Item 1: Cover Page

Wealth Management Resources, Inc.

Form ADV Part 2A

Investment Adviser Brochure

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July 2026

This Brochure provides information about the qualifications and business practices of Wealth Management Resources, Inc. (the "Firm," "we," "us," "our"). If you have any questions about the contents of this Brochure, please contact Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, at (401) 356-1400 or kworthley@wealthmanagers.com.

Additional information about our Firm is also available at www.adviserinfo.sec.gov. 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.

We are a registered investment adviser. Please note that use of the term "registered investment adviser" and a description of the Firm and/or our employees as "registered" does not imply a certain level of skill or training. For more information on the qualifications of the Firm and our employees who advise you, we encourage you to review this Brochure and the Brochure Supplement(s).

Item 2: Summary of Material Changes

In this Item of Wealth Management Resources, Inc.'s (WMR or the "Firm," "we," "us," "ours") Form ADV 2, we are required to discuss any material changes that have been made to Form ADV since the last Annual Amendment.

Material Changes since the Last Update

Since the filing of our Annual Amendment on January 29, 2026, we have the following Material Changes to report:

- As of July 1, 2026, Kevin Worthley is no longer a shareholder in the Firm.

Annual Update

You will receive a summary of any material changes to our Form ADV brochure within 120 days of our fiscal year-end. We may also provide updated disclosure information about material changes on a more frequent basis. Any summaries of changes will include the date of the last annual update of the ADV.

The Supplement to our Form ADV Brochure (Form ADV Part 2B) provides you with information regarding our employees that provide investment advice.

Full Brochure Available

Our Form ADV may be requested at any time, without charge by contacting Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, at (401) 356-1400 or kworthley@wealthmanagers.com. Additional information about the Firm is also available via the SEC's website at www.adviserinfo.sec.gov. The SEC's website also provides information about any employees affiliated with the Firm who are registered as investment adviser representatives.

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Item 4: Advisory Business

Description of Services and Fees

We are a registered investment adviser based in Smithfield, Rhode Island. We are organized as a corporation under the laws of the State of Rhode Island, and we have been providing investment advisory services since 1994. We are owned by Scott G. Everly, Todd M. Casazza, Arthur C. Everly, and Marissa L. Duckworth. Currently, we offer Portfolio Management Services via our Custom Account Program, through Charles Schwab & Co, Inc. (Schwab) and through a third-party adviser, SEI Investment Management Corporation, as well as financial planning services, 529 College Savings Plan Asset Allocation Services, 401(k) Plan Advisory Services and seminars. We are also registered as an insurance agency in the State of Rhode Island and Massachusetts.

The following paragraphs describe our fees and services. Please refer to the description of each investment advisory service listed below for information on how we tailor advisory services to your individual needs. You may see the term Associated Person throughout this Brochure. As used in this Brochure, our Associated Persons are our officers, employees, and all individuals providing investment advice on behalf of our Firm.

Financial Planning Services

We offer broad-based, modular, and consultative financial planning services. Financial planning will typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain us for financial planning services, we will meet with you to gather information about your financial circumstances and objectives. Once we review and analyze the information you provide to us, we will deliver a written and/or online plan to you, designed to help you achieve your stated financial goals and objectives.

If you require advice on a single aspect of the management of your financial resources, we offer financial plans in a modular format and/or general consulting services that address only those specific areas of concern. These areas may include, but are not limited to, retirement planning, education planning, insurance and risk management, income tax planning, business planning, portfolio review and asset allocation, and/or financial decision making/negotiation.

Financial plans are based on your financial situation at the time we present the plan to you, and on the financial information you provide to us. You should promptly notify us if your financial situation, goals, objectives, or needs change.

You are under no obligation to act on our financial planning recommendations. Should you choose to act on any of our recommendations, you are not obligated to implement the financial plan with us or use any of the other financial services or products we offer. Moreover, you may act on our recommendations through any other brokerage firm, investment advisor, or provider of investment or insurance products, or other financial services.

We are compensated either by an hourly rate of $200 or by a fixed fee, which generally ranges between $250 and $3,000. The type and amount of fees charged to you, subject to negotiation, will be based on your financial situation and the services requested. An estimate of the total cost will be determined at the start of the advisory relationship. The final fee shall be directly dependent upon the facts and circumstances of your financial situation and the complexity of the financial plan or service(s) requested. In limited circumstances, the cost/time could potentially exceed the initial estimate. In such cases, we will notify you and may request that you pay an additional fee.

We will require that you pay an initial retainer equal to one-half of the estimated financial planning fees in advance of any services rendered. The remaining balance shall be due and payable upon completion of the contracted services. Under no circumstances will we require prepayment of a fee more than six months in advance or in excess of $1,200.

We may, in our discretion, offset up to one-half of the financial planning fees should you choose to implement the investment management recommendations through us. Where we determine that we will offset fees, the scope and complexity of the financial planning services that were provided will determine the offset of the fee.

Upon the initial presentation of a written or online financial plan to you, our objective is that you are satisfied with the plan as it is delivered. However, it may be the case that you are not satisfied with the plan upon initial presentation, and, under these circumstances, we will amend the plan as needed at no additional charge to you. You may terminate the financial planning agreement by providing written notice. You will incur a pro rata charge for services rendered prior to the termination of the agreement. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees. We offer an annual review of your plan at your discretion. A one-time review fee may be requested for each annual review at our discretion.

Portfolio Management Services

Custom Account Program

We offer discretionary portfolio management services using our Custom Account Program ("Custom Account") whereby our investment advice is tailored to meet your needs and investment objectives. If you retain our portfolio management services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information (the "suitability information") at the beginning of our advisory relationship. We will use the suitability information we gather to develop a strategy that enables us to provide you with continuous and focused investment advice and to make investments on your behalf. As part of our portfolio management services, we may customize an investment portfolio for you in accordance with your risk tolerance and investing objectives. We may also invest your assets according to one or more model portfolios we have developed. Once we construct an investment portfolio for you, or select a model portfolio, we will monitor your portfolio's

performance on an ongoing basis and will rebalance the portfolio as needed by changes in market conditions and in your financial circumstances.

In the Custom Account, we invest your assets primarily in exchange-traded funds (ETFs) and such portfolios are comprised of a mix of asset classes which may be based on one or more model portfolios. However, you may wish to transact in other types of securities, (such as mutual funds, equities, and fixed-income securities), through this account.
Under these circumstances, we will invest in these types of securities only upon specific direction from you. Moreover, choosing to purchase/sell these types of securities in the Custom Account may cause the portfolio's percentage weightings in certain assets classes to be over- or under-weighted. As a result, you may be exposed to more (or less) risk and may experience larger (or smaller) performance returns in your account.

If you participate in our discretionary portfolio management services, we require you to grant us discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the number of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the investment advisory agreement, a limited power of attorney, or trading authorization forms you will be asked to sign. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing us with your restrictions and guidelines in writing.

We provide our Custom Account Program portfolio management and investment advisory services though Charles Schwab & Co., Inc. ("CS&Co"). We are independent of and not owned by, affiliated with, or sponsored or supervised by SWIA, CS&Co or their affiliates (together, "Schwab"). Schwab services are provided through and disclosed in their Schwab Wealth Investment Advisory, Inc. Disclosure Brochure (the "Program Disclosure Brochure"), which is delivered to clients by SWIA during the account opening process.

