VanWeelden Wealth Management, LLC

Form ADV Part 2A – Disclosure Brochure

Effective: June 25, 2025

This Form ADV Part 2A ("Disclosure Brochure") provides information about the qualifications and business practices of VanWeelden Wealth Management, LLC ("VanWeelden We˙alth" or the "Advisor"). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (513) 942-8961 or by email at info@vanweeldengroup.com.

VanWeelden Wealth is a registered investment advisor with the U.S. Securities and Exchange Commission. The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about VanWeelden Wealth to assist you in determining whether to retain the Advisor.

Additional information about VanWeelden Wealth and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 290308.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about Advisory Persons of VanWeelden Wealth. For convenience, the Advisor has combined these documents into a single disclosure document.

VanWeelden Wealth believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. VanWeelden Wealth encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes

The following material change has been made to this Disclosure Brochure since the annual amendment filing on February 5th, 2024:

- The Advisor is now registered with the U.S. Securities and Exchange Commission.

Future Changes

From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations, or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs.

At any time, you may view the current Disclosure Brochure online at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 290308. You may also request a copy of this Disclosure Brochure at any time by contacting the Advisor at (513) 942-8961 or by email at info@vanweeldengroup.com.

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Item 4 – Advisory Services

A. Firm Information

VanWeelden Wealth Management, LLC ("VanWeelden Wealth" or the "Advisor") is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The Advisor is organized as a Limited Liability Company ("LLC") under the laws of Ohio. VanWeelden Wealth was founded in September 2017 and is owned and operated by John D. VanWeelden (President and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by VanWeelden Wealth.

B. Advisory Services Offered

VanWeelden Wealth offers investment advisory services to individuals, high net worth individuals, trusts, and estates (each referred to as a "Client").

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness, and good faith towards each Client and seeks to mitigate potential conflicts of interest. VanWeelden Wealth's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

Wealth Management Services

VanWeelden Wealth provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and related advisory services. VanWeelden Wealth works closely with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. Upon completion of a comprehensive quantitative/qualitative fact finder, investment priorities questionnaire, and volatility tolerance questionnaire, VanWeelden Wealth will develop a "three-pronged" overall portfolio structure, composed of 1. cash and equivalents, 2. Shorter-term, income-oriented, and potentially less volatile segments, and 3. longer-term, growth-oriented, and potentially more volatile segments. The Advisor will then utilize their own expertise, combined with third-party research and analysis software, to identify specific, appropriate strategies for each segment, including individual securities, mutual funds, exchange-traded funds ("ETFs"), and third-party managers. VanWeelden Wealth will educate Clients on the differences between passive, active, and tactical third-party management, and whenever possible/acceptable to the Client, the Advisor will seek to incorporate third-party defensively tactical strategies.

The Advisor may retain other types of investments from the Client's legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

VanWeelden Wealth's investment approach is primarily long-term focused, but the Advisor may buy, sell, or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. VanWeelden Wealth will construct, implement, and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

VanWeelden Wealth evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. VanWeelden Wealth may recommend, on occasion, redistributing investment allocations to diversify the portfolio. VanWeelden Wealth may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement. VanWeelden Wealth may recommend selling positions for reasons that include but are not limited to harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet the Client's needs, or any risk deemed unacceptable for the Client's risk tolerance.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary 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. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g., commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor earns a new (or increases its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.

At no time will VanWeelden Wealth accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 - Custody. All Client assets will be managed within their designated account[s] at the Custodian, pursuant to the Client investment advisory agreement. For additional information, please see Item 12 – Brokerage Practices.

Use of Independent Managers

VanWeelden Wealth may recommend that a Client utilize one or more unaffiliated investment managers or investment platforms (collectively "Independent Managers") for all or a portion of a Client's investment portfolio, based on the Client's needs and objectives. In certain instances, the Client may be required to authorize and enter into an investment management agreement with the Independent Manager[s] that defines the terms in which the Independent Manager[s] will provide its services. The Advisor will perform initial and ongoing oversight and due diligence over the selected Independent Manager[s] to ensure the strategies and target allocations remain aligned with Clients' investment objectives and overall best interests. The Advisor will also assist the Client in the development of the initial policy recommendations and managing the ongoing Client relationship. Prior to entering into an agreement with Independent Manager, the Client will be provided with the Independent Manager's Form ADV 2A (or a brochure that makes the appropriate disclosures).

