



EXIT WEALTH ADVISORS, LLC

FORM ADV PART 2A

BROCHURE

Item 1 – Cover Page

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This brochure provides information about the qualifications and business practices of Exit Wealth Advisors, LLC. If you have any questions regarding the contents of this brochure, please do not hesitate to contact our Chief Compliance Officer, Kevin Kim by telephone at 513-977-8615 or by email at Kevin.Kim@dinsmorecomplianceservices.com. 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.

Exit Wealth Advisors is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training. Additional information about Exit Wealth Advisors is available on the SEC's website at www.adviserinfo.sec.gov.

September 15, 2026

Item 2 – Material Changes

Form ADV Part 2A requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

The following material changes have been made to this Disclosure Brochure since the last other than annual amendment filing on May 26, 2026:

- In September 2026, Item 4 was updated to reflect the change in ownership.

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Item 4 - Advisory Business

A. Description of the Advisory Firm

Exit Wealth Advisors, LLC. (“Exit Wealth Advisors”, “EWA” or the “Firm”) is a limited liability company organized in the State of Georgia. Exit Wealth Advisors is an investment advisory firm registered with the United States Securities and Exchange Commission (“SEC”). Exit Wealth Advisors was designed to serve the \$2,000,000 plus market of the high net worth and ultra-high net worth individuals and business owners. Exit Wealth Advisors is owned by Lee Heisman, and Ted Jenkin. Kevin Kim is the Chief Compliance Officer.

B. Types of Advisory Services

Exit Wealth Advisors provides personalized financial planning and discretionary and non-discretionary investment advisory services primarily to high-net-worth individuals and families, but not limited to, family offices, trusts, estates, private foundations, corporate entities, and qualified retirement plans.

Investment Management Services

Exit Wealth Advisors offers investment management services on a discretionary basis and non-discretionary basis. All investment advice provided is customized to each client’s investment objectives and financial needs. The information provided by the client, together with any other information relating to the client’s overall financial circumstances, will be used by Exit Wealth Advisors to determine the appropriate portfolio asset allocation and investment strategy for the client. Financial planning services also are provided, depending on the needs of the client.

The securities utilized by Exit Wealth Advisors for investment in client accounts mainly consist of registered mutual funds and exchange traded funds (ETFs), but we will also invest in equity securities, corporate bonds, REITS, variable annuities, private funds/alternative investments, cryptocurrency, closed end funds and structured notes. If we determine such investments fit within a client’s objectives and are in the best interest of our clients.

EWA may provide investment advice about private investment funds, and may also recommend, on a non-discretionary basis, that certain qualified clients consider an investment in private investment funds. EWA’s role relative to the private investment funds will be limited to its initial and ongoing due diligence and investment monitoring services. If a client determines to become a private fund investor, the amount of assets invested in the fund(s) will be included for purposes of EWA calculating its annual investment advisory fee. EWA clients are under absolutely no obligation to consider or make an investment in a private investment fund(s).

Exit Wealth Advisors may further recommend to clients that all or a portion of their investment portfolio be managed on a discretionary basis by one or more unaffiliated money managers or investment platforms (“External Managers”). The client may be required to enter into a separate agreement with the External Manager(s), which will set forth the terms and conditions of the client’s engagement of the External Manager. Exit Wealth Advisors generally render services to the client relative to the discretionary selection of External Managers. Exit Wealth Advisors also assist in establishing the client’s investment objectives for the assets managed by External Managers, monitors and reviews the account performance and defines any restrictions on the account. The investment management fees charged by the designated External

Managers, together with the fees charged by the corresponding designated broker-dealer/custodian of the client's assets, are exclusive of, and in addition to, the annual advisory fee charged by Exit Wealth Advisors.

Financial Planning and Consulting Services

EWA offers financial planning services tailored to the needs of the individual EWA client. Depending upon individual client requirements, the financial plan may include recommendations for retirement planning, educational planning, estate planning, cash flow planning, tax planning and insurance needs and analysis. EWA's financial planning services that are completed upon the delivery of the financial plan to the client. Clients should notify us promptly anytime there is a change in their financial situation, goals, objectives, or needs and/or if there is any change to the financial information initially provided to us.

- Business Planning
- Retirement Planning
- Cash Flow Forecasting
- Risk Management
- Trust and Estate Planning
- Charitable Giving
- Financial Reporting
- Distribution Planning
- Investment Consulting
- Tax Planning
- Insurance Planning
- Manager Due Diligence

EWA prepares and provides clients with a written comprehensive financial plan and performs quarterly, semi-annual or annual reviews of the plan with the client, dependent on the client's needs in accordance with the client. Clients should notify us promptly anytime there is a change in their financial situation, goals, objectives, or needs and/or if there is any change to the financial information initially provided to us.

Clients are under no obligation to implement any of the recommendations provided in their written financial plan. However, should a client decide to proceed with the implementation of the investment recommendations then the client can either have EWA implement those recommendations or utilize the services of any investment adviser or broker-dealer of their choice. EWA may recommend clients engage the Firm for additional related services, its Supervised Persons in their individual capacities as insurance agents, and/or other professionals to implement its recommendations. Clients are advised that a conflict of interest exists if clients engage EWA or its affiliates to provide additional services for compensation. EWA cannot provide any guarantees or promises that a client's financial goals and objectives will be met.

Usage of AI Program for Financial Planning Purposes

EWA utilizes a proprietary Artificial Intelligence (AI) enabled financial planning software (The Buck Guru) in the delivery of certain financial planning services. The Buck Guru is owned and operated by a related person of the firm.

EWA clients who elect to receive financial planning services utilizing The Buck Guru are charged a separate service fee for the use of the software. This service fee is in addition to EWA's advisory fees and is charged in a monthly recurring subscription-based fee with The Buck Guru and not with Exit Wealth Advisors. The Buck Guru fees are paid directly by the Client directly to The Buck Guru. The related person that owns The Buck Guru receives compensation from these fees, which creates a conflict of interest because EWA has a financial incentive to recommend the use of The Buck Guru for Financial Planning over similar tools offered by unaffiliated third parties.

EWA will seek to mitigate this conflict by disclosing the related-person relationship and associated fees to Clients. EWA and its persons will ensure that the use of The Buck Guru is not required as a condition of receiving advisory services. EWA and its persons will also review The Buck Guru's outputs for reasonableness and suitability as well as retaining full responsibility for all advice provided to Clients.