Upon accepting our services in our Custom Account Program, we will assist you in completing the appropriate forms to open account(s) with Schwab along with other forms as required by Schwab and our internal Policies and Procedures for new accounts, including an Investment Advisory Agreement that governs your and our business relationship.

We, and not Schwab, are the client's investment advisor and primary point of contact with respect to the Program. We are solely responsible, and Schwab is not responsible, for determining the appropriateness of the Program for the client, choosing a suitable investment strategy and portfolio for the client's investment needs and goals, and managing that portfolio on an ongoing basis. SWIA's role is limited to delivering the Program Disclosure Brochure to clients and administering the Program so that it operates as described in the Program Disclosure Brochure.

We have contracted with SWIA to provide us with the technology platform and related trading and account management services for the Program. This platform enables us to make the

Program available to clients online.

Clients do not pay fees to SWIA in connection with the Program, but we charge clients as per our fee schedule (see below). Our Program fees are not set or supervised by Schwab. Clients do not pay brokerage commissions or any other fees to CS&Co as part of the Program. Schwab does receive other revenues in connection with the Program, as described in the Program Disclosure Brochure.

We do not pay SWIA fees for its services in the Program so long as we maintain $100 million in client assets in accounts at CS&Co .

Our fee for portfolio management services is based on a percentage of your assets we manage and is set forth in the following fee schedule:

Assets Under Management	Maximum Annualized Fee**
Assets less than or equal to $500,000	1.00%
Next $1,000,000	0.67%
Over $1,500,000	0.33%

For the Custom Account , Program, our annual portfolio management fee is calculated and deducted from your account prorated quarterly in arrears based on the value of your account on the last day of the quarter. Clients who prefer to be billed directly for their management fees may submit a written request for this service. For these clients we generate and mail your bill on the same schedule. The fee schedules listed above reflect the fees charged for the management of the assets held in your account. This fee does not include any transaction charges or other fees imposed by the account's custodian, or any of the expense charges by the mutual funds or the ETFs purchased for your account. Upon your request, we will provide a fee schedule that provides more information on the transaction charges and maintenance fees (if any) imposed by the account custodian. Fund expenses are fully disclosed in the prospectus for the fund provided to you by the custodian. We do not charge advisory fees for individual common stock, individual bonds or other such securities held in a client's account at their direction.

If you execute the Investment Advisory Agreement at any time other than the first day of a calendar quarter, our fees will apply on a pro-rate basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which your account is funded. If you withdraw more than 20% of the account balance from your account prior to the end of the calendar quarter, we will be entitled to pro-rata fees on such withdrawal. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same

household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in you paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

The qualified custodian (Schwab) holding your funds and securities will debit your account directly for the advisory fees. Where your account is debited directly for the advisory fee, you will provide written authorization permitting the fees to be paid directly from your account held by the qualified custodian. We will not have access to your funds for payment of fees without your consent in writing. Further, the qualified custodian agrees to deliver at least a quarterly account statement directly to you. You are encouraged to review your account statements for accuracy.

You may terminate the investment advisory agreement upon 30 days' written notice. You will incur a pro rata charge for services rendered prior to the termination of the agreement, which means you will incur advisory fees only in proportion to the number of days in the quarter for which you are a client. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees.

SEI Asset Management Program

We also service clients who have accounts in the SEI Asset Management Program (the "Program") The SEI Asset Management Program is a program whereby an independent investment adviser can make the SEI family of mutual funds available to clients. SEI is not an investment adviser in this instance and does not have an investment adviser relationship with you. The Program is designed as follows:

- First, we will determine your risk profile and investment objectives. We will help you set appropriate investment objectives as well as determine your investment time horizon and risk profile.
- Next, we will set a relevant asset allocation policy for you. With our assistance, you will choose one of many mutual fund asset allocation models made available through the Program.
- We will diversify the accounts among different asset classes and styles. SEI selects the investment managers of the underlying mutual funds and utilizes various outside institutional investment management firms. The managers are monitored by SEI to ensure that their investment styles and performance remain consistent with the objectives of the mutual funds.
- We will supervise the account and take action in the account using our discretionary authority where we deem appropriate. Such action will be based upon recommendations provided by SEI based on the asset allocation model you chose.
- SEI Trust Company (a subsidiary of SEI Investments Company) acts as the transfer agent and custodian for your account. SEI Trust Company provides reporting services including consolidated monthly or quarterly statements (as selected by you), quarterly

performance reports, and year-end tax reports.

We charge an investment advisory fee as stated below. SEI charges an expense ratio to the fund; all expense ratios are disclosed in the prospectuses of the funds. SEI Private Trust Company, a subsidiary of SEI Investments Co. acts as the transfer agent and custodian for your account. SEI Private Trust Company, on our behalf and your behalf, debits the advisory fee from your account. SEI does not participate in the advisory fee. SEI Private Trust Company then forwards the fee to us.

Market Value Breakpoint	Maximum Annualized Fee
Assets less than or equal to $500,000	1.00%
Next $1,000,000	0.67%
Over $1,500,000	0.33%

SEI Trust Company will calculate and debit your account on a quarterly basis for the above-mentioned fees and charges. The charges to the account will be on an arrears basis and will be remitted quarterly net of any applicable account and performance reporting charges not charged to you. Upon written notification, either party may terminate the agreement. Prorated fees will be charged based on market value on the date notice is received.

You sign an advisory contract with us and account opening documentation with SEI. We provide our Firm Brochure to you and SEI provides a prospectus for the mutual funds utilized in the fee-based account. As custodian, SEI Private Trust Company provides all reporting functions for the account and supplies you with a statement on at least a quarterly basis. SEI does not act in the capacity of an investment adviser to you and therefore does not provide a solicitor's agreement, or their Brochure. The fee schedule that we charge for our advisory services in connection with the SEI Asset Management Program is included herein and in the SEI Advisory Agreement for client disclosure.

529 College Savings Plan Asset Allocation Services

We offer discretionary asset allocation services to 529 College Savings Plans whereby our investment advice is tailored to meet your needs and investment objectives. If you retain our 529 College Savings Plan Asset Allocation services, we will meet with you to determine your investment objectives, risk tolerance, and other relevant information (the "suitability information") at the beginning of our advisory relationship. We will assist you in setting up a 529 Plan Account. With respect to this account, we will use the suitability information we gather to develop a strategy that enables us to give you asset allocation advice and to make investments on your behalf. Once we construct an investment portfolio for you, we will review your 529 Plan holdings on at least an annual basis and will rebalance the holdings as required by changes in market conditions, your financial circumstances, and the circumstances of the account's named beneficiary regarding the proximity of requiring distributions for qualified

expenses, (e.g., qualified educational expenses in the near future).

If you participate in our discretionary asset allocation services, we require you to grant us discretionary authority to manage your account. Discretionary authorization will allow us to determine the specific securities, and the number of securities, to be purchased or sold for your account without your approval prior to each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with us, a limited power of attorney, or trading authorization forms. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased for your account) by providing us with your restrictions and guidelines in writing.

Our fee for the Services provided is an initial set-up fee of $150 when the account is opened. In the following calendar year and annually thereafter, an investment advisory fee of $150 per year will be billed to you for our continued services. The annual advisory fee shall be billed directly to the owner listed on the account and shall be payable to Wealth Management Resources, Inc. within 30 days of receipt. Our advisory fee is negotiable, depending on individual client circumstances. This fee does not include any transaction charges or other fees imposed by the plan's sponsor, or any of the expense charges by the municipal fund securities purchased for your account. For clients who already have a relationship with us, we may, at our discretion, waive our normal fees for advising on these accounts in respect of this established relationship.

