

## ITEM 1: FORM ADV PART 2B BROCHURE SUPPLEMENT

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Milestones Financial Planning, LLC  
DBA



Form ADV Part 2B – Individual Disclosure Brochure  
For

**JOHANNA FOX TURNER**  
Investment Advisor Representative

(Individual CRD # 5397509)

*907 Paris Road, Suite B*

*Mayfield, Ky 42066-2744*

*Phone: (270) 247-0555*

*Fax: (270) 247-2080*

[www.foxwealthmgmt.com](http://www.foxwealthmgmt.com)

March 1, 2020

In accordance with federal and state regulations, Form ADV, Part 2B, this "Brochure Supplement" or "Brochure" is on file with the appropriate securities regulatory authorities as required. All the material within this Brochure must be reviewed by those who are considering becoming a client of Fox & Company Wealth Management ("FWM," the "Firm," "Adviser," "us," "we," or "our").

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. The information provided herein is not to be construed as an endorsement or recommendation by state securities authorities in any jurisdiction within the United States or by the SEC. Nothing in this document is to be construed as an offer of securities; please refer to actual fund and investment offering documents for more complete disclosures. Registration of an investment adviser does not imply any level of skill or training; investments involve risk, including the possible loss of principal. The oral and written communications of an advisor provide you with information that you may use to determine whether to hire or retain an advisor.

This Brochure provides information about Johanna Fox Turner that supplements Fox & Company Wealth Management's Form ADV Part 2A Disclosure Brochure. You should have received a copy of the firm's Form ADV Part 2A Disclosure Brochure that describes the investment advisory services offered through FMW, a state-registered investment adviser. Please contact FMW's CCO, directly at (270) 247-0555, if you did not receive this information, or if you have any questions about the contents of this supplement.

Additional information about Johanna Fox Turner is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

*(Click on the link, select "Investment Advisor – Individual" and type in Individual CRD # 5397509.)*

## JOHANNA FOX TURNER

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### Date of Birth & Educational Background

Johanna Fox Turner was born in 1957. She received her Bachelors in Accounting from Lipscomb University in 1979. Ms. Turner has fulfilled FWM's requirement that its Investment Advisor Representatives ("Advisor Representatives") hold either a bachelor's degree and further coursework (i.e., an MBA, a DFP, a CFA, a ChFC, JD, CTFA, EA or CPA), or possess relevant work experience demonstrating their knowledge of and aptitude for, investment management principles.

### Business Background & Experience

- |                   |   |
|-------------------|---|
| 10/2009 - Present | Fox & Company Wealth Management, Mayfield, KY<br>Founder, Managing Partner (65%), Investment Advisor Representative & Financial Planner |
| 08/2007 - 10/2009 | Woodstock Financial Group, Inc., Woodstock, GA<br>Registered Representative   |
| 10/1995 - Present | Fox & Company, CPAs, Inc., Mayfield, KY<br>Founder, Vice President (70%)  |

### Professional Designations, Licensing & Exams

Ms. Turner has the following additional professional designations, licensing, or exams to disclose:

*Certified Financial Planner® (CFP®)* - Ms. Turner received her CFP® in 2006. The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and many other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

CFP® candidates must satisfactorily complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Candidates must pass the comprehensive CFP® Certification Examination and have completed at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year). Continuing Education requirements consist of 30 hours of CE credits every two years.

*Certified Public Accountant® (CPA®)* - Ms. Turner received her CPA® designation in 1980 (TN) and 1998 (KY). Certified Public Accountants are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over two years or 120 hours over three years). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, communicate to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

*Registered Life Planner® (RLP®)* - Ms. Turner received her Registered Life Planner® designation in 2009. The RLP designation is a trademark of Kinder Institute of Life Planning. The designation focuses on effective client communication to help clients discover their most essential goals and then align those goals with the client's finances. To be eligible for the RLP designation, recipients must complete a two day Seven Stages of Money Maturity workshop and five days of Life Planning Advanced Training, followed by a six-month mentorship and case study program.

#### Disciplinary Information

FWM is required to disclose all material facts regarding any legal or disciplinary event material to your evaluation of Johanna Turner, providing advice to you. Ms. Turner does not have a disciplinary history. There is no legal or disciplinary event material to a client's or prospective client's evaluation of this advisory business. There may be items contained on the FINRA BrokerCheck website ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the SEC's Investment Adviser Public Disclosure page ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)) that you may wish to review and consider in your assessment of this Advisor Representative's background.

#### Other Business Activities

Ms. Turner is a Founder, Managing Partner (65%), Investment Advisor Representative, and Financial Planner of Fox & Co. Wealth Management, who dedicates 80% of her time to this activity during trading hours. Outside of her activities with the Adviser, she also participates in the following other outside business activities ("OBAs"):

*Name of Outside Business or Organization:* XRAYVSN.COM

*Address:* <https://xrayvsn.com>

*Title:* The Doctor's Bill column contributor

*Description of Outside Business or Organization:* Radiologist finance blog

*Description of Duties or Responsibilities:* Preparing a financial analysis report called "Can You Afford It?" several times a year for physicians. Ms. Turner receives free advertising in exchange for analysis but no monetary compensation.

*Start Date:* August 2018

*Nature of Business:* Investment-related

*Hours Devoted to OBA Monthly:* An average of 0.5 hours weekly, 0 during trading hrs. / 0.5 during non-trading hrs.

*Name of Outside Business or Organization:* WhiteCoatInvestor.com

*Address:* <https://www.whitecoatinvestor.com>

*Title:* Forums moderator & non-compensated, voluntary

*Description of Outside Business or Organization:* Doctor-founded website provided as a resource to fellow physicians to address career and financial topics, either through blog posts or on the forum.

