advisors and retirement plans. There is no minimum account size to open and maintain an advisory account.

Form ADV, Part 2A, Item 8

Methods of Analysis, Investment Strategies, and Risk of Loss

DWS's methods of analysis and investment strategies incorporate the client's needs and investment objectives, time horizon, and risk tolerance. DWS is not bound to a specific investment strategy for the management of investment portfolios, but rather consider the risk tolerance levels pre-determined gathered at the account opening, as well as on an on-going basis. Examples of methodologies that our investment strategies may incorporate include:

Asset Allocation – Asset Allocation is a broad term used to define the process of selecting a mix of asset classes and the efficient allocation of capital to those assets by matching rates of return to a specified and quantifiable tolerance for risk.

Dollar-Cost Averaging – Dollar-cost averaging is the technique of buying a fixed dollar amount of securities at regularly scheduled intervals, regardless of the price per share. This will gradually, over time, decrease the average share price of the security. Dollar-cost averaging lessens the risk of investing a large amount in a single investment at the wrong time.

Technical Analysis – involves studying past price patterns and trends in the financial markets to predict the direction of both the overall market and specific stocks.

Long-Term Purchases – securities purchased with the expectation that the value of those securities will grow over a relatively long period of time, generally greater than one year.

Short-Term Purchases – securities purchased with the expectation that they will be sold within a relatively short period of time, generally less than one year, to take advantage of the securities' short term price fluctuations.

Our strategies and investments may have unique and significant tax implications. Regardless of your account size or other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Investing in securities involves risk of loss that clients should be prepared to bear. Although we manage your portfolio with strategies and in a manner consistent with your risk tolerances, there can be no guarantee that our efforts will be successful. You should be prepared to bear the risk of loss.

All investments involve the risk of loss, including (among other things) loss of principal, a reduction in earnings (including interest, dividends, and other distributions), and the loss of future earnings. These risks include market risk, interest rate risk, issuer risk, and general economic risk. Regardless of the methods of analysis or strategies suggested for your particular investment goals, you should carefully consider these risks, as they all bear risks.

DWS's primary goal for investing is to help the client maintain purchasing power over the long term. This may result in short term variability and loss of principal. Time horizon and risk tolerance are key determinates of the proper asset allocation. DWS's approach focuses on taking appropriate risks for which clients are compensated (i.e. market risk) and seeking to limit or eliminate risks that do not provide compensation over the long term (i.e. individual stock risk or lack of portfolio risk).

Below are some more specific risks of investing:

Market Risk. The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by the client or an underlying fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.

Management Risk. DWS's investment approach may fail to produce the intended results. If our perception of the performance of a specific asset class or underlying fund is not realized in the expected time frame, the overall performance of client's portfolio may suffer.

Equity Risk. Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.

Fixed Income Risk. The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.

Municipal Securities Risk. The value of municipal obligations can fluctuate over time, and may be affected by adverse political, legislative and tax changes, as well as by financial developments that affect the municipal issuers. Because many municipal obligations are issued to finance similar projects by municipalities (e.g., housing, healthcare, water and sewer projects, etc.), conditions in the sector related to the project can affect the overall municipal market. Payment of municipal obligations may depend on an issuer's general unrestricted revenues, revenue generated by a specific project, the operator of the project, or government appropriation or aid. There is a greater risk if investors can look only to the revenue generated by the project. In addition, municipal bonds generally are traded in the "over-the-counter" market among dealers and other large institutional investors. From time to time, liquidity in the municipal bond market (the ability to buy and sell bonds readily) may be reduced in response to overall economic conditions and credit tightening.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. DWS has no control over the risks taken by the underlying funds.

Form ADV, Part 2A, Item 9

Disciplinary Information

Discipline Wealth Solutions Inc. or its Principal Executive Officers have not had any reportable disclosable events in the past ten years.

Form ADV, Part 2A, Item 10

Other Financial Industry Activities and Affiliations

James Bryan Keith Ballentine, owner of DWS, is not currently registered with any broker dealer.

James Bryan Keith Ballentine, the sole owner of DWS, is also the principal owner and Managing Partner of BCA Private Wealth, Inc. ("BCA"), a registered investment adviser.