Fund expenses are fully disclosed in the Program Description for the 529 College Savings Plan provided to you by us. Statements will be delivered directly to you on at least a quarterly basis from the 529 College Savings Plan sponsor. You are encouraged to review your account statements for accuracy.

You may terminate the investment advisory agreement upon 30 days' written notice.

401K Plan Advisory Services (Participant-Directed Plans)
We offer Advisory Services to 401(k) plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include plan level investment advice regarding fund selection and investment options, development of an investment policy statement, performance reporting and advice on qualified default investment alternatives. These services will generally be non-discretionary and advisory in nature. The ultimate decision to act on behalf of the plan shall remain with the plan sponsor or other named fiduciary.

We also assist with participant enrollment meetings and provide investment-related educational seminars to plan participants on such topics as:

- Diversification
- Asset allocation
- Risk tolerance

- Time horizon

Our educational seminars may include other investment-related topics specific to the particular plan.

We may also provide additional types of 401k Plan Advisory Services on an individually negotiated basis. All services, whether discussed above or customized for the plan based upon requirements from the plan fiduciaries shall be detailed in a written advisory agreement and be consistent with the parameters set forth in plan documents.

Our fee for 401k Plan Advisory Services is based on the following tiered fee schedule:

Value of Plan Assets	Annualized Fee
Under $1,000,000	0.50%
$1,000,001 to $3,500,000	0.40%
$3,500,001 to $5,500,000	0.30%
Over $5,500,000	0.20%

Our annual fee is billed and payable quarterly in arrears based on either the plan's asset value on the last day of the billing quarter or based upon the plan's average asset value during the billing quarter. If the advisory agreement is executed at any time other than the first day of a calendar quarter, our fees will apply on a pro rata basis, which means that the advisory fee is payable in proportion to the number of days in the quarter for which you are a client. The custodian of the Plan's assets will calculate our fee based on our fee schedule above, deduct the fee from the Plan's account and remit the fee to us.

The Plan Sponsor may terminate the advisory agreement upon 30 days written notice and the Plan will incur a pro rata charge for services rendered prior to the termination of the agreement, which means the Plan will incur advisory fees only in proportion to the number of days in the quarter for which the Plan is under our management.

As disclosed above, we offer various levels of advisory services to 401k Plans ("Plan") and to the participants of such plans (“Participants”). The services are designed to assist plan sponsors in meeting their management and fiduciary obligations to Participants under the Employee Retirement Income Securities Act (“ERISA”). Pursuant to adopted regulations of the U.S. Department of Labor under ERISA Section 408(b)(2), we are required to provide the Plan's responsible plan fiduciary (the person who has the authority to engage us as an investment adviser to the Plan) with a written statement of the services we provide to the Plan, the compensation we receive for providing those services, and our status (which is described below).

The services we provide to your Plan are described above, and in the advisory agreement that you have signed. Our compensation for these services is described above and in the advisory

agreement. We may, with the consent of the Plan, and in accordance with Plan documents, bill out-of-pocket expenses (such as overnight mailings, messenger, translation fees, etc.) at cost. We do not expect to receive any other compensation, direct or indirect, for the services we provide to the Plan or Participants.

In providing services to the Plan and Participants, our status is that of an investment adviser registered under the Investment Adviser Act of 1940, and we are not subject to any disqualifications under Section 411 of ERISA. In performing ERISA fiduciary services, we are acting as a non-discretionary fiduciary of the Plan as defined in ERISA Section 3(21).

SIMPLE IRA Plus Plan Advisory Services (Participant-Directed Plans)
The SIMPLE IRA Plus Plan is an employer-sponsored retirement savings program designed for smaller employers under 100 employees. This program combines many of the attributes of Individual Retirement Accounts (IRA's) within a payroll-deduction retirement savings plan that may be offered by employers to assist their employees in saving for their financial future, but without many of the costs and regulatory obligations required of ERISA-qualified 401(k) programs and other plans.

We provide Non-Fiduciary Advisory Services to SIMPLE IRA plans, their Plan Sponsors, and their Participants. Currently, we only offer SIMPLE IRA services via the SIMPLE IRA Plus Plan program offered through the American Funds Mutual Fund Company.

We will assist Plan Sponsors to establish and maintain a SIMPLE IRA Plus Plan through the American Funds Mutual Fund Company. Once a SIMPLE IRA Plus Plan has been established, we will offer enrollment meetings to introduce the plan to participants (employees) and assist participants (employees) with the set-up of their individual accounts. Plan participants (employees) will be establishing their accounts directly with the American Funds Mutual Fund Company, making their own investment selections from the available investment option offered in the program.

Because the American Funds Mutual Fund Company SIMPLE IRA Plus Plan provides a predetermined list of investment options, our services will generally be non-discretionary in nature. The ultimate decision to utilize the program shall remain with the Plan Sponsor or other named fiduciary.

At the request of the Plan Sponsor, we may, from time to time, also assist with new participant enrollment and provide investment-related educational seminars to plan participants on such topics as:

- Retirement Planning
- Asset allocation
- Risk tolerance
- Time horizon

Educational seminars may include other investment-related topics that will be general in nature but may include information on investments specific to the program.

All services, whether discussed above or customized for the plan based upon requirements from the plan fiduciaries, shall be detailed in a written advisory agreement and be consistent with the parameters set forth in plan documents.

Fees for the SIMPLE IRA Plus Plan are based on the following tiered fee schedule based upon the aggregate value of the SIMPLE IRA Plus Plan accounts:

Value of Assets	Annualized Fee
Under $1,000,000	0.50%
$1,000,001 to $3,000,000	0.40%
$3,000,001 to $5,000,000	0.30%
Over $5,000,000	0.20%

The adjusted quarterly fees are payable in arrears based upon the aggregate value of all participant accounts within the SIMPLE IRA Plus Plan on the last day of the billing quarter or based upon the plan's average daily balance as determined by the American Funds Mutual Fund Company's recordkeeping system during the calendar quarter. American Funds Mutual Fund Company will calculate the aggregate fee for the previous calendar quarter. The resulting amount will be divided proportionately among participants in the plan on their account balances on the day the fees are processed. American Funds Mutual Fund Company will remit the quarterly fee to us in March, June, September, and December as applicable.

The Plan Sponsor may terminate the advisory agreement upon 30 days written notice and the Plan will incur a pro rata charge for services rendered prior to the termination of the agreement, which means the Plan will incur advisory fees only in proportion to the number of days in the quarter for which the Plan is under our management.

Seminars

We may also provide seminars to retirement plan participants on topics which may include but may not be limited to education and enrollment. We will not render specific investment advice to anyone individual at such seminars and the information provided will be of a general nature. The fee and fee-paying arrangements for seminars (if any) are negotiable and will vary on a case-by-case basis.

Wrap Fee Programs

A "wrap-fee" program is one that provides the client with advisory and brokerage execution services for an all-inclusive fee. The client is not charged separate fees for the respective components of the total service. We do not sponsor, manage, or participate in a Wrap Fee Program.

Fiduciary Statement

We are fiduciaries under the Investment Advisers Act of 1940 (the "Advisers Act") and when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act, ("ERISA") and/or the Internal Revenue Code, ("IRC"), as applicable, which are laws governing retirement accounts.