Financial Planning Services

VanWeelden Wealth will typically provide a variety of financial planning and consulting services to Clients as a component of investment management services or pursuant to a written financial planning agreement. Services are offered in several areas of a Client's financial situation, depending on their goals, objectives, and financial situation. Generally, such financial planning services involve preparing a formal financial plan or rendering a specific financial consultation based on the Client's financial goals and objectives. This planning or consulting may encompass one or more areas of need, including but not limited to investment planning, retirement planning, personal savings, education savings, insurance needs, and other areas of a Client's financial situation.

A financial plan developed for, or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings, insurance needs, and other areas of a Client's financial situation.

VanWeelden Wealth may also refer Clients to an accountant, attorney, or other specialists, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of the Client's financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of the contract date, assuming all information and documents requested are provided promptly.

Financial planning and consulting recommendations pose a conflict between the interests of the Advisor and the interests of the Client. For example, the Advisor has an incentive to recommend that Clients engage the Advisor for investment management services or to increase the level of investment assets with the Advisor, as it would increase the amount of advisory fees paid to the Advisor. Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to implement the transaction through the Advisor.

C. Client Account Management

Prior to engaging VanWeelden Wealth to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that define the terms, conditions, authority, and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – VanWeelden Wealth, in connection with the Client, will develop a strategy that seeks to achieve the Client's investment goals and objectives.
- Asset Allocation – VanWeelden Wealth will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation, and tolerance for risk for each Client.
- Portfolio Construction – VanWeelden Wealth will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – VanWeelden Wealth will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

VanWeelden Wealth does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by VanWeelden Wealth.

E. Assets Under Management

As of December 31, 2024, VanWeelden Wealth manages $119,677,336 in Client assets, all of which are managed on a discretionary basis. Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client engaging the Advisor for services described herein shall be required to enter into one or more agreements with the Advisor.

A. Fees for Advisory Services

Wealth Management Services

Wealth management fees are paid quarterly, in advance of each calendar quarter, pursuant to the terms of the agreement. Wealth management fees are based on the market value of assets under management at the end of the prior calendar quarter. Wealth management fees range up to 1.00% annually based on several factors, including the complexity of the services to be provided, the level of assets to be managed, and the overall relationship with the Advisor. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions, and other complexities may be charged a higher fee.

The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the first quarter. Fees may be negotiable at the sole discretion of the Advisor. The Client's fees will take into consideration the aggregate assets under management with Advisor. All securities held in accounts managed by VanWeelden Wealth will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

For assets deposited into or withdrawn from the Client's account[s], the Advisor's fee will be adjusted in the next billing period to reflect the fee difference. The Advisor may negotiate a fee that differs from the schedule above for certain account[s] or holdings.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C. below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Use of Independent Managers
As noted in Item 4, the Advisor may implement all or a portion of a Client's investment portfolio utilizing one or more Independent Managers. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager. The Advisor will only earn its wealth management fee as described above. Independent Managers typically do not offer any fee discounts but may have a breakpoint schedule which will reduce the fee with an increased level of assets placed under management with an Independent Manager. The terms of such fee arrangements are included in the Independent Manager's disclosure brochure and applicable contract[s] with the Independent Manager. The total blended fee, including the Advisor's fee and the Independent Manager's fee, will not exceed 2.5% annually

Financial Planning Services
VanWeelden Wealth offers standalone financial planning services either on an hourly or fixed fee basis. Hourly fees range up to $300 per hour. Fixed fees range up to $25,000 per engagement. Fees may be negotiable based on the nature and complexity of the services to be provided and the overall relationship with the Advisor. The Advisor may reduce its fees for financial planning services if VanWeelden Wealth is engaged separately for investment management services. An estimate for total hours and/or total costs will be provided to the Client prior to engaging in these services.