The relationship between DWS and BCA may create a conflict of interest, because DWS may be incentivized to recommend investments in order to generate management fees for itself and for BCA, its related entity. However, to help mitigate against this conflict of interest, DWS's recommendations to invest are non-discretionary (i.e., DWS clients make their own decision where to invest and, if so, will complete documentation materials for the same). In addition, clients of Discipline Wealth Solutions will not pay fees to BCA for assets invested at DWS.

Neither DWS nor its representatives are registered as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor.

Representatives of the firm may also be a licensed 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 possible conflict of interest, as commissionable products can conflict with the fiduciary duties of a registered investment adviser. DWS 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 implement the plan through any representative of DWS in their capacity as an insurance agent

Mr. Colancecco, an executive officer of BCA, serves on the Axos Advisor Services advisor panel. The panel is to provide Axos with enhancements for advisors and end clients.

Form ADV, Part 2A, Item 11

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

DWS's Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect client interests at all times and to demonstrate our commitment to fiduciary duties of honesty, good faith, and fair dealing. All of DWS's Associated Persons are expected to strictly adhere to these guidelines. Persons associated with

Discipline Wealth Solutions Inc. are also required to report any violations to the Code of Ethics. Additionally, the firm maintains and enforces written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about our clients or client accounts by persons associated with our firm.

DWS and its employees may buy or sell securities that are also held by clients. It is the expressed policy of the advisor that no person employed by our firm purchase or sell any security prior to the transaction being implemented for an advisory account; therefore, preventing such employees from benefiting from transactions placed on behalf of the advisory clients.

The advisor does not have, nor plans to have, an interest or position in a security which is then also recommended to the client. As these situations may present a conflict of interest, the advisor has established the following restrictions in order to ensure its fiduciary responsibilities should this issue ever arise:

1. A director, officer or employee of the advisor shall not buy or sell a security for their personal portfolio(s) where their decision is substantially derived, in whole or part, by reason of his or her employment, unless the information is also available to the investing public. No owner/employee of DWS shall prefer their own interest to that of the client.
2. The advisor maintains a list of all securities held by the company and all directors, officers, and employees. These holdings are reviewed on a quarterly basis by the principal of the firm.
3. The advisor requires that all employees must act in accordance with all applicable Federal and State regulations governing registered investment advisors.
4. The advisor may block personal trades with those of clients but will ensure that clients are not at a disadvantage.

DWS's Code of Ethics is available to you upon request. You may obtain a copy of our Code of Ethics by contacting James Bryan Keith Ballentine at (864) 322-6046.

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Brokerage Practices

DWS offers a clearing platform to execute securities business for investment advisory services through Charles Schwab & Co., Inc. ("Schwab"), or Axos Advisory Services ("Axos"), both members of FINRA/SIPC. In order for DWS to provide asset management services, we request you utilize the brokerage and custodial services of Schwab or Axos. Schwab and Axos are independent SEC-registered broker dealers and are separate and unaffiliated with DWS. Schwab and Axos offer services to independently registered investment advisors which include custody of securities, trade execution and clearance and settlement of transactions.

DWS evaluates broker dealer/custodians based on our projected AUM and the best fit for our business model. In considering which independent qualified custodians would be the best fit for DWS's business model, we evaluate the following factors, which is not an all-inclusive list:

- Financial strength
- Reputation
- Reporting capabilities
- Execution capabilities
- Pricing, and
- Types and quality of research

A detailed description, list of services, and additional disclosures will be made during the revision of this brochure once an arrangement is finalized.

While you are free to choose any broker-dealer or other service provider, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including, but not limited to research, market information, and administrative services that help our firm manage your account(s). We believe that recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating best execution. We also consider the quality of the brokerage services provided by the recommended broker-dealers, including the value of research provided, the firm's reputation, execution capabilities, commission rates, and responsiveness to our clients and our firm.

You may direct us in writing to use a particular broker-dealer to execute some or all of the transactions for your account. If you do so, you are responsible for negotiating the terms and arrangements for the account with that broker-dealer. We may not be able to negotiate commissions, obtain volume discounts, or best execution. In addition, under these circumstances a difference in commission charges may exist between the commissions charged to clients who direct us to use a particular broker or dealer and other clients who do not direct us to use a particular broker or dealer.

DWS does not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

DWS does not have any formal soft dollar arrangements.