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. We must take into consideration each client's objectives and act in the best interests of the client. We are prohibited from engaging in any activity that conflicts with the interests of the client. We have the following responsibilities when working with a client:

- To render impartial advice;
- To make appropriate recommendations based on the client's needs, financial circumstances, and investment objectives;
- To exercise a high degree of care and diligence to ensure that information is presented in an accurate manner and not in a way to mislead;
- To have a reasonable basis, information, and understanding of the facts in order to provide appropriate recommendations and representations;
- Disclose any material conflict of interest in writing; and
- Treat clients fairly and equitably.

Regulations prohibit us from:

- Employing any device, scheme, or artifice to defraud a client;
- Making any untrue statement of a material fact to a client or omitting to state a material fact when communicating with a client;
- Engaging in any act, practice, or course of business which operates or would operate as fraud or deceit upon a client; or
- Engaging in any manipulative act or practice with a client.

We will act with competence, dignity, integrity, and in an ethical manner, when working with clients. We will use reasonable care and exercise independent professional judgement when conducting investment analysis, making investment recommendations, trading, promoting our services, and engaging in other professional activities.

Assets Under Management

As of December 31, 2025, we manage $385,200,640 in client assets; $364,293,712 is managed on a discretionary basis and $20,906,928 on a non-discretionary basis.

Item 5: Fees and Compensation

Additional Fees and Expenses

As part of our investment advisory services to you, we will invest, or recommend that you invest, in exchange traded funds. The fees that you pay to us for investment advisory services are separate and distinct from the fees and expenses charged by exchange traded funds or mutual funds within your account (as described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. With respect to accounts where Schwab is the custodian, we attempt to limit purchases to funds available through the Schwab OneSource service (including Schwab Funds) as well as certain other funds that are available without transaction fees. For funds not available through the Schwab Funds OneSource service you will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, us, and others.

Compensation for the Sale of Securities or Other Investment Products

In addition**,** we are also licensed as an insurance producer and advisors providing investment advice on our behalf are also licensed as insurance agents. We will earn commission-based compensation for selling insurance products, such as life, disability, long-term care insurance, and annuities to you. Insurance commissions are separate and in addition to our advisory fees. The sale of insurance products and annuities presents a conflict of interest because advisors providing investment advice on our behalf who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. You are under no obligation, contractually or otherwise, to purchase any insurance product through us or any of our affiliates.

Cash Balances

Some of your assets may be held as cash and remain uninvested. Holding a portion of your assets in cash and cash alternatives, i.e., money market fund shares, may be based on your desire to have an allocation to cash as an asset class, to support a phased market entrance strategy, to facilitate transaction execution, to have available funds for withdrawal needs or to pay fees or to provide for asset protection during periods of volatile market conditions. Your cash and cash equivalents will be subject to our investment advisory fees unless otherwise agreed upon. You may experience negative performance on the cash portion of your portfolio if the investment advisory fees charged are higher than the returns you receive from your cash.

Retirement Plan Rollover Recommendations

As part of our investment advisory services to our clients, we may recommend that clients roll assets from their employer's retirement plan, such as a 401(k), 457, or ERISA 403(b) account (collectively, a "Plan Account"), to an individual retirement account, such as a SIMPLE IRA, SEP

IRA, Traditional IRA, or Roth IRA (collectively, an "IRA Account") that we will advise on the client's behalf. We may also recommend rollovers from IRA Accounts to Plan Accounts, from Plan Accounts to Plan Accounts, and from IRA Accounts to IRA Accounts.

If the client elects to roll the assets to an IRA that is subject to our advisement, we will charge the client an asset-based fee as set forth in the advisory agreement the client executed with our Firm. This creates a conflict of interest because it creates a financial incentive for our Firm to recommend the rollover to the client (i.e., receipt of additional fee-based compensation). Clients are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if clients do complete the rollover, clients are under no obligation to have the assets in an IRA advised on by our Firm. Due to the foregoing conflict of interest, when we make rollover recommendations, we operate under a special rule that requires us to act in our clients' best interests and not put our interests ahead of our clients'.

Under this special rule's provisions, we must:

- meet a professional standard of care when making investment recommendations (give prudent advice);
- never put our financial interests ahead of our clients' when making recommendations (give loyal advice);
- avoid misleading statements about conflicts of interest, fees, and investments;
- follow policies and procedures designed to ensure that we give advice that is in our clients' best interests;
- charge no more than a reasonable fee for our services; and
- give clients basic information about conflicts of interest.

Many employers permit former employees to keep their retirement assets in their company plan. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, clients should consider the costs and benefits of a rollover. Note that an employee will typically have four options in this situation:

1. leaving the funds in the employer's (former employer's) plan;
2. moving the funds to a new employer's retirement plan;
3. cashing out and taking a taxable distribution from the plan; or
4. rolling the funds into an IRA rollover account.

Each of these options has positives and negatives. Because of that, along with the importance of understanding the differences between these types of accounts, we will provide clients with an explanation of the advantages and disadvantages of both account types and document the basis for our belief that the rollover transaction we recommend is in your best interests.

General Information on Compensation and Other Fees

In certain circumstances, fees, account minimums and payment terms are negotiable depending on client's unique situation – such as the size of the aggregate related party portfolio size, family holdings, low-cost basis securities, or certain passively advised investments and pre-existing relationships with clients.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

Such charges, fees and commissions are exclusive of and in addition to our fees, and we shall not receive any portion of these commissions, fees, and costs.

All fees paid to us for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other expenses, and a possible distribution fee.

A client could invest in a mutual fund directly, without our services. In that case, the client would not receive our services, which are designed, among other things, to assist the client in determining which mutual funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and the fees charged by us to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided. Clients should note that similar advisory services may (or may not) be available from other registered investment advisers for similar or lower fees.

Mutual Fund Share Class Selection

Similar investment management services may (or may not) be available from other investment advisers for a lower fee. Investment management fees, which include investment management and transaction costs, may be more or less costly than paying for the services separately, depending upon the investment advisory fees charged, the number of transactions for the account, the mutual fund share class you purchase, and the underlying 12(b)-1 fee, and the level of brokerage and other fees that would be payable if you obtained the services available under the program individually.

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

“Performance-based fees” are fees based on the capital gains or capital appreciation in an account. We do not charge performance-based fees. “Side-by-side management” refers to the practice of managing both accounts that are charged a performance-based fee and accounts that are charged other types of fees, such as asset-based fees and hourly fees. Because we do not charge performance-based fees, we do not engage in side-by-side management.

Item 7: Types of Clients

We offer investment advisory services to individuals, high net worth individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, and other business entities.

In general, we require a minimum of $150,000 to open and maintain an advisory account. Additionally, we require that any subsequent investment into the Custom Account be in an amount of $250 or more. At our discretion, we may waive these minimums. For example, we may waive the minimum account size if you appear to have significant potential for increasing your assets under our management or are referred by an existing client. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum size.

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

Our Methods of Analysis and Investment Strategies

We may use one or more of the following methods of analysis or investment strategies when providing investment advice to you:

- **Fundamental Analysis -** Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.
- **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.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

Our strategies and investments will impact your tax situation. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your account. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear.