B. Fee Billing

Wealth Management Services
Wealth management fees are calculated by the Advisor or its delegate and deducted from the Client's account[s] at the Custodian. The Advisor or its delegate shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account[s] at the beginning of the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by the number of days in the year multiplied by the number of days in the quarter) to the total assets under management with VanWeelden Wealth at the end of the prior quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting the deduction of the wealth management fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by VanWeelden Wealth directly from their account[s] held by the Custodian as part of the investment advisory agreement and separate account forms provided by the Custodian.

Use of Independent Managers
For Clients referred by the Advisor to an Independent Manager, the Client's overall fee may include VanWeelden's wealth management fee (as noted above) plus investment management fees and/or platform fees charged by the Independent Manager[s], as applicable. In certain instances, the Independent Manager or the Advisor will assume the responsibility for calculating the Client's fees and deducting all fees from the Client's respective account[s].

Financial Planning Services
Financial planning fees may be invoiced up to fifty percent (50%) of the expected total fee upon execution of the financial planning agreement. The balance shall be invoiced and due upon completion of the agreed-upon deliverable[s].

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties other than VanWeelden Wealth in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all custody and securities execution fees charged by the Custodian, as applicable. The Advisor's recommended Custodian does not charge securities transaction fees for ETF or individual equity trades in Client accounts. The fees charged by VanWeelden Wealth are separate and distinct from these custody and execution fees.

In addition, all fees paid to VanWeelden Wealth for investment advisory services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage, and account

reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of VanWeelden Wealth, but would not receive the services provided by VanWeelden Wealth which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by VanWeelden Wealth to fully understand the total fees to be paid. Please refer to Item 12 – Brokerage Practices for additional information.

D. Advance Payment of Fees and Termination

Wealth Management Services

VanWeelden Wealth is compensated for its wealth management services in advance of the quarter in which services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination, and such fees will be due and payable by the Client. Upon termination, the Advisor will refund any unearned, prepaid investment wealth management fees from the effective date of termination to the end of the quarter. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

Use of Independent Managers

In the event that the Advisor has determined that an Independent Manager is no longer in the Client's best interest, or a Client should wish to terminate their relationship with the Independent Manager, the terms for the termination will be set forth in the respective agreements between the Client or the Advisor and that Independent Manager. VanWeelden Wealth will assist the Client with the termination and transition as appropriate.

Financial Planning Services

VanWeelden Wealth may require an advance deposit as described above. Either party may terminate the financial planning agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the financial planning agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination, and such fees will be due and payable by the Client. Upon termination, the Client shall be billed for actual hours logged on the planning project times the contractual hourly rate, or in the case of a fixed fee engagement, the percentage of the engagement scope completed by the Advisor. Any unearned, prepaid financial planning fees will be refunded to the Client. The Client's financial planning agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

VanWeelden Wealth does not buy or sell securities and does not receive any compensation for securities transactions in any Client account other than the investment advisory fees noted above.

VanWeelden Group, LLC

Certain Advisory Persons are licensed insurance professionals of VanWeelden Group, LLC ("VanWeelden Group"), an insurance agency under common control with the Advisor. As insurance professionals, Advisory Persons and VanWeelden Group will earn commission-based compensation for selling insurance products, including insurance products sold to Clients. Insurance commissions earned by Advisory Persons are separate and in addition to VanWeelden Wealth's advisory fees. This practice presents a conflict of interest because the person providing investment advice on behalf of VanWeelden Wealth, who is also an insurance agent, has an incentive to recommend insurance products to Clients for the purpose of generating commissions rather than solely based on the Client's needs. However, Clients are under no obligation to purchase insurance products through VanWeelden Group, or any Advisory Person affiliated with VanWeelden Wealth. Please see Item 10 – Other Financial Industry Activities and Affiliations.

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

VanWeelden Wealth does not charge performance-based fees for its investment advisory services. The fees charged by VanWeelden Wealth are as described in Item 5 – Fees and Compensation above and are not based upon the capital appreciation of the funds or securities held by any Client. VanWeelden Wealth does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

VanWeelden Wealth offers investment advisory services to individuals, high net worth individuals, trusts, and estates. The amount of each type of Client is available on the Advisor's Form ADV Part 1A. These amounts may change over time and are updated at least annually by the Advisor. VanWeelden Wealth generally does not impose a minimum size for establishing a relationship. However, Independent Managers typically impose minimums for their strategies.