Investment Management Services to Retirement Plans

Exit Wealth Advisors offers discretionary and non-discretionary advisory services to qualified plans, including 401k plans. These services include, depending upon the needs of the plan client, recommending, or for discretionary clients selecting, investment options for plans to offer to participants, ongoing monitoring of a plan's investment options, assisting plan fiduciaries in creating and/or updating the plan's written investment policy statements, working with plan service providers, and providing general investment education to plan participants.

Note for IRA and Retirement Plan Clients: When Exit Wealth Advisors provides investment advice to you regarding your retirement plan account or individual retirement account, Exit Wealth Advisors is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way Exit Wealth Advisors makes money creates some conflicts with your interests, so Exit Wealth Advisors operates under a special rule that requires Exit Wealth Advisors to act in your best interest and not put Exit Wealth Advisors' interest ahead of yours.

Note Regarding Tax or Legal Advice: In providing services, Exit Wealth Advisors does not offer or otherwise provide tax or legal advice. Exit Wealth Advisors will, at a client's direction and approval, work with a client's existing tax or legal professionals to assist in the provision of the services. Fees charged by any tax, legal or other third-party professionals are the responsibility of the client. Exit Wealth Advisors may refer professionals; however, there is no compensation to Exit Wealth Advisors for these referrals, and clients are under no obligation to use the referred service providers.

C. Client-Tailored Advisory Services

Clients may impose reasonable restrictions on the management of their accounts if Exit Wealth Advisors determines, in its sole discretion, that the conditions would not materially impact the performance of a management strategy or prove overly burdensome for Exit Wealth Advisors' management efforts.

D. Information Received from Clients

Exit Wealth Advisors will not assume any responsibility for the accuracy or the information provided by clients. Exit Wealth Advisors is not obligated to verify any information received from a client or other professionals (e.g., attorney, accountant) designated by a client and Exit Wealth Advisors is expressly authorized by the client to rely on such information provided. Under all circumstances, clients are responsible for promptly notifying Exit Wealth Advisors in writing of any material changes to the client's financial situation, investment objectives, time horizon, or risk tolerance.

E. Assets Under Management

As of December 31st, 2025, Exit Wealth Advisors has \$243,225,570 in regulatory assets under management. Of which, \$204,083,334 is discretionary and \$39,142,236 is non-discretionary.

Item 5 - Fees and Compensation

Exit Wealth Advisors charges fees based on a percentage of assets under management, depending on the particular types of services to be provided. The specific fees charged by Exit Wealth Advisors for services provided will be set forth in each client's agreement.

A. Financial Planning and Investment Management Services

Fees for Investment Management Services

Exit Wealth Advisors charges an annual advisory fee that is agreed upon with each client and set forth in an agreement executed by Exit Wealth Advisors and the client. Fees are based on a percentage of the value of assets under management, the advisory fee for the initial month shall be paid, on a pro-rata basis, in arrears, based on the value of the net billable assets under management at the end of such initial month. For subsequent months, the advisory fee shall be paid, in arrears, based on the asset value of the client's accounts as of the last business day of the month as provided by third-party sources, such as pricing services, custodians, fund administrators, and client-provided sources. For purposes of fee calculation, the asset value of client accounts include cash and cash equivalents, as well as margined securities. Exit Wealth Advisors do not reduce management fees for margin borrowing, regardless of whether the assets are in cash or other securities. Exit Wealth Advisors has a financial incentive to recommend that clients borrow money for the purchase of additional securities for the client's account managed by Exit Wealth Advisors or otherwise not liquidate some or all the assets Exit Wealth Advisors manages. Exit Wealth Advisors addresses this conflict of interest by this disclosure and working to ensure that any recommendation to a client regarding the use of margin is suitable for the client.

The annual advisory fee ranges from following is Exit Wealth Advisors' asset-based fee schedule for Investment Management Services:

INVESTMENT MANAGEMENT FEE SCHEDULE	
<u>Market Value of Assets</u>	<u>Rate</u>
First \$1,000,000	1.30%
Next \$4,000,000	1.00%
Next \$5,000,000	0.75%
Over \$10,000,000	0.50%

Exit Wealth Advisors' policy is to include all related client accounts, specifically the accounts of direct family members sharing the same residence address, for purposes of determining a client's market value of assets.

Fees for Financial Planning and Consulting Services

Because EWA does not offer stand-alone Financial Planning Services, Financial Planning Services will be inclusive of the fees paid by EWA clients through their monthly management fee.

Notwithstanding the foregoing, Exit Wealth Advisors and the client may choose to negotiate an annual advisory fee that varies from the schedule set forth above. Factors upon which a different annual advisory fee may be based include, but are not limited to, the size and nature of the relationship, the services rendered, the nature and complexity of the products and investments involved, time commitments, and travel requirements. The advisory fee charged by the Firm will apply to all of the client's assets under

management, unless specifically excluded in the client agreement. Although Exit Wealth Advisors believes that its fees are competitive, clients should understand that lower fees for comparable services may be available from other sources and firms.

The investment advisory agreement between Exit Wealth Advisors and the client may be terminated at will by either Exit Wealth Advisors or the client upon written notice. Exit Wealth Advisors does not impose termination fees when the client terminates the investment advisory relationship, except when agreed upon in advance.

Alternative Investment Advisory Fees (Qualified Retirement Accounts)

EWA provides advisory services with respect to certain private investments and other alternative investments held in qualified retirement accounts, including self-directed individual retirement accounts (“SDIRAs”), for which HeritageIRA serves as custodian.

Clients who engage EWA for advisory services related to these investments are charged an advisory fee equal to 1.00% annually of the fair market value (“FMV”) of the alternative assets under management, unless otherwise agreed to in writing. The advisory fee is calculated based on FMV of all assets on 12/31 and billed annually to the client.

Because private and alternative investments are often illiquid and not publicly traded, their FMV may be based on third-party reports, sponsor-provided valuations, or other reasonable valuation methodologies. Valuations may be updated less frequently than those of marketable securities, and changes in FMV may not be immediately reflected.

Advisory fees charged on alternative investments may result in higher fees than would be charged on marketable securities due to valuation practices and the long-term nature of such investments. Fees are charged regardless of the performance of the underlying investment and may continue to be assessed during periods in which the investment is illiquid or generates limited or no income.