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. Although we manage assets in a manner consistent with your investment objectives and risk tolerance, there can be no guarantee that our efforts will be successful. You should be prepared to bear the following risks of loss:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic, and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar next year will not buy as much as a dollar today, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties (i.e., non-traded REITs and other alternative investments) are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- **Cybersecurity Risk:** A breach in cyber security refers to both intentional and unintentional events that may cause an account to lose proprietary information, suffer data corruption, or lose operational capacity. This in turn could cause an account to incur regulatory penalties, reputational damage, and additional compliance costs associated with corrective measures, and/or financial loss.
- **Pandemic Risk:** Large-scale outbreaks of infectious disease can greatly increase morbidity and mortality over a wide geographic area, crossing international boundaries, and causing significant economic, social, and political disruption.
- **Custodial Risk:** This risk is the probability that a party to a transaction will be unable or unwilling to fulfill its contractual obligations either due to technological errors, control failures, malfeasance, or potential regulatory liabilities.

Recommendation of Particular Types of Securities

We primarily recommend mutual funds, exchange traded funds, and equities; however, we may recommend other types of investments as appropriate for you since each client has different needs and a different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type

of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

- **Mutual Funds and Exchange Traded Funds:** Mutual funds and exchange traded funds ("ETF") are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. ETFs differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs of managing the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be "closed end" or "open end". So-called "open end" mutual funds continue to allow in new investors indefinitely whereas "closed end" funds have a fixed number of shares to sell which can limit their availability to new investors.

  ETFs may have tracking error risks. For example, the ETF investment adviser may not be able to cause the ETF's performance to match that of its Underlying Index or other benchmark, which may negatively affect the ETF's performance. In addition, for leveraged and inverse ETFs that seek to track the performance of their Underlying Indices or benchmarks on a daily basis, mathematical compounding may prevent the ETF from correlating with performance of its benchmark. In addition, an ETF may not have investment exposure to all of the securities included in its Underlying Index, or its weighting of investment exposure to such securities may vary from that of the Underlying Index. Some ETFs may invest in securities or financial instruments that are not included in the Underlying Index, but which are expected to yield similar performance.

- **Equities:** There are numerous ways of measuring the risk of equity securities (also known simply as "equities" or "stock"). In very broad terms, the value of a stock depends on the financial health of the company issuing it. However, stock prices can be affected by many other factors including, but not limited to, the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and the overall health of the economy. In general, larger, more well-established companies ("large cap") tend to be safer than smaller start-up companies ("small cap") but the mere size of an issuer is not, by itself, an indicator of the safety of the investment.

Adviser Liability

With respect to the provision of investment advisory services that are within the scope of services, as outlined in our Agreement with you, we will be held to the standard of conduct imposed by the Advisers Act. We will not be liable for acts or omissions of other professionals or third-party service providers, including but not limited to: a broker-dealer, custodian, attorney, accountant, or insurance agent, except to the extent that such act and/or omission is the direct result of our breach of fiduciary duty or negligence. A person who is not a party to an executed Agreement with you has no rights to enforce any term of that Agreement and that Agreement shall not be deemed to create any third-party beneficiary rights. If your account contains only a portion of your total assets, we shall only be responsible for those assets that you have designated to be the subject of our services under the Agreement. If we purchase specific individual securities for your Account(s) at your direction, or you transfer into the Account(s) securities you purchased prior to or independent of us or our advice, you shall maintain responsibility for monitoring such securities. We shall not sell any such securities without your prior direction to do so. You, and not us, are exclusively responsible for the investment performance of any assets or accounts managed by other investment professionals or maintained at custodians for which we do not have trading authority. You further acknowledge and agree that we shall not be liable for any losses or charges incurred during the transfer of the assets from your prior advisors, broker-dealers or account custodians. This includes, but is not limited to, any losses or charges resulting from: (a) securities purchased by your predecessor advisors; (b) the failure to be protected or benefit from any market-related events, including market corrections or advances; or (c) any account transfer, closing or administrative charges or fees imposed by the previous broker-dealer or account custodian. Federal and state securities laws impose liabilities under certain circumstances, and therefore nothing in the Agreement shall constitute a waiver or limitation of any rights you may expressly have under any federal or state securities laws, including our fiduciary obligations that cannot be limited or waived, the Employee Retirement Income Security Act of 1974 as amended ("ERISA"), or under the rules promulgated by the Employee Benefits Security Administration or the Department of Labor.

Types of Investments

We primarily offer advice on mutual funds, exchange traded funds, and equities.

Additionally, we may advise you on any type of investment that we deem appropriate based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Item 9: Disciplinary Information

We are required to disclose all pertinent facts regarding any legal, regulatory, or disciplinary events that would be material to your evaluation of the Firm or the integrity of our management.

We do not have any required disclosures under this item.

Item 10: Other Financial Industry Activities and Affiliations

Financial Industry Activities – Broker-Dealers

We are not registered as a broker-dealer. Two of our supervised persons are Registered Representatives of a broker-dealer, Purshe Kaplan Sterling (PKS) member FINRA/SIPC, as described below.

Financial Industry Activities – Futures and Commodities

Neither we nor any of our management persons are registered as (or associated with) a futures commissions merchant, commodity pool operator, or a commodity trading advisor.

Broker-Dealer Registered Representatives

In addition to our investment advisory activities, we offer retail brokerage services through our Registered Representatives who are affiliated with Purshe Kaplan Sterling Investments ("PKS"). Products may include stocks, bonds, mutual funds, ETFs, 529 plans, retirement plans, and other investments. We generally conduct our investment advisory activities separate and apart from the advisory activities of PKS. Status Our position as a branch of PKS necessitates that PKS keeps and maintains certain records and performs other compliance functions in relation to our advisory activities. These obligations require PKS to coordinate with and have the cooperation of certain custodians and/or broker-dealers. Accordingly, PKS has established a list of custodian or brokerage firms in which our client assets may be placed, and our client custodial choices will be limited to that list. IARs spend less than 10% of their time on Registered Representative activities.

Insurance Company or Agency

Two of our IARs are licensed insurance producers with the States of Rhode Island, Massachusetts, and Connecticut. Our IARs may be appointed with several insurance companies and the Firm may be able to receive separate compensation for transactions implemented through various insurance companies. Clients are not obligated to use any company for insurance product purchases and may work with any insurance agent they choose. Insurance compensation will be separate and distinct from investment advisory and financial planning fees we charge.

Other Investment Advisors

We recommend or select other investment advisors for clients, see Item 4 above.

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

Code of Ethics

Our employees must comply with a Code of Ethics and Statement for Insider Trading (the "Code"). The Code describes our high standard of business conduct, and fiduciary duty to our clients. The Code's key provisions include:

- Statement of General Principles
- Policy on and reporting of Personal Securities Transactions
- A prohibition on Insider Trading
- Restrictions on the acceptance of significant gifts
- Procedures to detect and deter misconduct and violations
- Requirement to maintain confidentiality of client information

Our employees must acknowledge the terms of the Code at least annually, and any employee not in compliance with the Code may be subject to termination. We will provide a copy of our Code upon request.

Participation or Interest in Client Transactions – Personal Securities Transactions

Both the Firm and our employees may buy or sell securities identical to those recommended to clients for their personal accounts. The Code, described above, is designed to assure that the personal securities transactions, activities and interests of the employees of the Firm will not interfere with (i) making decisions in the best interest of clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities, primarily mutual funds, have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of our clients. In addition, the Code requires pre-clearance of many transactions. Nonetheless, because the Code in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. The Firm may maintain a list of restricted securities that employees may not purchase or sell based upon having (or possibly having) access to inside information. Employee trading is continually monitored under the Code and designed to reasonably prevent conflicts of interest between the Firm and our clients.

Participation or Interest in Client Transactions and Principal/Agency Cross Trades

We do not recommend any securities to our clients in which we have a material financial interest. We do not affect any principal or agency cross securities transactions for client accounts. We also do not cross trade between client accounts.