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

A. Methods of Analysis

VanWeelden Wealth employs fundamental, technical, and cyclical analysis methods in developing investment strategies for its Clients. Research and analysis from VanWeelden Wealth are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases, and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Technical analysis involves the analysis of past market data rather than specific company data in determining the recommendations made to clients. Technical analysis may involve the use of charts to identify market patterns and trends, which may be based on investor sentiment rather than the fundamentals of the company. The primary risk in using technical analysis is that spotting historical trends may not help to predict such trends in the future. Even if the trend will eventually reoccur, there is no guarantee that VanWeelden Wealth will be able to accurately predict such a reoccurrence.

Cyclical analysis is similar to technical analysis in that it involves the analysis of market conditions at a macro (entire market/economy) or micro (company-specific) level, rather than the overall fundamental analysis of the health of the particular company that VanWeelden Wealth is recommending. The risks with cyclical analysis are similar to those of technical analysis.

As noted above, VanWeelden Wealth generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. VanWeelden Wealth will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, VanWeelden Wealth may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector, or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. VanWeelden Wealth will assist Clients in determining an

appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk, and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals, or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following is some of the risks associated with the Advisor's investment approach:

Market Risks
The performance of mutual funds and ETFs are subject to market risk, including the possible loss of principal. The value of the mutual funds or ETFs will fluctuate with the value of the underlying securities that make up the fund.

ETF Risks
The performance of ETFs is subject to market risk, including the possible loss of principal. The price of the ETFs will fluctuate with the price of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low trading volume. The price of an ETF fluctuates based upon the market movements and may dissociate from the index being tracked by the ETF or the price of the underlying investments. An ETF purchased or sold at one point in the day may have a different price than the same ETF purchased or sold a short time later.

Bond ETF Risks
Bond ETFs are subject to specific risks, including the following: (1) interest rate risks, i.e., the risk that bond prices will fall if interest rates rise, and vice versa, (2) reinvestment risk, i.e., the risk that any profit gained must be reinvested at a lower rate than was previously being earned, (3) inflation risk, i.e., the risk that the cost of living and inflation increase at a rate that exceeds the income investment thereby decreasing the investor's rate of return, (4) credit default risk, i.e., the risk associated with purchasing a debt instrument which includes the possibility of the company defaulting on its repayment obligation, (5) rating downgrades, i.e., the risk associated with a rating agency's downgrade of the company's rating which impacts the investor's confidence in the company's ability to repay its debt and (6) Liquidity Risks, i.e., the risk that a bond may not be sold as quickly as there is no readily available market for the bond.

Mutual Fund Risks
The performance of mutual funds is subject to market risk, including the possible loss of principal. The price of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The price of a mutual fund is typically set daily; therefore, a mutual fund purchased at one point in the day will typically have the same price as a mutual fund purchased later that same day.

Digital Assets Risks
Digital assets are highly speculative and volatile investments that may become illiquid at any time. Digital assets are loosely regulated. Clients could lose the entire value of their investment in digital assets and is only suitable for Clients with a high-risk tolerance.

Past performance is not a guarantee of future returns. Investing in securities and other investments involves a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory, or disciplinary events involving VanWeelden Wealth or its owner. VanWeelden Wealth values the trust Clients place in the Advisor. The Advisor encourages Clients to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 290308.

Item 10 – Other Financial Industry Activities and Affiliations

VanWeelden Group, LLC

As noted in Item 5, certain Advisory Persons are also licensed insurance professionals with VanWeelden Group, an insurance agency under common control and ownership with the Advisor. Implementations of insurance recommendations are separate and apart from one's role with VanWeelden Wealth. As insurance professionals, Advisory Persons and VanWeelden Group receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Advisory Persons, VanWeelden Group, or the Advisor.

Use of Independent Managers

As noted in Item 4, the Advisor may select one or more Independent Managers to assist with the implementation of a Client's investment strategy. To eliminate any conflict of interest, the Advisor does not earn any compensation from an Independent Manager from the Client. In such arrangements, the Independent Manager or the Advisor may assume responsibility for calculating the Client's fees and deducting all fees from the Client's account[s].