Clients should be aware that HeritageIRA could charge separate custodial, administrative, and transaction-based fees, which will be charged to EWA. EWA will not pass on this cost and EWA clients will not pay any additional fees above the flat 1%.

B. Payment of Fees

Exit Wealth Advisors generally deducts its advisory fee from a client’s investment account(s) held at his/her custodian. Upon engaging Exit Wealth Advisors to manage such account(s), a client grants Exit Wealth Advisors this limited authority through written instruction to the custodian of his/her account(s). The client is responsible for verifying the accuracy of the calculation of the advisory fee; the custodian will not determine whether the fee is accurate or properly calculated.

Although clients generally are required to have their investment advisory fees deducted from their accounts, in some cases, Exit Wealth Advisors will directly bill a client for investment advisory fees if it determines that such billing arrangement is appropriate given the circumstances.

The custodian of the client's accounts provides each client with a statement, at least quarterly, indicating separate line items for all amounts disbursed from the client's account(s), including any fees paid directly to Exit Wealth Advisors.

Clients may make additions to and withdrawals from their account at any time, subject to Exit Wealth Advisors' right to terminate an account. Additions may be in cash or securities provided that the Firm reserves the right to liquidate transferred securities or decline to accept particular securities into a client's account. Clients may withdraw account assets at any time on notice to Exit Wealth Advisors, subject to the usual and customary securities settlement procedures. However, the Firm generally designs its portfolios as long-term investments and the withdrawal of assets may impair the achievement of a client's investment objectives. Exit Wealth Advisors may consult with its clients about the options and implications of transferring securities. Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, short-term redemption fees, fees assessed at the mutual fund level (e.g. contingent deferred sales charges) and/or tax ramifications.

C. Clients Responsible for Fees Charged by Financial Institutions and External Money Managers

In connection with Exit Wealth Advisors' management of an account, a client will incur fees and/or expenses separate from and in addition to Exit Wealth Advisors' advisory fee. These additional fees may include transaction charges and the fees/expenses charged by any custodian, subadvisor, mutual fund, ETF, separate account manager (and the manager's platform manager, if any), limited partnership, or other advisor, transfer taxes, odd lot differentials, exchange fees, interest charges, ADR processing fees, and any charges, taxes or other fees mandated by any federal, state or other applicable law, retirement plan account fees (where applicable), margin interest, brokerage commissions, mark-ups or mark-downs and other transaction-related costs, electronic fund and wire fees, and any other fees that reasonably may be borne by a brokerage account. For External Managers, clients should review each manager's Form ADV 2A disclosure brochure and any contract they sign with the External Manager (in a dual contract relationship). The client is responsible for all such fees and expenses. Please see Item 12 of this brochure regarding brokerage practices.

D. Prepayment of Fees

As noted in Item 5(B) above, Exit Wealth Advisors' advisory fees generally are paid in arrears. Therefore, upon the termination of a client's advisory relationship Exit Wealth Advisors will not be required to issue a refund for advance billed fees. If there is any instance in which Exit Wealth Advisors bills a client fee in advance, Exit Wealth Advisors will issue a refund equal to any unearned management fee for the remainder of the month or otherwise agreed upon billing period. The client may specify how he/she would like such refund issued (i.e., a check sent directly to the client or a check sent to the client's custodian for deposit into his/her account).

E. Outside Compensation for the Sale of Securities or Other Investment Products to Clients

Exit Wealth Advisors 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. In addition,

representatives of Exit Wealth Advisors, in their individual capacities, are also licensed as insurance professionals. Such persons earn commission-based compensation for selling insurance products to clients.

Item 6 - Performance-Based Fees and Side-by-Side Management

Exit Wealth Advisors do not charge performance-based fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Exit Wealth Advisors' fees are calculated as described in Item 5 above.

Item 7 - Types of Clients

Exit Wealth Advisors offers investment advisory services to individuals, including high net worth individuals, families, family offices, trusts, businesses, charitable foundations, and retirement/profit-sharing plans. Exit Wealth Advisors does impose a \$2,000,000 minimum portfolio size or a minimum initial investment to open an account. However, Exit Wealth Advisors does reserve the right to accept or decline a potential client for any reason in its sole discretion.

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

A. Methods of Analysis and Risk of Loss

A primary step in Exit Wealth Advisors' investment strategy is getting to know the clients – to understand their financial condition, risk profile, investment goals, tax situation, liquidity constraints – and assemble a complete picture of their financial situation. To aid in this understanding, Exit Wealth Advisors offers clients financial planning that is highly customized and tailored. This comprehensive approach is integral to the way that Exit Wealth Advisors does business. Once Exit Wealth Advisors has a true understanding of its clients' needs and goals, the investment process can begin, and the Firm can recommend strategies and investments that it believes are aligned with the client's goals and risk profile.

Exit Wealth Advisors primarily employs fundamental analysis methods in developing investment strategies for its clients. Research and analysis from Exit Wealth Advisors is based on numerous sources, including third-party research materials and publicly-available materials, such as company annual reports, prospectuses, and press releases.

Exit Wealth Advisors generally employs a long-term investment strategy for its clients, as consistent with their financial goals. At times, the Firm 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.

Client portfolios with similar investment objectives and asset allocation goals may own different securities and investments. The client's portfolio size, tax sensitivity, desire for simplicity, income needs, long-term wealth transfer objectives, time horizon and choice of custodian are all factors that influence Exit Wealth Advisors' investment recommendations.

Investing in securities involves a risk of loss. A client can lose all or a substantial portion of his/her investment. A client should be willing to bear such a loss. Some investments are intended only for sophisticated investors and can involve a high degree of risk.

B. Material Risks Involved

Investing in securities involves a significant risk of loss which clients should be prepared to bear. Exit Wealth Advisors' investment recommendations are subject to various market, currency, economic, political and business risks, and such investment decisions will not always be profitable. Clients should be aware that there may be a loss or depreciation to the value of the client's account. There can be no assurance that the client's investment objectives will be obtained and no inference to the contrary should be made.