Personal Trading Practices

We or advisors associated with us may buy or sell securities for you at the same time we or our associated persons buy or sell such securities for our own account. A conflict of interest exists

in such cases because we have the ability to trade ahead of you and potentially receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that we shall not have priority over your account in the purchase or sale of securities.

Item 12: Brokerage Practices

Research and Other Soft Dollar Benefits

We do not receive formal soft dollar benefits other than execution from broker/dealers in connection with client securities transactions. See disclosure below in "Brokerage – Other Economic Benefits."

Brokerage for Client Referrals

We do not receive client referrals from broker/dealers.

Client Directed Brokerage

While not routine, the client may direct us to use a particular broker dealer to execute some or all transactions for the client. This brokerage direction must be requested by the client in writing. In that case, the client will negotiate terms and arrangements for the account with that broker-dealer, and we will not seek better execution services or prices from other broker-dealers or be able to "batch" client transactions for execution through other broker-dealers with orders for other accounts managed by us. By directing brokerage, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Not all advisers require or allow their clients to direct brokerage. Subject to our duty of best execution, we may decline a client's request to direct brokerage if, in our sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

If the client requests us to arrange for the execution of securities brokerage transactions for the client's account, we shall direct such transactions through broker-dealers that we reasonably believe will provide best execution. We shall periodically and systematically review our policies and procedures regarding recommending broker-dealers to our client considering our duty to obtain best execution.

Directed Brokerage (Schwab)

We generally recommend Charles Schwab & Co., Inc. ("Schwab"), a member FINRA/SIPC, an independent and unaffiliated broker-dealer. Schwab provides us with access to its institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis and are not otherwise contingent upon our commitment to Schwab for any specific amount of business (assets in custody or trading). Schwab's services include the execution of securities transactions, custody, research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or require a significantly higher minimum initial investment.

For our client accounts maintained there, Schwab is compensated through commissions or other transaction-related fees for securities trades that are executed through Schwab or that settle into Schwab accounts. The brokerage commissions and/or transaction fees charged by

Schwab, or any other designated broker-dealer are exclusive of and in addition to our fees.

Directed Brokerage – Other Economic Benefits (Schwab)

We may receive from Schwab, at no cost to us, professional services, computer software and related systems support, enabling us to better monitor client accounts maintained at Schwab. We may receive this support without cost because of the portfolio management services rendered to clients that maintain assets at Schwab. The support provided may benefit us, but not our clients directly. In fulfilling our duties to our clients, we always endeavor to put the interests of our clients first. Clients should be aware, however, that our receipt of economic benefits from a broker-dealer may create a conflict of interest since these benefits may influence our choice of broker-dealer over another broker-dealer that does not furnish similar services, software, and systems support.

Schwab also makes available to us other products and services that benefit us but may not directly benefit our clients' accounts. Many of these products and services may be used to service all or some substantial number of our accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist us in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide research, pricing and other market data; (iv) facilitate payment of our fees from our clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Trade Aggregation

We do not aggregate or execute block trades. Trade aggregation is the act of trading a large block of a security in a single order. Shares of a purchased security are then allocated to the appropriate accounts in the appropriate proportion. The main purposes of order aggregation are (i) for ease of trading and (ii) to obtain a lower transaction cost associated with trading a larger quantity.

As a result, clients purchasing securities around the same time may receive a less favorable price than other clients. In addition, not aggregating trades may result in higher transaction costs, as a client will not benefit from lower transaction costs which might be achieved if the trade was aggregated.

Trade Errors

Our trade error policy is as follows:

For accounts maintained at Schwab Institutional, if an investment gain results from the correcting trade, the gain will remain in the client's account unless the same error involved other client account(s) that should have received the gain, or, if it is not permissible for the

client to retain the gain, or the Firm confers with the client and the client decides to forego the gain (e.g., due to tax reasons).

If the gain does not remain in the client's account, Schwab will donate the amount of any gain $100 and over to charity.

If the gain is under $100, Schwab will maintain the gain (if such gain is not retained in the client's account) to offset its administrative time and expense. If a loss occurs as a result of a trade error, the Firm will pay for the loss. Generally, if related trade errors result in both gains and losses in a client's account they may be netted.

Item 13: Review of Accounts

Custom Accounts and SEI Accounts

All the advisors at the Firm are members of the Investment Committee and collectively will monitor your Custom Accounts , and SEI Accounts on a continuous basis. Additionally, we offer account reviews to clients at least annually. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security specific events, and/or,
- changes in your risk/return objectives.

We will provide Custom Accounts with a quarterly performance report. We will also, at your specific request, provide you with annual tax reports. You will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

529 Accounts

All the advisors at the Firm will conduct a review of 529 accounts under their supervision on at least an annual basis. You will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

401K Plan Accounts

We offer and provide 401(k) Plan Sponsors with the opportunity to review reports detailing the performance of the Plan's fund investments on at least an annual basis.

Financial Planning

We will provide, upon your request and for no additional charge, a review and update to a financial plan if you have engaged us for implementation services. If you have only engaged us for financial planning services, we will provide a review and update to the plan upon your request and for an additional fee.

Item 14: Client Referrals and Other Compensation

Please refer to the *Brokerage Practices* section above for disclosures on research and other benefits we may receive resulting from our relationship with Schwab and SEI.

Compensation – Client Referrals

We have been fortunate to receive many client referrals over the years. The referrals came from current clients, estate planning attorneys, accountants, employees, personal friends of employees, and other similar sources. We do not compensate referring parties for these referrals.

Item 15: Custody

Custody – Fee Debiting

Clients may authorize us (in the client agreement) to debit fees directly from their account at the broker dealer, bank, or other qualified custodian ("custodian"). The custodian is advised in writing of the limitation of our access to the account. The custodian sends a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of advisory fees paid directly to the Firm.

Custody – Account Statements

Clients receive at least quarterly statements from the custodian that holds and maintains client's investment assets. Clients are urged to carefully review such statements and compare such official custodial records to the reports that we provide. Our reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

We may accept limited power of attorney to act on a discretionary basis on behalf of clients. A limited power of attorney allows us to execute trades on behalf of clients. When such limited powers exist between the Firm and the client, we have the authority to determine, without obtaining specific client consent, both the amount and type of securities to be bought to satisfy client account objectives.

If we have not been given discretionary authority, we consult with the client prior to each trade.

Item 17: Voting Client Securities

Proxy Voting

We do not have any authority to and do not vote proxies on behalf of clients, nor do we make any express or implied recommendation with respect to voting proxies. Clients retain the sole responsibility for receiving and voting proxies that they receive directly from either their custodian or transfer agents. Clients may contact us for information about proxy voting.

Item 18: Financial Information

We are not required to provide financial information to our clients because we do not:

- require the prepayment of more than $1,200 in fees and six or more months in advance, or take custody of client funds or securities, or
- have a financial condition that is reasonably likely to impair our ability to meet our commitments to you.

We have never filed a bankruptcy petition.

Wealth Management Resources, Inc.

Form ADV Part 2B
Investment Advisor Brochure Supplement

28 Cedar Swamp Road, Suite One
Smithfield, Rhode Island 02917
Tel. (401) 356-1400
Fax (401) 356-0688
www.wealthmanagers.com

Arthur C. Everly

July 2026

This Brochure Supplement provides information about the Firm's ("we," "us," "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, at (401) 356-1400 or kworthley@wealthmanagers.com. if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

Additional information about our employee(s) referenced above is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number for each employee.