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

A. Code of Ethics

VanWeelden Wealth has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to the Client. This Code applies to all persons associated with VanWeelden Wealth (our "Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. VanWeelden Wealth and its Supervised Persons owe a duty of loyalty, fairness, and good faith towards each Client. It is the obligation of VanWeelden Wealth's Supervised Persons to adhere not only to the specific provisions of the Code but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code, please contact the Advisor at (513) 942-8961 or by email at info@vanweeldengroup.com.

B. Personal Trading with Material Interest

VanWeelden Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. VanWeelden Wealth does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund or advise an investment company. VanWeelden Wealth does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

VanWeelden Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to Clients presents a conflict of interest that, as fiduciaries, must be disclosed and mitigated through policies and procedures. As noted above, the Advisor has adopted the Code to address insider trading (material non-public information controls), gifts and entertainment, outside business activities, and personal

securities reporting. When trading for personal accounts, Supervised Persons have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can potentially be violated if personal trades are made with more advantageous terms than Client trades or by trading based on material non-public information. This risk is mitigated by VanWeelden Wealth, requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO") or delegate. The Advisor also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While VanWeelden Wealth allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will VanWeelden Wealth, or any Supervised Person of VanWeelden Wealth, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

VanWeelden Wealth does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize VanWeelden Wealth to direct trades to the Custodian as agreed upon in the investment advisory agreement. Further, VanWeelden Wealth does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where VanWeelden Wealth does not exercise discretion over the selection of the Custodian, it may recommend a Custodian[s] to Clients for custody and execution services. Clients are not obligated to use the Custodian recommended by the Advisor and will not incur any extra fee or cost associated with using a Custodian not recommended by VanWeelden Wealth. However, if the recommended Custodian is not engaged, the Advisor may be limited in the services it can provide. VanWeelden Wealth may recommend the Custodian based on criteria such as, but not limited to, the reasonableness of commissions charged to the Client, services made available to the Client, its reputation, and/or the location of the Custodian's offices.

VanWeelden Wealth will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". VanWeelden Wealth maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab (Please see Item 14 below.)

The following are additional details regarding the brokerage practices of the Advisor:

1. ***Soft Dollars*** **–** Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **VanWeelden Wealth does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor receives certain economic benefits from the Custodian. Please see Item 14 below.**

2. ***Brokerage Referrals*** **–** VanWeelden Wealth does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. ***Directed Brokerage*** **–** All Clients are serviced on a "directed brokerage basis," where VanWeelden Wealth will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). In selecting the Custodian, VanWeelden Wealth will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. VanWeelden Wealth will execute its transactions through the Custodian as directed by the Client. VanWeelden Wealth may aggregate orders in a block trade or trades through the Custodian for multiple (discretionary) accounts in the same trading day. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage any particular Clients' accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in Client accounts are monitored on a regular and continuous basis by John D. VanWeelden, CCO of VanWeelden Wealth. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s].

The Client is encouraged to notify VanWeelden Wealth if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions, and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by VanWeelden Wealth

Participation in Institutional Advisor Platform

VanWeelden has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like VanWeelden. As a registered investment advisor participating on the Schwab Advisor Services platform, VanWeelden receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a potential conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be

able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients, but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services to VanWeelden that may not benefit the Client, including: educational conferences and events, financial start-up support, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a potential conflict of interest. VanWeelden believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

B. Compensation for Client Referrals

The Advisor does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody

VanWeelden Wealth does not accept or maintain custody of any Client accounts, except for the limited circumstances outlined below:

Deduction of Advisory Fees - To ensure compliance with regulatory requirements associated with the deduction of advisory fees, all Clients for whom VanWeelden Wealth exercises discretionary authority must hold their assets with a "qualified custodian." Clients are responsible for engaging a “qualified custodian” to safeguard their funds and securities and must instruct VanWeelden Wealth to utilize that Custodian for securities transactions on their behalf. Clients are encouraged to review statements provided by the Custodian and compare to any reports provided by VanWeelden Wealth to ensure accuracy, as the Custodian does not perform this review.