When DWS buys or sells the same security for two or more clients (including our personal accounts), we may place concurrent orders to be executed together as a single "block" in order to facilitate orderly and efficient execution. Each client account will be charged or credited with the average price per unit. We receive no additional compensation or remuneration of any kind because we aggregate client transactions. No client is favored over any other client. If an order is not completely filled, it is allocated pro-rata based on an allocation statement prepared by DWS prior to placing the order. Because of an order's aggregation, some clients may pay higher transaction costs, or greater spreads, or receive less favorable net prices on transactions than would otherwise be the case if the order had not been aggregated.

Form ADV, Part 2A, Item 13

Review of Accounts

Client accounts are reviewed at least quarterly by Anthony Colancecco, Principal Executive Officer of the firm. Anthony Colancecco reviews clients' accounts with regards to their investment policies and risk tolerance levels. All accounts at DWS are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by James Bryan Keith Ballentine, Principal Executive Officer of the firm. There is only one level of review and that is the total review conducted to create the financial plan.

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).

Each client will receive at least quarterly a written report that details the clients' account which may come from the custodian. Clients are encouraged to review these statements to verify accuracy and calculation correctness.

Clients are provided a one-time financial plan concerning their financial situation. After the presentation of the plan, there are no further reports. Clients may request additional plans or reports for a fee.

Form ADV, Part 2A, Item 14

Client Referrals and Other Compensation

DWS does not receive compensation for referring clients to other professional service providers.

DWS may enter into "Promoter/Finder" relationships. These promoters refer prospective clients to DWS. DWS pays a referral fee to the promoter or finder typically based on a portion of the management fees charged by DWS and memorialized in a written agreement ("Promoter Agreement"). In all cases, DWS will comply with the cash solicitation rules established by the SEC, state regulators and the client disclosure requirements. If a referred prospective client enters into an investment advisory agreement with DWS, a referral fee is paid to the referring party. The referral relationship will not result in clients being charged any fees over and above the normal advisory fees charged for the advisory services provided. DWS will pay the promoter/finder their share of the total fee. The Promoter Agreement requires that the promoter/finder be appropriately registered under federal and state securities laws where applicable. Clients receive all related agreements and disclosures prior to or at the time of entering into an Investment Advisory Agreement with DWS.

Form ADV, Part 2A, Item 15

Custody

DWS does not have physical custody of any client funds and/or securities and does not take custody of client accounts at any time. Client funds and securities will be held with a bank, broker dealer, or other independent qualified custodian. However, by granting DWS written authorization to automatically deduct fees from client accounts, DWS is deemed to have limited custody. You will receive account statements from the independent, qualified custodian holding your funds at least quarterly. The account statement from your custodian will indicate the amount of advisory fees deducted from your account(s) each billing cycle. Clients should carefully review statements received from the custodian.

Some clients may execute limited powers of attorney or other standing letters of authorization that permit the firm to transfer money from their account with the client's independent qualified custodian to third-parties. This authorization to direct the custodian may be deemed to cause our firm to exercise limited custody over your funds or securities and for regulatory reporting purposes, we are required to keep track of the number of clients and accounts for which we may have this ability. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate any transfers that may have taken place within your account(s) each billing period. You should carefully review account statements for accuracy.

Form ADV, Part 2A, Item 16

Investment Discretion

Before DWS can buy or sell securities on your behalf, you must first sign our discretionary management agreement, a limited power of attorney, and/or trading authorization forms. By choosing to do so, you may grant the firm discretion over the selection and amount of securities to be purchased or sold for your account(s) without obtaining your consent or approval prior to each transaction. Clients may impose limitations on discretionary authority for investing in certain securities or types of securities (such as a product type, specific companies, specific sectors, etc.), as well as other limitations as expressed by the client. Limitations on discretionary authority are required to be provided to the IAR in writing. Please refer to the "Advisory Business" section of this Brochure for more information on our discretionary management services.

Form ADV, Part 2A, Item 17

Voting Client Securities

We do not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitation to vote proxies.

Form ADV, Part 2A, Item 18

Financial Information

DWS is not required to provide financial information to our clients because we do not require or solicit the prepayment of more than $1,200 six or more months in advance.

Form ADV, Part 2A, Item 19

Requirements for State-Registered Advisers

This section is not applicable as DWS is SEC registered and not state registered.