Item 2: Disciplinary Information

We generally require that employees involved in making investment decisions and providing investment advice have a college degree and/or significant experience in the investment management or financial services industries.

Arthur C. Everly Born 1953
CRD #: 708891

Business Background:
Wealth Management Resources, Inc.
Financial Advisor 2017 to Present
President 2017 to 2025

Wealth Management Resources, Inc. 1994 to 2023
Registered Representative

Wealth Management Resources, Inc. 1994 to 2017
Executive Vice President

Professional Designations:
Chartered Life Underwriter (CLU)®
Chartered Financial Consultant (ChFC)®

Professional Certifications

Arthur C. Everly maintains professional designations, which requires the following minimum requirements:

Chartered Life Underwriter (CLU)

Issued By	The American College of Financial Services
Prerequisites	Candidates must have: • Three Years of full-time business experience within the five years preceding the awarding of the designation
Education Requirements	Four core and one elective course or prerequisite designation; combination of live and self-study offerings available
Exam Type	Final closed-book, proctored exam for each course
Continuing Education Requirements	30 hours every 2 years, including one hour of ethics CE

Chartered Financial Consultant (ChFC)

Issued By	The American College of Financial Services
Prerequisites	Candidate must meet the following requirements:

	• 3 years of full-time business experience within the five years preceding the awarding of the designation • A high school diploma or equivalent
Education Requirements	6 core and 2 elective courses
Exam Type	Final proctored exam for each course
Continuing Education Requirements	30 hours every 2 years, including one hour of ethics CE

Item 3: Disciplinary Information

Arthur C. Everly has not been involved in any activities resulting in a disciplinary disclosure.

Item 4: Other Business Activities

Arthur C. Everly does not have any outside business activities.

Item 5: Additional Compensation

Arthur C. Everly does not receive any economic benefit outside of regular salaries or bonuses.

Item 6: Supervision

Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, supervises the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Kevin Worthley supervises this person by holding regular staff, investment, and other ad hoc meetings. In addition, Kevin R. Worthley regularly reviews client reports, emails and trading, as well as employees' personal securities transaction and holdings reports. Kevin R. Worthley can be reached at (401) 356-1400 or kworthley@wealthmanagers.com.

Wealth Management Resources, Inc.

Form ADV Part 2B
Investment Advisor Brochure Supplement

28 Cedar Swamp Road, Suite One
Smithfield, Rhode Island 02917
Tel. (401) 356-1400
Fax (401) 356-0688
www.wealthmanagers.com

Kevin R. Worthley

July 2026

This Brochure Supplement provides information about the Firm's ("we," "us," "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, at (401) 356-1400 or kworthley@wealthmanagers.com. if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

Additional information about our employee(s) referenced above is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number for each employee.

Item 2: Disciplinary Information

We generally require that employees involved in making investment decisions and providing investment advice have a college degree and/or significant experience in the investment management or financial services industries.

Kevin R. Worthley Born 1961
CRD #: 4089865

Business Background:
Wealth Management Resources, Inc. 2019 to Present
Executive Vice President and Chief Compliance Officer

Wealth Management Resources, Inc. 2017 to 2019
Executive Vice President

Wealth Management Resources, Inc. 2013 to 2023
Registered Representative

Wealth Management Resources, Inc. 2013 to 2017
Vice President

Formal Education after High School:
University of Miami
Bachelor of Arts in Economics and Marine Science

Bryant College
Certificate in Financial Planning Management

Professional Designations:
CERTIFIED FINANCIAL PLANNER™ (CFP®)

Professional Certifications
Kevin R. Worthley maintains a professional designation, which requires the following minimum requirements:

	CERTIFIED FINANCIAL PLANNER™ (CFP®)
Issued By	Certified Financial Planner Board of Standards, Inc.
Prerequisites	Candidate must meet the following requirements: • A bachelor's degree (or higher) from an accredited college or university, and • 3 years of full-time personal financial planning experience
Education	Candidate must complete a CFP®-board registered program, or hold

Requirements	one of the following: • CPA • ChFC • Chartered Life Underwriter (CLU) • CFA • Ph.D. in business or economics • Doctor of Business Administration • Attorney's License
Exam Type	CFP® Certification Examination
Continuing Education Requirements	30 hours every 2 years

Item 3: Disciplinary Information

Kevin R. Worthley has not been involved in any activities resulting in a disciplinary disclosure.

Item 4: Other Business Activities

Kevin R. Worthley does not have any outside business activities.

Item 5: Additional Compensation

Kevin R. Worthley does not receive any economic benefit outside of regular salaries or bonuses.

Item 6: Supervision

Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, supervises the persons named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Kevin R. Worthley supervises this person by holding regular staff, investment, and other ad hoc meetings. In addition, Kevin R. Worthley regularly reviews client reports, emails, and trading, as well as employees' personal securities transaction and holdings reports. Kevin R. Worthley can be reached at (401) 356-1400 or kworthley@wealthmanagers.com.

Todd M. Casazza, President, is responsible for supervising Kevin R. Worthley's advisory activities. As part of his supervisory responsibilities Todd M. Casazza monitors Kevin R. Worthley' s e-mail communications and reviews client accounts on a periodic basis. Todd M. Casazza can be reached at (401) 356-1400 or tcasazza@wealthmanagers.com.

Form ADV Part 2B – Investment Advisor Brochure Supplement

Wealth Management Resources, Inc.

Form ADV Part 2B

Investment Advisor Brochure Supplement

28 Cedar Swamp Road, Suite One
Smithfield, Rhode Island 02917
Tel. (401) 356-1400
Fax (401) 356-0688
www.wealthmanagers.com

Scott G. Everly

July 2026

This Brochure Supplement provides information about the Firm's ("we," "us," "our") employees that supplements our Brochure. You should have received a copy of that Brochure. Please contact Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, at (401) 356-1400 or kworthley@wealthmanagers.com. if you did not receive our Brochure or if you have any questions about the contents of this Supplement.

Additional information about our employee(s) referenced above is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number for each employee.

Item 2: Disciplinary Information

We generally require that employees involved in making investment decisions and providing investment advice have a college degree and/or significant experience in the investment management or financial services industries.

Scott G. Everly Born 1984
CRD #: 6488691

Business Background:

Wealth Management Resources, Inc. Executive Vice President	2021 to 2025
Purshe Kaplan Sterling Investments Registered Representative	2023 to Present
Wealth Management Resources, Inc. Vice President	2017 to 2021
Wealth Management Resources, Inc. Registered Representative	2015 to 2023

Professional Designations:
Chartered Financial Consultant® (ChFC®)

Professional Certifications
Scott G. Everly maintains a professional designation, which requires the following minimum requirements:

	Chartered Financial Consultant® (ChFC®)
Issued By	The American College of Financial Services
Prerequisites	Candidate must meet the following requirements: • 3 years of full-time business experience within the five years preceding the awarding of the designation • A high school diploma or equivalent
Education Requirements	6 core and 2 elective courses
Exam Type	Final proctored exam for each course
Continuing Education Requirements	30 hours every 2 years, including one hour of ethics CE

Item 3: Disciplinary Information

Scott G. Everly has not been involved in any activities resulting in a disciplinary disclosure.

Item 4: Other Business Activities

Scott G. Everly is a Registered Representative with Purshe Kaplan Sterling Investments. In such a capacity, he may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that he recommends that a client invest in a security which results in a commission being paid to him.