Item 16 – Investment Discretion

VanWeelden Wealth generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by VanWeelden Wealth. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of an investment advisory agreement containing all applicable limitations to such authority. All discretionary trades made by VanWeelden Wealth will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

VanWeelden Wealth does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies; however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither VanWeelden Wealth nor its management has any adverse financial situations that would reasonably impair the ability of VanWeelden Wealth to meet all obligations to its Clients. Neither VanWeelden Wealth nor any of its Advisory Persons have been subject to a bankruptcy or financial compromise. VanWeelden Wealth is not required to deliver a balance sheet along with this Disclosure Brochure as the Advisor does not collect fees of $500 or more for services to be performed six months or more in advance.

Form ADV Part 2B – Brochure Supplement

for

John D. VanWeelden, AIF®, CAP®
President and Chief Compliance Officer

Effective: June 25, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of John D. VanWeelden, AIF®, CAP®, (CRD# 4106093) in addition to the information contained in the VanWeelden Wealth Management, LLC ("VanWeelden Wealth" or the "Advisor," CRD# 290308) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the VanWeelden Wealth Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (513) 942-8961 or by email at info@vanweeldengroup.com.

Additional information about Mr. VanWeelden is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 4106093.

Item 2 – Educational Background and Business Experience

John D. VanWeelden, AIF®, CAP®, born in 1966, is dedicated to advising Clients of VanWeelden Wealth as the President and Chief Compliance Officer. Mr. VanWeelden earned Bachelor of Arts degrees in Social and Physical Science from Miami University – Ohio in 1990. Mr. VanWeelden also earned a Master's of Business Administration degree with an emphasis in Finance from Miami University - Ohio in 1991. Additional information regarding Mr. VanWeelden's employment history is included below.

Employment History:

President and Chief Compliance Officer, VanWeelden Wealth Management, LLC	10/2017 to Present
Owner and Insurance Agent, VanWeelden Group, LLC	07/2004 to Present
Registered Representative, Sigma Financial Corporation	11/2007 to 10/2017
Investment Advisor Representative, SPC	11/2007 to 10/2017
Financial Advisor, Lincoln Financial Advisors Corporation	01/2000 to 11/2007

Accredited Investment Fiduciary ("AIF®")
The AIF® mark is held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. The professional designations awarded by fi360 demonstrate the focus on all the components of a comprehensive investment process, related fiduciary standards of care, and commitment to excellence. AIF® designees undergo an initial training program, annual continuing education, and pledge to abide by the designation's code of ethics.

Since October 2002, the Accredited Investment Fiduciary® (AIF®) designation has been the mark of commitment to a standard of investment fiduciary excellence. Those who earn the AIF® mark successfully complete a specialized program on investment fiduciary standards of care and subsequently pass a comprehensive examination. AIF® designees demonstrate a thorough understanding of fi360's Prudent Practices for investment advisors and stewards.

Certified Advisor in Philanthropy (CAP®)
The CAP® designation is a philanthropic-related credential awarded by the American College to individuals who meet its educational, work experience, and ethical requirements. Recipients of the CAP® certification have completed at least three mandatory graduate-level courses addressing gift planning in the context of family wealth, gift planning in a non-profit context, and charitable strategies. Recipients are further required to have at least three years of experience as a non-profit employee or in a capacity advising individuals or charitable organizations in the areas of wealth and estate planning, financial planning, charitable planning, planned giving, non-profit or foundation services, and other similarly elated philanthropic ventures. In order to maintain the designation, CAP® holders must satisfy the ongoing requirements of the PACE Recertification Program, which includes 15 hours of continuing education at least every two years.

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement, or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***There are no legal, civil, or disciplinary events requiring disclosure regarding Mr. VanWeelden.***

However, the Advisor encourages you to independently view the background of Mr. VanWeelden on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 4106093.