Generally, the market value of equity stocks will fluctuate with market conditions, and small-stock prices generally will fluctuate more than large-stock prices. The market value of fixed income securities will generally fluctuate inversely with interest rates and other market conditions prior to maturity. Fixed income securities are obligations of the issuer to make payments of principal and/or interest on future dates, and include, among other securities: bonds, notes and debentures issued by corporations; debt securities issued or guaranteed by the U.S. government or one of its agencies or instrumentalities, or by a non-U.S. government or one of its agencies or instrumentalities; municipal securities; and mortgage-backed and asset-backed securities. These securities may pay fixed, variable, or floating rates of interest, and may include zero coupon obligations and inflation-linked fixed income securities. The value of longer duration fixed income securities will generally fluctuate more than shorter duration fixed income securities. Investments in overseas markets also pose special risks, including currency fluctuation and political risks, and it may be more volatile than that of a U.S. only investment. Such risks are generally intensified for investments in emerging markets. In addition, there is no assurance that a mutual fund or ETF will achieve its investment objective. Past performance of investments has no guarantee of future results.

Additional risks involved in the securities recommended by Exit Wealth Advisors include, among others:

- *Stock market risk*, which is the chance that stock prices overall will decline. The market value of equity securities will generally fluctuate with market conditions. Stock markets tend to move in cycles, with periods of rising prices and periods of falling prices. Prices of equity securities tend to fluctuate over the short term as a result of factors affecting the individual companies, industries or the securities market as a whole. Equity securities generally have greater price volatility than fixed income securities.
- *Sector risk*, which is the chance that significant problems will affect a particular sector, or that returns from that sector will trail returns from the overall stock market. Daily fluctuations in specific market sectors are often more extreme than fluctuations in the overall market.
- *Issuer risk*, which is the risk that the value of a security will decline for reasons directly related to the issuer, such as management performance, financial leverage, and reduced demand for the issuer's goods or services.
- *Non-diversification risk*, which is the risk of focusing investments in a small number of issuers, industries or foreign currencies, including being more susceptible to risks associated with a single economic, political or regulatory occurrence than a more diversified portfolio might be.
- *Value investing risk*, which is the risk that value stocks not increase in price, not issue the anticipated stock dividends, or decline in price, either because the market fails to recognize the stock's intrinsic value, or because the expected value was misgauged. If the market does not

recognize that the securities are undervalued, the prices of those securities might not appreciate as anticipated. They also may decline in price even though in theory they are already undervalued. Value stocks are typically less volatile than growth stocks, but may lag behind growth stocks in an up market.

- *Smaller company risk*, which is the risk that the value of securities issued by a smaller company will go up or down, sometimes rapidly and unpredictably as compared to more widely held securities. Investments in smaller companies are subject to greater levels of credit, market and issuer risk.
- *Foreign (non-U.S.) investment risk*, which is the risk that investing in foreign securities result in the portfolio experiencing more rapid and extreme changes in value than a portfolio that invests exclusively in securities of U.S. companies. Risks associated with investing in foreign securities include fluctuations in the exchange rates of foreign currencies that may affect the U.S. dollar value of a security, the possibility of substantial price volatility as a result of political and economic instability in the foreign country, less public information about issuers of securities, different securities regulation, different accounting, auditing and financial reporting standards and less liquidity than in the U.S. markets.
- *Interest rate risk*, which is the chance that prices of fixed income securities decline because of rising interest rates. Similarly, the income from fixed income securities may decline because of falling interest rates.
- *Credit risk*, which is the chance that an issuer of a fixed income security will fail to pay interest and principal in a timely manner, or that negative perceptions of the issuer's ability to make such payments will cause the price of that fixed income security to decline.
- *Exchange Traded Fund (ETF) risk*, which is the risk of an investment in an ETF, including the possible loss of principal. ETFs typically trade on a securities exchange and the prices of their shares fluctuate throughout the day based on supply and demand, which may not correlate to their net asset values. Although ETF shares will be listed on an exchange, there can be no guarantee that an active trading market will develop or continue. Owning an ETF generally reflects the risks of owning the underlying securities it is designed to track. ETFs are also subject to secondary market trading risks. In addition, an ETF may not replicate exactly the performance of the index it seeks to track for a number of reasons, including transaction costs incurred by the ETF, the temporary unavailability of certain securities in the secondary market, or discrepancies between the ETF and the index with respect to weighting of securities or number of securities held.
- *Management risk*, which is the risk that the investment techniques and risk analyses applied by Exit Wealth Advisors may not produce the desired results and that legislative, regulatory, or tax developments, affect the investment techniques available to Exit Wealth Advisors. There is no guarantee that a client's investment objectives will be achieved.
- *Real Estate risk*, which is the risk that an investor's investments in Real Estate Investment Trusts ("REITs") or real estate-linked derivative instruments will subject the investor to risks similar to those associated with direct ownership of real estate, including losses from casualty or condemnation, and changes in local and general economic conditions, supply and demand, interest rates, zoning laws, regulatory limitations on rents, property taxes and operating expenses. An investment in REITs or real estate-linked derivative instruments subject the investor to management and tax risks.
- *Investment Companies ("Mutual Funds") risk*, when an investor invests in mutual funds, the investor will bear additional expenses based on his/her pro rata share of the mutual fund's

operating expenses, including the management fees. The risk of owning a mutual fund generally reflects the risks of owning the underlying investments the mutual fund holds.