Scott G. Everly is licensed insurance agent through numerous insurance companies. In such a capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent.

Item 5: Additional Compensation

Scott G. Everly does not receive any economic benefit outside of regular salaries or bonuses.

Item 6: Supervision

Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, supervises the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Kevin R. Worthley supervises this person by holding regular staff, investment, and other ad hoc meetings. In addition, Kevin R. Worthley regularly reviews client reports, emails, and trading, as well as employees' personal securities transaction and holdings reports. Kevin R. Worthley can be reached at (401) 356-1400 or kworthley@wealthmanagers.com.

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Jeremy A. Lawton

July 2026

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Additional information about our employee(s) referenced above is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number for each employee.

Item 2: Disciplinary Information

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Jeremy A. Lawton Born 1997
CRD #: 7275985

Business Background:
Wealth Management Resources, Inc. 2020 to Present
Financial Advisor

The Colony Group 2019 to 2020
Wealth Advisor Intern

Formal Education after High School:
Roger Williams University
Master of Business Administration

Roger Williams University
Bachelor of Science in Finance

Professional Designations:
Chartered Financial Consultant® (ChFC®)

Professional Certifications
Jeremy A. Lawton maintains a professional designation, which requires the following minimum requirements:

	Chartered Financial Consultant® (ChFC®)
Issued By	The American College of Financial Services
Prerequisites	Candidate must meet the following requirements: • 3 years of full-time business experience within the five years preceding the awarding of the designation • A high school diploma or equivalent
Education Requirements	6 core and 2 elective courses
Exam Type	Final proctored exam for each course
Continuing Education Requirements	30 hours every 2 years, including one hour of ethics CE

Item 3: Disciplinary Information

Jeremy A. Lawton has not been involved in any activities resulting in a disciplinary disclosure.

Item 4: Other Business Activities

Jeremy A. Lawton is a licensed insurance agent through numerous insurance companies. In such a capacity, he may offer insurance products and receive normal and customary commissions as a result of such a purchase. This presents a conflict of interest to the extent that he recommends the purchase of an insurance product which results in a commission being paid to him as an insurance agent.

Item 5: Additional Compensation

Jeremy A. Lawton does not receive any economic benefit outside of regular salaries or bonuses.

Item 6: Supervision

Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, supervises the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Kevin R. Worthley supervises this person by holding regular staff, investment, and other ad hoc meetings. In addition, Kevin R. Worthley regularly reviews client reports, emails, and trading, as well as employees' personal securities transaction and holdings reports. Kevin R. Worthley can be reached at (401) 356-1400 or kworthley@wealthmanagers.com.

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Todd M. Casazza

July 2026

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Additional information about our employee(s) referenced above is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number for each employee.

Item 2: Disciplinary Information

We generally require that employees involved in making investment decisions and providing investment advice have a college degree and/or significant experience in the investment management or financial services industries.

Todd M. Casazza Born 1979
CRD #: 4425018

Business Background:
Wealth Management Resources, Inc.
President 2025 to Present
Senior Vice President 2022 to 2025

Purshe Kaplan Sterling Investments 2023 to Present
Registered Representative

Wealth Management Resources, Inc. 2022 to 2023
Registered Representative

Charles Schwab 2015 to 2022
Relationship Manager

State Street Bank 2014 to 2015
AVP Relationship Manager

Pershing LLC 2005 to 2014
AVP Relationship Manager

Formal Education after High School:
Sacred Heart University
Bachelors in Finance and Business Administration

Professional Designations:
CERTIFIED FINANCIAL PLANNER™ (CFP®)

Professional Certifications
Todd M. Casazza maintains a professional designation, which requires the following minimum requirements:

	CERTIFIED FINANCIAL PLANNER™ (CFP®)
Issued By	Certified Financial Planner Board of Standards, Inc.
Prerequisites	Candidate must meet the following requirements:

	• A bachelor's degree (or higher) from an accredited college or university, and • 3 years of full-time personal financial planning experience
Education Requirements	Candidate must complete a CFP®-board registered program, or hold one of the following: • CPA • ChFC • Chartered Life Underwriter (CLU) • CFA • Ph.D. in business or economics • Doctor of Business Administration • Attorney's License
Exam Type	CFP® Certification Examination
Continuing Education Requirements	30 hours every 2 years

Item 3: Disciplinary Information

Todd M. Casazza has not been involved in any activities resulting in a disciplinary disclosure.

Item 4: Other Business Activities

Todd M. Casazza is a Registered Representative with Purshe Kaplan Sterling Investments. In such a capacity, he may offer securities and receive normal and customary commissions as a result of securities transactions. This presents a conflict of interest to the extent that he recommends that a client invest in a security which results in a commission being paid to him.

Item 5: Additional Compensation

Todd M. Casazza does not receive any economic benefit outside of regular salaries or bonuses.

Item 6: Supervision

Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, supervises the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Kevin R. Worthley supervises this person by holding regular staff, investment, and other ad hoc meetings. In addition, Kevin R. Worthley regularly reviews client reports, emails and trading, as well as employees' personal securities transaction and holdings reports. Kevin R. Worthley can be reached at (401) 356-1400 or kworthley@wealthmanagers.com.

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Christopher D. DiPetrillo

July 2026

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Additional information about our employee(s) referenced above is also available on the SEC's website at www.adviserinfo.sec.gov. You may search this site using a unique identifying number, known as a CRD number for each employee.

Item 2: Disciplinary Information

We generally require that employees involved in making investment decisions and providing investment advice have a college degree and/or significant experience in the investment management or financial services industries.

Christopher D. DiPetrillo Born 2000
CRD #: 7350047

Business Background:
Wealth Management Resources, Inc. 2022 to Present
Advisor Assistant

Formal Education after High School:
Wheaton College
Bachelor in Business & Management; Concentration in Finance & Business Analytics

Professional Designations:
CERTIFIED FINANCIAL PLANNER™ (CFP®)

Professional Certifications
Christopher D. DiPetrillo maintains a professional designation, which requires the following minimum requirements:

	CERTIFIED FINANCIAL PLANNER™ (CFP®)
Issued By	Certified Financial Planner Board of Standards, Inc.
Prerequisites	Candidate must meet the following requirements: • A bachelor's degree (or higher) from an accredited college or university, and • 3 years of full-time personal financial planning experience
Education Requirements	Candidate must complete a CFP®-board registered program, or hold one of the following: • CPA • ChFC • Chartered Life Underwriter (CLU) • CFA • Ph.D. in business or economics • Doctor of Business Administration • Attorney's License
Exam Type	CFP® Certification Examination
Continuing Education Requirements	30 hours every 2 years

Item 3: Disciplinary Information

Christopher D. DiPetrillo has not been involved in any activities resulting in a disciplinary disclosure.

Item 4: Other Business Activities

Christopher D. DiPetrillo does not have any outside business activities.

Item 5: Additional Compensation

Christopher D. DiPetrillo does not receive any economic benefit outside of regular salaries or bonuses.

Item 6: Supervision

Kevin R. Worthley, Executive Vice President and Chief Compliance Officer, supervises the person named in this Form ADV Part 2B Investment Adviser Brochure Supplement. Kevin R. Worthley supervises this person by holding regular staff, investment, and other ad hoc meetings. In addition, Kevin R. Worthley regularly reviews client reports, emails and trading, as well as employees' personal securities transaction and holdings reports. Kevin R. Worthley can be reached at (401) 356-1400 or kworthley@wealthmanagers.com.