Item 4 – Other Business Activities

Insurance Agency Affiliations
Mr. VanWheelden is also a licensed insurance professional of VanWeelden Group, LLC ("VanWeelden Group"), an affiliated insurance agency, under common ownership and control with the Advisor. Implementations of

insurance recommendations are separate and apart from Mr. VanWheelden's role with VanWeelden Wealth. As an insurance professional of VanWeelden Group, Mr. VanWheelden will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Connell, VanWeelden Group, or the Advisor.

The Real Deal on Retirement

Mr. VanWeelden has published a book titled 'The Real Deal on Retirement.' The book addresses various topics related to retirement income planning and investing. The contents of the book are provided for general education and informational purposes only. The information found in the book is not tailored to a consumer's individual financial circumstances, goals, investment objectives, risk tolerance, or other relevant factors. The consumer should not use the book as the basis for making any financial decisions and should instead consult a financial, tax, or legal professional to determine the applicability of the information to their unique situation. Any compensation Mr. VanWeelden receives from the sale of this book is separate and distinct from advisory fees.

Item 5 – Additional Compensation

Mr. VanWeelden has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Mr. VanWeelden serves as the President and Chief Compliance Officer of VanWeelden Wealth. Mr. VanWeelden can be reached at (513) 942-8961.

VanWeelden Wealth has implemented a Code of Ethics and internal compliance that guide each Supervised Person in meeting their fiduciary obligations to Clients of VanWeelden Wealth. Further, VanWeelden Wealth is subject to regulatory oversight by various agencies. These agencies require registration by VanWeelden Wealth and its Supervised Persons. As a registered entity, VanWeelden Wealth is subject to examinations by regulators, which may be announced or unannounced. VanWeelden Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

James P. Connell, II
Senior Financial Advisor

Effective: June 25, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of James P. Connell (CRD# 6387210) in addition to the information contained in the VanWeelden Wealth Management, LLC ("VanWeelden" or the "Advisor," CRD# 290308) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the VanWeelden Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (513) 942-8961 or by email at info@vanweeldengroup.com.

Additional information about Mr. Connell is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 6387210.

Item 2 – Educational Background and Business Experience

James P. Connell, born in 1969, is dedicated to advising Clients of VanWeelden as a Senior Financial Advisor. Mr. Connell earned a Bachelor of Arts degree in English from Miami University in 1991. Additional information regarding Mr. Connell's employment history is included below.

Employment History:

Senior Financial Advisor, VanWeelden Wealth Management, LLC	01/2017 to Present
National Sales Manager, WKRC-TV	08/1998 to 01/2017

Item 3 – Disciplinary Information

There are no legal, civil, or disciplinary events to disclose regarding Mr. Connell. Mr. Connell has never been involved in any regulatory, civil, or criminal action. There have been no client complaints, lawsuits, arbitration claims, or administrative proceedings against Mr. Connell.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil, or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement, or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair, or unethical practices. ***As previously noted, there are no legal, civil, or disciplinary events to disclose regarding Mr. Connell.***

However, the Advisor encourages you to independently view the background of Mr. Connell on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or individual CRD# 6387210.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Connell is also a licensed insurance professional of VanWeelden Group, LLC ("VanWeelden Group"), an affiliated insurance agency, under common ownership and control with the Advisor. Implementations of insurance recommendations are separate and apart from Mr. Connell's role with VanWeelden Wealth. As an insurance professional of VanWeelden Group, Mr. Connell will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Connell, VanWeelden Group, or the Advisor.

Item 5 – Additional Compensation

Mr. Connell has additional business activities that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Connell serves as a Senior Financial Advisor of VanWeelden and is supervised by John VanWeelden, the Chief Compliance Officer. Mr. VanWeelden can be reached at (513) 942-8961.

VanWeelden has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of VanWeelden. Further, VanWeelden is subject to regulatory oversight by various agencies. These agencies require registration by VanWeelden and its Supervised Persons. As a registered entity, VanWeelden is subject to examinations by regulators, which may be announced or unannounced. VanWeelden is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

Arthur B. Owens, CFP®, CLU®
Retirement Advisor

Effective: June 25, 2025

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Arthur B. Owens, CFP®, CLU® (CRD# 2405056) in addition to the information contained in the VanWeelden Wealth Management, LLC ("VanWeelden" or the "Advisor", CRD# 290308) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the VanWeelden Disclosure Brochure or this Brochure Supplement, please contact us at (513) 942-8961.