- *Commodity risk*, generally commodity prices fluctuate for many reasons, including changes in market and economic conditions or political circumstances (especially of key energy-producing and consuming countries), the impact of weather on demand, levels of domestic production and imported commodities, energy conservation, domestic and foreign governmental regulation (agricultural, trade, fiscal, monetary and exchange control), international politics, policies of OPEC, taxation and the availability of local, intrastate and interstate transportation systems and the emotions of the marketplace. The risk of loss in trading commodities can be substantial.
- *Cryptocurrency risk*, Cryptocurrency is a digital representation of value that functions as a medium of exchange, a unit of account, or a store of value, but it does not have legal tender status. Cryptocurrencies are sometimes exchanged for U.S. dollars or other world currencies, but they are not generally backed or supported by any government or central bank. They are more volatile than traditional currencies. Their value is speculative, given that they are not currently, widely accepted as a medium of exchange, is derived by market forces of supply and demand, and may be impacted by the continued willingness of market participants to exchange fiat currency for cryptocurrency. Cryptocurrencies are not covered by either FDIC or SIPC insurance. Bitcoin, Ethereum and other cryptocurrencies are very speculative investments and involve a high degree of risk. An investment in cryptocurrency is not suitable for all investors, and may not generally be appropriate, particularly with funds drawn from retirement savings, student loans, mortgages, emergency funds, or funds set aside for other purposes. Investors must have the financial ability, sophistication/experience and willingness to bear the risks of an investment, and a potential total loss of their investment. An investment in cryptocurrency should be made with capital allocated to speculative purposes. Fees and expenses associated with a cryptocurrency investment may be substantial. Cryptocurrency exchanges and other trading venues on which cryptocurrencies trade are relatively new and, in most cases, largely unregulated and may therefore be more exposed to fraud and failure than established, regulated exchanges for securities, derivatives and other currencies. Investments that are related to cryptocurrencies could be subject to volatility experienced by the cryptocurrency exchanges and other cryptocurrency trading venues. Cryptocurrency exchanges may stop operating or permanently shut down due to fraud, technical glitches, hackers or malware, which may also affect the price of bitcoin and other cryptocurrencies and indirect investments in cryptocurrencies. In addition to the risks above, clients should consider the following risks:
 - History of volatility. The exchange rate of cryptocurrency historically has been very volatile and the exchange rate of a cryptocurrency could drastically decline. For example, the exchange rate of Bitcoin has dropped more than 50% in a single day. Cryptocurrency-related investments may be affected by such volatility.
 - Government regulation. Cryptocurrencies largely lack regulatory protections. Federal, state or foreign governments may restrict the use and exchange of cryptocurrency. Legislative and regulatory changes or actions at the federal, state or international level may adversely affect the use, transfer, exchange, and value of cryptocurrency.
 - Security concerns. Cryptocurrency exchanges may stop operating or permanently shut down due to fraud, technical glitches, hackers or malware. Cryptocurrency also may be stolen by hackers.
 - New and developing. As a relatively recent invention, cryptocurrency and related investments do not have an established track record of operating history, performance,

credibility and/or trust. Bitcoin and other cryptocurrencies are evolving. Cryptocurrencies use blockchain technology, which lacks standardization

- *Cybersecurity risk*, which is the risk related to unauthorized access to the systems and networks of Exit Wealth Advisors and its service providers. The computer systems, networks and devices used by Exit Wealth Advisors and service providers to us and our clients to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized persons and security breaches. Despite the various protections utilized, systems, networks or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach. Cybersecurity breaches can include unauthorized access to systems, networks or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow or otherwise disrupt operations, business processes or website access or functionality. Cybersecurity breaches cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other compensation costs, or other compliance costs; as well as the inadvertent release of confidential information. Similar adverse consequences could result from cybersecurity breaches affecting issues of securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers and other financial institutions; and other parties. In addition, substantial costs may be incurred by those entities in order to prevent any cybersecurity breaches in the future.
- *Alternative Investments / Private Funds risk*, investing in alternative investments is speculative, not suitable for all clients, and intended for experienced and sophisticated investors who are willing to bear the high economic risks of the investment, which can include:
 - loss of all or a substantial portion of the investment due to leveraging, short-selling or other speculative investment practices;
 - lack of liquidity in that there may be no secondary market for the investment and none expected to develop;
 - volatility of returns;
 - restrictions on transferring interests in the investment;
 - potential lack of diversification and resulting higher risk due to concentration of trading authority when a single adviser is utilized;
 - absence of information regarding valuations and pricing;
 - delays in tax reporting;
 - less regulation and higher fees than mutual funds;
 - risks associated with the operations, personnel, and processes of the manager of the funds investing in alternative investments.
- *Closed-End Funds risk*, Closed-end funds typically use a high degree of leverage. They may be diversified or non-diversified. Risks associated with closed-end fund investments include liquidity risk, credit risk, volatility and the risk of magnified losses resulting from the use of leverage. Additionally, closed-end funds may trade below their net asset value.
- *Structured Notes risk* -
 - *Complexity*. Structured notes are complex financial instruments. Clients should understand the reference asset(s) or index(es) and determine how the note's payoff structure incorporates such reference asset(s) or index(es) in calculating the note's performance. This payoff calculation may include leverage multiplied on the performance

of the reference asset or index, protection from losses should the reference asset or index produce negative returns, and fees. Structured notes may have complicated payoff structures that can make it difficult for clients to accurately assess their value, risk and potential for growth through the term of the structured note. Determining the performance of each note can be complex and this calculation can vary significantly from note to note depending on the structure. Notes can be structured in a wide variety of ways. Payoff structures can be leveraged, inverse, or inverse-leveraged, which may result in larger returns or losses. Clients should carefully read the prospectus for a structured note to fully understand how the payoff on a note will be calculated and discuss these issues with Exit Wealth Advisors.

- *Market risk.* Some structured notes provide for the repayment of principal at maturity, which is often referred to as “principal protection.” This principal protection is subject to the credit risk of the issuing financial institution. Many structured notes do not offer this feature. For structured notes that do not offer principal protection, the performance of the linked asset or index may cause clients to lose some, or all, of their principal. Depending on the nature of the linked asset or index, the market risk of the structured note may include changes in equity or commodity prices, changes in interest rates or foreign exchange rates, and/or market volatility.
- *Issuance price and note value.* The price of a structured note at issuance will likely be higher than the fair value of the structured note on the date of issuance. Issuers now generally disclose an estimated value of the structured note on the cover page of the offering prospectus, allowing investors to gauge the difference between the issuer’s estimated value of the note and the issuance price. The estimated value of the notes is likely lower than the issuance price of the note to investors because issuers include the costs for selling, structuring and/or hedging the exposure on the note in the initial price of their notes. After issuance, structured notes may not be re-sold on a daily basis and thus may be difficult to value given their complexity.
- *Liquidity.* The ability to trade or sell structured notes in a secondary market is often very limited, as structured notes (other than exchange-traded notes known as ETNs) are not listed for trading on securities exchanges. As a result, the only potential buyer for a structured note may be the issuing financial institution’s broker-dealer affiliate or the broker-dealer distributor of the structured note. In addition, issuers often specifically disclaim their intention to repurchase or make markets in the notes they issue. Clients should, therefore, be prepared to hold a structured note to its maturity date, or risk selling the note at a discount to its value at the time of sale.
- *Credit risk.* Structured notes are unsecured debt obligations of the issuer, meaning that the issuer is obligated to make payments on the notes as promised. These promises, including any principal protection, are only as good as the financial health of the structured note issuer. If the structured note issuer defaults on these obligations, investors may lose some, or all, of the principal amount they invested in the structured notes as well as any other payments that may be due on the structured notes.