Form ADV, Part 2B, Item 1

Cover Page

Anthony Colancecco, Jr., CFP®, CRPC®

15 Halton Green Way
Greenville, SC 29607

Phone: (864) 322-6046

May 20, 2025

FORM ADV PART 2
BROCHURE SUPPLEMENT

This brochure supplement provides information about Anthony Colancecco, Jr. that supplements the Discipline Wealth (DWS) brochure. You should have received a copy of that brochure. Please contact Anthony Colancecco, Jr. if you did not receive a Discipline Wealth Solutions' brochure or if you have questions about this supplement. Mr. Colancecco's CRD number is 6247436.

Additional information about Anthony Colancecco, Jr. is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

Anthony Colancecco, Jr., CFP®, CRPC®
Chief Compliance Officer
Year of Birth: 1987

Business Background:

Discipline Wealth, Chief Compliance Officer, December 2023 - Present

BCA Private Wealth, Inc., (formerly Ballantine Capital Advisors), Chief Operating Officer, October 20019 - Present

TRIAD Advisors, Admin, September 2019 – November 2021

Efficient Advisors, LLC, Director of Advisor Services and Operations, January 2017 – October 2019

Educational Background:

Pennsylvania State University, Bachelor of Science in Financial Services, Graduated: 2009

CERTIFIED FINANCIAL PLANNER ™ Practitioner (CFP®)
This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see www.cfp.net.

CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC®)
Chartered Retirement Planning Counselor (CRPC) is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. The CRPC program is developed with a focus on client-centered problem solving. Applicants gain in-depth knowledge of individuals' needs both before and after retirement. The College for Financial Planning describes the program as helping financial planners and advisers define and create a "road map for retirement" for their clients. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Form ADV, Part 2B, Item 3

Disciplinary Information

Mr. Colancecco does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

Anthony Colancecco, Jr. is also licensed and registered as an insurance agent to sell life, accident, and other lines of insurance for various insurance companies and is President of an affiliated entity, Colancecco Capital Management, an insurance company. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products.

Clients are not obligated to use DWS or Mr. Colancecco for these products. However, in such instances, there is no advisory fee associated with these investment and insurance products.

These practices represent a conflict of interest because it gives Mr. Colancecco an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Colancecco has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Mr. Colancecco serves on the Axos Advisor Services advisor panel. The panel is to provide Axos with enhancements for advisors and end clients.

Form ADV, Part 2B, Item 5

Additional Compensation

Anthony Colancecco, Jr. does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

Supervision

Discipline Wealth has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the U.S. Securities and Exchange Commission. Mr. Colancecco is Discipline Wealth's Chief Compliance Officer, therefore he is responsible for all of the activities that occur on behalf of Discipline Wealth and its clients. Mr. Colancecco can be reached at (864) 322-6046.

Form ADV, Part 2B, Item 7

Requirements for State-Registered Advisers

This section is not applicable as Discipline Wealth Solutions is SEC registered and not state registered.

Form ADV, Part 2B, Item 1

Cover Page

James Bryan Keith Ballentine CFP®, CRPC®

15 Halton Green Way
Greenville, SC 29607

Phone: (864) 322-6046

May 20, 2025

FORM ADV PART 2
BROCHURE SUPPLEMENT

This brochure supplement provides information about James Bryan Keith Ballentine CFP®, CRPC® that supplements the Discipline Wealth (DWS) brochure. You should have received a copy of that brochure. Please contact James Bryan Keith Ballentine CFP®, CRPC® if you did not receive a Discipline Wealth Solutions' brochure or if you have questions about this supplement. Mr. Ballantine's CRD number is 3183968.

Additional information about James Bryan Keith Ballentine CFP®, CRPC® is also available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience

James Bryan Keith Ballentine CFP®, CRPC®
Managing Principal and CCO
Year of Birth: 1973

Business Background:

Discipline Wealth, Managing Principal and CCO, August 2021 - Present

BCA Private Wealth, Inc., (formerly Ballantine Capital Advisors), President, May 2006 - Present

Ballantine Capital Management, President, April 2002 - Present

TRIAD Advisors, Registered Representative, May 2006 – November 2021

Educational Background:

University of South Carolina, Bachelor of Science in Business, Graduated: 1995

CERTIFIED FINANCIAL PLANNER ™ Practitioner (CFP®)
This program is sponsored by the CFP Board of Standards. Before applying for the CFP® Certification Examination, you need to meet the six course education requirements (or their equivalent) as set by CFP Board as well as a financial plan development course registered with CFP Board. Additionally, a bachelor's degree (or higher), or its equivalent, in any discipline, from an accredited college or university is required to attain CFP® certification. Additional requirements include successful completion of the CFP® Certification Examination, which tests your ability to apply your financial planning knowledge to client situations. The 10-hour exam is divided into three separate sessions. Because of the integrated nature of financial planning, however, each session may cover all topic areas (personal financial planning, risk management, income taxes, investments, retirement planning, and estate planning). In addition to the education requirements, there is an experience requirement, which is currently at least three years of qualifying full-time work experience in personal financial planning. There are additional requirements for candidates and registrants to pass Fitness Standards and a Background Check and to agree to abide by CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards. Certificants must continue to meet continuing education requirements which presently include obtaining 30 hours of continuing education in selected subjects every two calendar years, including a two-hour CFP Ethics course. For more details, see www.cfp.net.

CHARTERED RETIREMENT PLANNING COUNSELOR (CRPC®)
Chartered Retirement Planning Counselor (CRPC) is a professional financial planning designation awarded by the College for Financial Planning. Individuals may earn the CRPC designation by completing a study program and passing a final multiple-choice examination. The CRPC program is developed with a focus on client-centered problem solving. Applicants gain in-depth knowledge of individuals' needs both before and after retirement. The College for Financial Planning describes the program as helping financial planners and advisers define and create a "road map for retirement" for their clients. Successful applicants earn the right to use the CRPC designation with their names for two years, which can improve job opportunities, professional reputation and pay. Every two years, CRPC professionals must complete 16 hours of continuing education and pay a small fee to continue using the designation.

Form ADV, Part 2B, Item 3

Disciplinary Information

Mr. Ballantine does not have any reportable disciplinary disclosures.

Form ADV, Part 2B, Item 4

Other Business Activities

James Bryan Keith Ballentine CFP®, CRPC® is also licensed and registered as an insurance agent to sell life, accident, and other lines of insurance for various insurance companies and is President of an affiliated entity, Ballentine Capital Management, an insurance company. Therefore, he will be able to purchase insurance products for any client in need of such services and will receive separate, yet typical compensation in the form of commissions for the purchase of insurance products.

Clients are not obligated to use DWS or Mr. Ballentine for these products. However, in such instances, there is no advisory fee associated with these investment and insurance products.

These practices represent a conflict of interest because it gives Mr. Ballantine an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Ballantine has a fiduciary responsibility to place the best interest of the client first and the clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Mr. Ballentine is also a published author with BC Publishing, LLC.

Form ADV, Part 2B, Item 5

Additional Compensation

James Bryan Keith Ballentine CFP®, CRPC® does not receive any economic benefit from anyone, who is not a client, for providing advisory services.

Form ADV, Part 2B, Item 6

Supervision

Discipline Wealth has written supervisory procedures in place that are reasonably designed to detect and prevent violations of the securities laws, rules, and regulations of the U.S. Securities and Exchange Commission. Mr. Ballantine is Discipline Wealth's Chief Compliance Officer and the sole Investment Advisory Representative ("IAR") of the firm, therefore he is responsible for all of the activities that occur on behalf of Discipline Wealth and its clients. Mr. Ballantine can be reached at (864) 322-6046.

Form ADV, Part 2B, Item 7

Requirements for State-Registered Advisers

This section is not applicable as Discipline Wealth Solutions is SEC registered and not state registered.

DISCIPLINE WEALTH SOLUTIONS

PRIVACY POLICY NOTICE

Discipline Wealth Solutions has adopted this policy with recognition that protecting the privacy and security of the personal information we obtain about our customers is an important responsibility. We also know that you expect us to service you in an accurate and efficient manner. To do so, we must collect and maintain certain personal information about you. We want you to know what information we collect and how we use and safeguard that information.

WHAT INFORMATION WE COLLECT

We collect certain nonpublic personal identifying information about you (such as your name, address, social security number, etc.) from information that you provide on applications or other forms as well as communications (electronic, telephone, written or in person) with you or your authorized representatives (such as your attorney, accountant, etc.). We also collect information about your brokerage accounts and transactions (such as purchases, sales, account balances, inquiries, etc.).