Additional information about Mr. Owens is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2405056.

Item 2 – Educational Background and Business Experience

Arthur B. Owens, CFP®, CLU®, born in 1968, is dedicated to advising Clients of VanWeelden as a Retirement Advisor. Mr. Owens earned a high school diploma from Highlands High School in 1987. Additional information regarding Mr. Owens's employment history is included below.

Employment History:

Retirement Advisor, VanWeelden Wealth Management, LLC	05/2025 to Present
Financial Advisor, Edward Jones	08/2022 to 05/2025
Financial Advisor, CUSO Financial Services, L.P.	07/2022 to 08/2022
Registered Representative, Investment Distributors, Inc.	01/2022 to 07/2022
Divisional Sales Director/Wholesaler, Protective Life Insurance	06/2006 to 06/2022
Registered Representative, Concourse Financial Group Securities, Inc.	10/2006 to 01/2022

CERTIFIED FINANCIAL PLANNER® Professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER® professional or a CFP® professional, and I may use these and the other certification marks (the "CFP Board Certification Marks") that Certified Financial Planner Board of Standards Center for Financial Planning, Inc. has licensed to CFP Board in the United States. The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the Client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A Client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the Client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

The Chartered Life Underwriter™ ("CLU®")
The Chartered Life Underwriter™ (CLU®) is a designation of insurance expertise, helping gain a significant advantage in a competitive market. This course of study helps by providing in-depth knowledge of the insurance needs of individuals, business owners, and professional clients.

Program Learning Objectives:
- Provide guidance to clients on types and amounts of life insurance needed
- Make recommendations on aspects of risk management, including personal and business uses of a variety of insurance solutions
- Provide guidance to clients on legal aspects of life insurance contracts and beneficiaries
- Assist clients in making decisions about estate planning, including the proper holding of assets and title to assets, as well as the implications of various wills and trust arrangements on financial, retirement and succession planning issues
- Provide a holistic and comprehensive approach to addressing the insurance planning needs of their clients

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Owens. Mr. Owens has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Owens.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Owens.***

However, we do encourage you to independently view the background of Mr. Owens on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2405056.

Item 4 – Other Business Activities

Insurance Agency Affiliations
Mr. Owens is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Owens's role with VanWeelden. As an insurance professional, Mr. Owens will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Owens is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Owens or the Advisor. Mr. Owens spends approximately 10% of his time per month in this capacity.

Item 5 – Additional Compensation

Mr. Owens has an additional business activity where compensation is received that is detailed in Item 4 above.

Item 6 – Supervision

Mr. Owens serves as a Retirement Advisor of VanWeelden and is supervised by John VanWeelden, the Chief Compliance Officer. Mr. VanWeelden can be reached at (513) 942-8961.

VanWeelden has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of VanWeelden. Further, VanWeelden is subject to regulatory oversight by various agencies. These agencies require registration by VanWeelden and its Supervised Persons. As a registered entity, VanWeelden is subject to examinations by regulators, which may be announced or unannounced. VanWeelden is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective June 25, 2025

Our Commitment to You
VanWeelden Wealth Management, LLC (“VanWeelden Wealth” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. VanWeelden Wealth (also referred to as "we," "our," and "us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

VanWeelden Wealth does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?
Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Driver’s license number	Date of birth
Social security or taxpayer identification number	Assets and liabilities
Name, address, and phone number[s]	Income and expenses
Email address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage, and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?
To safeguard your personal information from unauthorized access and use, we maintain physical, procedural, and electronic security measures. These include such safeguards as secure passwords, encrypted file storage, and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Clients’ personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?
An RIA shares Client personal information to effectively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed-upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators, or legal investigations; and credit reporting.	Yes	No
Marketing Purposes VanWeelden Wealth does not disclose and does not intend to disclose personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where VanWeelden Wealth or the client has a formal agreement with the financial institution. **We will only share information for purposes of servicing your accounts, not for marketing purposes.**	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients VanWeelden Wealth does not disclose and does not intend to disclose non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy
We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Any Questions?
You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (513) 942-8961.