There also are risks surrounding various insurance products that are recommended to Exit Wealth Advisors clients from time to time. Such risks include, but are not limited to loss of premiums. Prior to purchasing any insurance product, clients should carefully read the policy and applicable disclosure documents.

Clients are advised that they should only commit assets for management that can be invested for the long term, that volatility from investing can occur, and that all investing is subject to risk. Exit Wealth Advisors does not guarantee the future performance of a client's portfolio, as investing in securities involves the risk of loss that clients should be prepared to bear.

Past performance of a security or a fund is not necessarily indicative of future performance or risk of loss.

Use of External Managers

Exit Wealth Advisors may select certain External Managers to manage a portion of its clients' assets. In these situations, the success of such recommendations relies to a great extent on the External Managers' ability to successfully implement their investment strategies. In addition, Exit Wealth Advisors generally may not have the ability to supervise the External Managers on a day-to-day basis.

Use of AI Programs

The Firm may utilize artificial intelligence-enabled software as part of its financial planning process. The AI Planning Tool, (The Buck Guru), relies on client-provided data and programmed assumptions to generate projections, scenarios, and planning outputs.

The use of artificial intelligence involves certain risks and limitations, including:

- Outputs may be based on incomplete or inaccurate client information;
- Projections and forecasts are inherently uncertain and may not reflect actual future results;
- The AI Planning Tool does not replace human judgment or individualized advice.

All recommendations generated using The Buck Guru are reviewed by a supervised investment adviser representative before being delivered to a client.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of the adviser and the integrity of the adviser's management. Exit Wealth Advisors has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Insurance Agent Activities

As mentioned above in Item 5, advisory persons of Exit Wealth Advisors are licensed as insurance professionals. Such persons earn commission-based compensation for selling insurance products to clients. Insurance commissions earned by advisory persons who are insurance professionals are separate from and in addition to Exit Wealth Advisors' advisory fee. This practice presents a conflict of interest as an advisory person who is an insurance professional has an incentive to recommend insurance products for the purpose of generating commissions rather than solely based on client needs. Exit Wealth Advisors addresses this conflict through disclosure and strives to make recommendations which are in the best

interests of its clients. Clients are under no obligation to purchase insurance products through any person affiliated with Exit Wealth Advisors. Exit Wealth Advisors clients should understand that lower fees and/or commissions for comparable services may be available from other insurance providers.

Recommendation of External Managers

Exit Wealth Advisors may recommend that clients use External Managers based on clients' needs and suitability. Exit Wealth Advisors does not receive separate compensation, directly or indirectly, from such External Managers for recommending that clients use their services. Exit Wealth Advisors does not have any other business relationships with the recommended External Managers.

AI Financial Planning Software (The Buck Guru)

A related person of the EWA owns and operates an artificial intelligence-based software platform used by the Firm in connection with financial planning and advisory services (The Buck Guru). Because EWA and the owner of The Buck Guru are related, a conflict of interest exists in that EWA has an incentive to use the related person's technology instead of unaffiliated alternatives. Addresses this conflict by disclosing the relationship to clients and retaining responsibility for all advice delivered to clients. EWA will periodically review The Buck Guru for accuracy, consistency, and suitability; and allowing clients to request financial planning services without the use of The Buck Guru, where reasonably practicable.

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

A. Description of Code of Ethics

Exit Wealth Advisors has a Code of Ethics (the "Code") which requires Exit Wealth Advisors' employees ("supervised persons") to comply with their legal obligations and fulfill the fiduciary duties owed to the Firm's clients. Among other things, the Code of Ethics sets forth policies and procedures related to conflicts of interest, outside business activities, gifts and entertainment, compliance with insider trading laws and policies and procedures governing personal securities trading by supervised persons.

Personal securities transactions of supervised persons present potential conflicts of interest with the price obtained in client securities transactions or the investment opportunity available to clients. The Code addresses these potential conflicts by prohibiting securities trades that would breach a fiduciary duty to a client and requiring, with certain exceptions, supervised persons to report their personal securities holdings and transactions to Exit Wealth Advisors for review by the Firm's Chief Compliance Officer. The Code also requires supervised persons to obtain pre-approval of certain investments, including initial public offerings and limited offerings.

Exit Wealth Advisors will provide a copy of the Code of Ethics to any client or prospective client upon request.

Item 12 – Brokerage Practices

A. Factors Used to Select Custodians and/or Broker-Dealers

Exit Wealth Advisors generally recommends that its investment management clients utilize the custody and brokerage services of an unaffiliated broker/dealer custodians (a “BD/Custodian”) with which Exit Wealth Advisors has an institutional relationship. Currently, this includes Charles Schwab & Co., Inc. (“Schwab”), which is a “qualified custodian” as that term is described in Rule 206(4)-2 of the Advisers Act. Each BD/Custodian provides custody of securities, trade execution, and clearance and settlement of transactions placed on behalf of clients by Exit Wealth Advisors. If your accounts are custodied at Charles Schwab & Co., Inc. (“Schwab”), Schwab will hold your assets in a brokerage account and buy and sell securities when we instruct them to. Clients will pay fees to Schwab for custody and the execution of securities transactions in their accounts.

In making BD/Custodian recommendations, Exit Wealth Advisors will consider a number of judgmental factors, including, without limitation: 1) clearance and settlement capabilities; 2) quality of confirmations and account statements; 3) the ability of the BD/Custodian to settle the trade promptly and accurately; 4) the financial standing, reputation and integrity of the BD/Custodian; 5) the BD/Custodian’s access to markets, research capabilities, market knowledge, and any “value added” characteristics; 6) Exit Wealth Advisors’ past experience with the BD/Custodian; and 7) Exit Wealth Advisors’ past experience with similar trades. Recognizing the value of these factors, clients may pay a brokerage commission in excess of that which another broker might have charged for effecting the same transaction.