WHAT INFORMATION WE DISCLOSE

We do not sell, share, or disclose your nonpublic personal information to non-affiliated third party financial companies. We will not disclose the nonpublic personal information we collect about our customers to anyone except as necessary as follows: (i) in furtherance of our business relationship with them and then only to those persons necessary to effect the transactions and provide the services that they authorize (such as broker-dealers, custodians, independent managers etc.); (ii) to persons assessing our compliance with industry standards (e.g., professional licensing authorities, etc.); (iii) our attorneys, accountants, and auditors; or (iv) as otherwise provided by law.

We are permitted by law to disclose the nonpublic personal information about you to governmental agencies and other third parties in certain circumstances (such as third parties that perform administrative or marketing services on our behalf or for joint marketing programs), however **we will not do so**. These third parties are prohibited to use or share the information for any other purpose. If you decide at some point to either terminate our services or become an inactive customer, we will continue to adhere to our privacy policy, as may be amended from time to time.

SECURITY OF YOUR INFORMATION

We restrict access to your nonpublic personal information to those employees who need to know that information to service your account. We maintain physical, electronic and procedural safeguards that comply with applicable federal or state standards to protect your nonpublic personal information.

CHANGES TO OUR PRIVACY POLICY OR RELATIONSHIP WITH YOU

Our policy about obtaining and disclosing information may change from time to time. We will provide you notice of any material change to this policy before we implement the change.

Discipline Wealth Solutions

Client Relationship Summary Introduction

Discipline Wealth Solutions is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including the below:

- We will offer you investment advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "***discretionary account***") or we may give you advice and you decide what investments to buy and sell (a "***non-discretionary account***"). .
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.
- We do not have requirements for retail investors to open or maintain an account or establish a relationship.

For additional information, please see our Form ADV, Part 2A brochure, specifically Items 4 and 7.

> ***Conversation Starters:*** *Ask us the following questions –*
> ✓ Given my financial situation, should I choose an investment advisory service? Why or why not?
> ✓ How will you choose investments to recommend to me?
> ✓ What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

- If you open an advisory account, you will pay an on-going ***asset-based fee*** billed at the end of each month or quarter for our services, based on the value of the cash and investments in your advisory account. We also provide investment advice for a ***fixed fee***.
- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee monthly or quarterly even if you do not buy or sell.
- You may also be charged fees that are separate from our fees and may be charged directly or indirectly to you. These could include transaction fees, or fees to a broker-dealer or bank that holds your assets (called "***custody***"). Other fees you may pay include, but are not limited to, custodial fees.
- Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "***surrender charges***" to sell the investment.
- Please make sure you understand what fees and costs you are paying. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. For more information, please see Form ADV, Part 2A brochure, Item 5.

> ***Conversation Starters:*** *Ask us the following questions –*
> ✓ Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

- *When we act as your investment adviser*, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.
- We can make extra money by advising you to invest in certain investments, such as Insurance Products, because (a) they are issued, sponsored or managed by us or our affiliates, (b) third parties compensate us when we recommend or sell the investments, or (c) both. Your financial professional also receives more money if you buy these investments.
- We can make additional money by advising you to rollover your retirement account from your current employer's plan regardless of whether our investments result in better returns over time. Your financial professional receives compensation from these additional managed assets.

For additional information, please see our Form ADV, Part 2A brochure, specifically Items 4 and 10.

> ***Conversation Starters:*** *Ask us the following questions –*
> ✓ How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

- Our financial professionals may be compensated in one or more of the following ways: the amount of client assets that we service, the time and complexity required to meet client's needs, the product sold, product sales commissions or the revenue the firm earns from our advisory services or recommendations.
- Our interests can conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether or not you to agree to them.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

- No, the firm and/or its financial professionals do not have a reported disclosure.
- Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

> ***Conversation Starters:*** *Ask us the following questions –*
> ✓ As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

- For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at adviserinfo.sec.gov
- You can call us at (864) 322-6046 to request up-to-date information and request a copy of the relationship summary.

> ***Conversation Starters:*** *Ask us the following questions –*
> ✓ Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?
> ✓ Who can I talk to if I have concerns about how this person is treating me?