In exchange for using the services of Schwab, Exit Wealth Advisors may receive, without cost, computer software and related systems support that allows Exit Wealth Advisors to monitor and service its clients’ accounts maintained with Schwab. Schwab also makes available to the Firm products and services that benefit the Firm but may not directly benefit the client or the client’s account. These products and services assist Exit Wealth Advisors in managing and administering client accounts. They include investment research, both Schwab’s own and that of third parties. Exit Wealth Advisors may use this research to service all or some substantial number of client accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements);
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts;
- provide pricing and other market data;
- facilitate payment of our fees from our clients’ accounts; and
- assist with back-office functions, recordkeeping, and client reporting.

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

- educational conferences and events;
- technology, compliance, legal, and business consulting;
- publications and conferences on practice management and business succession; and
- access to employee benefits providers, human capital consultants, and insurance providers.

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

The benefits received by Exit Wealth Advisors through its participation in the Schwab custodial platform do not depend on the amount of brokerage transactions directed to Schwab. In addition, there is no corresponding commitment made by Exit Wealth Advisors to Schwab to invest any specific amount or percentage of client assets in any specific mutual funds, securities or other investment products as a result of participation in the program. While as a fiduciary, we endeavor to act in our clients' best interests, our recommendation that clients maintain their assets in accounts at Schwab will be based in part on the benefit to Exit Wealth Advisors of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab. The receipt of these benefits creates a potential conflict of interest and may indirectly influence Exit Wealth Advisors' choice of Schwab for custody and brokerage services.

Exit Wealth Advisors will periodically review its arrangements with the BD/Custodians and other broker-dealers against other possible arrangements in the marketplace as it strives to achieve best execution on behalf of its clients. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including, but not limited to, the following:

- a broker-dealer's trading expertise, including its ability to complete trades, execute and settle difficult trades, obtain liquidity to minimize market impact and accommodate unusual market conditions, maintain anonymity, and account for its trade errors and correct them in a satisfactory manner;
- a broker-dealer's infrastructure, including order-entry systems, adequate lines of communication, timely order execution reports, an efficient and accurate clearance and settlement process, and capacity to accommodate unusual trading volume;
- a broker-dealer's ability to minimize total trading costs while maintaining its financial health, such as whether a broker-dealer can maintain and commit adequate capital when necessary to complete trades, respond during volatile market periods, and minimize the number of incomplete trades;
- a broker-dealer's ability to provide research and execution services, including advice as to the value or advisability of investing in or selling securities, analyses and reports concerning such matters as companies, industries, economic trends and political factors, or services incidental to executing securities trades, including clearance, settlement and custody; and
- a broker-dealer's ability to provide services to accommodate special transaction needs, such as the broker-dealer's ability to execute and account for client-directed arrangements and soft dollar arrangements, participate in underwriting syndicates, and obtain initial public offering shares.

Exit Wealth Advisors' clients may utilize qualified custodians other than Schwab for certain accounts and assets, particularly where clients have a previous relationship with such qualified custodians.

Brokerage for Client Referrals

Exit Wealth Advisors does not select or recommend BD/Custodians based solely on whether or not it may receive client referrals from a BD/Custodian or third party.

Client Directed Brokerage

Generally, in the absence of specific instructions to the contrary, for brokerage accounts that clients engage Exit Wealth Advisors to manage on a discretionary basis, Exit Wealth Advisors has full discretion with respect to securities transactions placed in the accounts. This discretion includes the authority, without prior notice to the client, to buy and sell securities for the client's account and establish and affect securities transactions through the BD/Custodian of the client's account or other broker-dealers selected by Exit Wealth Advisors. In selecting a broker-dealer to execute a client's securities transactions, Exit Wealth Advisors seeks prompt execution of orders at favorable prices.

A client, however, may instruct Exit Wealth Advisors to custody his/her account at a specific broker-dealer and/or direct some or all of his/her brokerage transactions to a specific broker-dealer. In directing brokerage transactions, a client should consider whether the commission expenses, execution, clearance, settlement capabilities, and custodian fees, if any, are comparable to those that would result if Exit Wealth Advisors exercised its discretion in selecting the broker-dealer to execute the transactions. Directing brokerage to a particular broker-dealer may involve the following disadvantages to a directed brokerage client:

- Exit Wealth Advisors' ability to negotiate commission rates and other terms on behalf of such clients could be impaired;
- such clients could be denied the benefit of Exit Wealth Advisors' experience in selecting broker-dealers that are able to efficiently execute difficult trades;
- opportunities to obtain lower transaction costs and better prices by aggregating (batching) the client's orders with orders for other clients could be limited; and
- the client could receive less favorable prices on securities transactions because Exit Wealth Advisors may place transaction orders for directed brokerage clients after placing batched transaction orders for other clients.

In addition to accounts managed by Exit Wealth Advisors on a discretionary basis where the client has directed the brokerage of his/her account(s), certain institutional accounts may be managed by Exit Wealth Advisors on a non-discretionary basis and are held at custodians selected by the institutional client. The decision to use a particular custodian and/or broker-dealer generally resides with the institutional client. Exit Wealth Advisors endeavors to understand the trading and execution capabilities of any such custodian and/or broker-dealer, as well as its costs and fees. Exit Wealth Advisors may assist the institutional client in facilitating trading and other instructions to the custodian and/or broker-dealer in carrying out Exit Wealth Advisors' investment recommendations.

Trade Errors

Exit Wealth Advisors' goal is to execute trades seamlessly and in the best interests of the client. In the event a trade error occurs, Exit Wealth Advisors endeavors to identify the error in a timely manner, correct the error so that the client's account is in the position it would have been had the error not occurred, and, after

evaluating the error, assess what action(s) might be necessary to prevent a recurrence of similar errors in the future.

Trade errors generally are corrected through the use of a “trade error” account or similar account at Schwab, or another BD, as the case may be. In the event an error is made in a client account custodied elsewhere, Exit Wealth Advisors works directly with the broker in question to take corrective action. In all cases, Exit Wealth Advisors will take the appropriate measures to return the client’s account to its intended position.

B. Trade Aggregation

To the extent that the Firm determines to aggregate client orders for the purchase or sale of securities, including securities in which the Firm’s supervised persons may invest, the Firm will generally do so in a fair equitable manner in accordance with applicable rules promulgated under the Advisers Act and guidance provided by the staff of the SEC and consistent with policies and procedures established by the Firm.

Item 13 – Review of Accounts

A. Periodic Reviews

Investment Management Account Reviews

While investment management accounts are monitored on an ongoing basis, Exit Wealth Advisors’ investment adviser representatives seek to have at least one annual meeting with each client to conduct a formal review of the clients’ accounts. Accounts are reviewed for consistency with the investment strategy and other parameters set forth for the account and to determine if any adjustments need to be made.

Financial Planning and Consulting Services Account Reviews

Upon completion of the initial financial plan, ongoing annual review services are established, if provided for in the client agreement. Generally, we meet with our clients on an annual basis; however, more frequent reviews are not uncommon. The nature of the annual review is to evaluate the client’s progress from the previous year based on their goals and objectives. Exit Wealth Advisors will collaborate with the client to update their financial information (i.e. insurance, investments, assets, income and expenses) and craft their yearly financial planning reports. Financial planning reports are written and may consist of a net worth statement, cash flow statement, estimated tax projections, education analysis, retirement analysis, insurance needs analysis, estate tax calculation, and an investment analysis. Reviews are conducted by an advisor of Exit Wealth Advisors who is appropriately licensed to provide financial planning services.

B. Other Reviews and Triggering Factors

In addition to the periodic reviews described above, reviews may be triggered by changes in an account holder’s personal, tax or financial status. Other events that may trigger a review of an account are material changes in market conditions as well as macroeconomic and company- specific events. Clients are encouraged to notify Exit Wealth Advisors of any changes in his/her personal financial situation that might affect his/her investment needs, objectives, or time horizon.

C. Regular Reports

Written brokerage statements are generated no less than quarterly and are sent directly from the qualified custodian. These reports list the account positions, activity in the account over the covered period, and other related information. Clients are also sent confirmations following each brokerage account transaction unless confirmations have been waived.

Exit Wealth Advisors may also determine to provide account statements and other reporting to clients on a periodic basis. Clients are urged to carefully review all custodial account statements and compare them to any statements and reports provided by Exit Wealth Advisors. Exit Wealth Advisors statements and reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 14 – Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients

Exit Wealth Advisors does not receive benefits from third parties for providing investment advice to clients.

B. Compensation to Non-Supervised Persons for Client Referrals

Exit Wealth Advisors seeks to enter into agreements with individuals and organizations, some of whom may be affiliated or unaffiliated with Exit Wealth Advisors for the referral of clients to us. All such agreements will be in writing and comply with the applicable state and federal regulations. If a client is introduced to Exit Wealth Advisors by a solicitor, Exit Wealth Advisors will pay that solicitor a fee in accordance with the applicable federal and state securities law requirements. While the specific terms of each agreement may differ, generally, the compensation will be based upon Exit Wealth Advisors' engagement of new clients and the retention of those clients and would be calculated using a varying percentage of the fees paid to Exit Wealth Advisors by such clients until the account is closed by written authorization from the client. Any such fee shall be paid solely from Exit Wealth Advisors' fees, and shall not result in any additional charge to the client.

Each prospective client who is referred to Exit Wealth Advisors under such an arrangement will receive a copy of this Brochure and a separate written disclosure document disclosing the nature of the relationship between the third party solicitor and Exit Wealth Advisors and the compensation that will be paid by us to the third party. The solicitor is required to obtain the client's signature acknowledging receipt of this Brochure and the solicitor's written disclosure statement. In any case, applicable state laws may require these persons to become licensed either as representatives of Exit Wealth Advisors or as an independent investment adviser. Exit Wealth Advisors will request that our clients acknowledge this arrangement prior to acceptance of the clients' account.

C. Compensation to Related Persons for Third-Party AI Programs

The related person that owns the AI Planning Tool, (The Buck Guru) will receive compensation from The Buck Guru as an owner. EWA does not receive referral fees or revenue sharing payments from the related person as a result of client use of The Buck Guru.

This arrangement presents a conflict of interest because EWA has an incentive to utilize The Buck Guru. Clients should be aware that the Firm's recommendation to use The Buck Guru is not based solely on cost considerations.

Item 15 – Custody

All clients must utilize a “qualified custodian” as detailed in Item 12. Clients are required to engage the custodian to retain their funds and securities and direct Exit Wealth Advisors to utilize the custodian for the client's securities transactions. Exit Wealth Advisors' agreement with clients and/or the clients' separate agreements with the B/D Custodian may authorize Exit Wealth Advisors through such BD/Custodian to debit the clients' accounts for the amount of Exit Wealth Advisors' fee and to directly remit that fee to Exit Wealth Advisors in accordance with applicable custody rules.

The BD/Custodian recommended by Exit Wealth Advisors has agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to Exit Wealth Advisors. Exit Wealth Advisors encourages clients to review the official statements provided by the custodian, and to compare such statements with any reports or other statements received from Exit Wealth Advisors. For more information about custodians and brokerage practices, see “Item 12 - Brokerage Practices.”

Item 16 – Investment Discretion

Clients have the option of providing Exit Wealth Advisors with investment discretion on their behalf, pursuant to a grant of a limited power of attorney contained in Exit Wealth Advisors' client agreement. By granting Exit Wealth Advisors investment discretion, a client authorizes Exit Wealth Advisors to direct securities transactions and determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which the transactions will be effected. Clients may impose reasonable limitations in the form of specific constraints on any of these areas of discretion with the consent and written acknowledgement of Exit Wealth Advisors if Exit Wealth Advisors determines, in its sole discretion, that the conditions would not materially impact the performance of a management strategy or prove overly burdensome for Exit Wealth Advisors. See also Item 4(C), Client-Tailored Advisory Services.

Item 17 – Voting Client Securities

Exit Wealth Advisors does not accept the authority to and does not vote proxies on behalf of clients. Clients retain the responsibility for receiving and voting proxies for all and any securities maintained in client portfolios.

Item 18 – Financial Information

Exit Wealth Advisors is not required to disclose any financial information pursuant to this item due to the following:

- a) Exit Wealth Advisors does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance of rendering services;

- b) Exit Wealth Advisors is unaware of any financial condition that is reasonably likely to impair its ability to meet its contractual commitments relating to its discretionary authority over certain client accounts; and
- c) Exit Wealth Advisors has never been the subject of a bankruptcy petition.