*Description of Duties or Responsibilities:* Preparing responses to public consumer questions

*Start Date:* January 2015

*Nature of Business:* Investment-related

*Hours Devoted to OBA Monthly:* An average of 10 hours weekly, 5 during trading hrs. / 5 during non-trading hrs.

*Name of Outside Business or Organization:* PITA Projects, LLC

*Address:* 907 Paris Road, Mayfield, KY 42066

*Title:* Partner (23.8%)

*Description of Outside Business or Organization:* PITA is a privately held partnership and a 25% Partner in a real estate development partnership with National Developers of Virginia, LLC.

*Description of Duties or Responsibilities:* Tax filing

*Start Date:* November 2004

*Nature of Business:* Investment-related

*Hours Devoted to OBA Monthly:* None (0 during trading hrs. / 0 during non-trading hrs.)

*Name of Outside Business or Organization:* Progressive Properties, Inc.

*Address:* 907 Paris Road, Mayfield, KY 42066

*Title:* President & Shareholder (100%)

*Description of Outside Business or Organization:* Hold-and-rent property

*Description of Duties or Responsibilities:* None

*Start Date:* June 2003

*Nature of Business:* Non-investment related

*Hours Devoted to OBA Monthly:* None - 0 during trading hrs. / 0 during non-trading hrs.

*Name of Outside Business or Organization:* Hawkins Research, Inc.

*Address:* 406 N 4th Street, Murray, KY 42071

*Title:* Board Member & Shareholder (2.29%)

*Description of Outside Business or Organization:* A privately held corporation that provides software solutions for insurance, finance and construction industries

*Description of Duties or Responsibilities:* None

*Start Date:* September 1998

*Nature of Business:* Investment-related

*Hours Devoted to OBA Monthly:* None - 0 during trading hrs. / 0 during non-trading hrs.

*Name of Outside Business or Organization:* Fox & Company CPAs, Inc.

*Address:* 907 Paris Road, Mayfield, KY 42066

*Title:* Vice President & Shareholder (70%)

*Description of Outside Business or Organization:* CPA, accounting & business consulting firm

*Description of Duties or Responsibilities:* Reviewing tax returns for CPA clients, consulting with CPA doctor clients, firm management, some marketing & the review of financial documents

*Start Date:* October 1995

*Nature of Business:* Non-investment related

*Hours Devoted to OBA Monthly:* During the non-tax season, Ms. Turner works approximately 60 hours a month, but during tax season, she works about 100-120 hours a month, 25 during trading hrs. / 15 during non-trading hrs.

From time to time, Associates of FWM may offer clients advice or products from Fox & Company CPAs or provide clients with a description of the services and products available from Fox & Company CPAs. Certain persons associated with Fox & Company CPAs may also refer non-advisory clients to FWM. The Adviser does not receive any financial benefit from clients working with the CPA firm. However, through the related entity, employees, management personnel, and owners of the Adviser can receive additional compensation (i.e., Ms. Johanna F. Turner can receive a benefit, as she is a shareholder of Fox & Company CPAs). Clients should be aware the potential for receipt of other compensation from the above listed outside business activities can create a conflict of interest and can provide an incentive to recommend advice or products based on the benefits or payments to be received, rather than on client needs. FWM addresses this conflict of interest by requiring its Associates to disclose such relationship(s) to clients. If offering clients advice or products outside of the Adviser, Associates will satisfy this

obligation by advising clients of the nature of the transaction or relationship, by noting their role in the transaction and involvement, and by disclosing any compensation to be received, before transaction execution.

Johanna Fox Turner acts in the best interest of clients, always, and clients are in no way required to utilize the services of Ms. Turner or any other Associate or Advisor Representative of FWM regarding their interests outside of the Adviser.

#### Additional Compensation

Outside of those mentioned above, Ms. Turner does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FWM.

#### Supervision

FWM takes its compliance and regulatory obligations seriously. Michelle J. Neiswender, the Adviser's Chief Compliance Officer, oversees and administers the firm's Compliance Program, with direct responsibility on behalf of the firm for the oversight of all advisory duties and activities, including the supervision of its Advisor Representatives. Ms. Neiswender directly supervises Ms. Turner. Ms. Neiswender can be contacted directly at (270) 247-0555.

Covered Persons ("Associates") must abide fully by all applicable federal and state regulations and the firm's guiding principles as outlined in its written supervisory Policies & Procedures Manual and Code of Ethics document, including any updates to them. The Adviser's Code of Ethics requires all Associates to exercise a fiduciary duty to its clients by acting in each client's best interest, and by placing client interests first and foremost, *always*. And Associates must attest no less than annually to their compliance with, and understanding of, the above matters. (Advisor Representatives must also provide additional acknowledgment of the firm's expectations regarding their conduct given the duties, responsibilities, and principles required of them, including affirming receipt and understanding of the Adviser's procedures concerning the advice provided to clients).

Ms. Turner adheres to all required regulations regarding the activities of an FWM Associate.

#### Requirements for State-Registered Advisers

A. Ms. Turner has not involved in any of the events listed below:

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
  - a. an investment or an *investment-related* business or activity,
  - b. fraud, false statement(s), or omissions,
  - c. theft, embezzlement, or other wrongful taking of property,
  - d. bribery, forgery, counterfeiting, or extortion, or
  - e. dishonest, unfair, or unethical practices.
2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
  - a. an investment or an *investment-related* business or activity,
  - b. fraud, false statement(s), or omissions,
  - c. theft, embezzlement, or other wrongful taking of property,
  - d. bribery, forgery, counterfeiting, or extortion, or
  - e. dishonest, unfair, or unethical practices.

B. Ms. Turner has not been the subject of a bankruptcy petition.

## ITEM 1: FORM ADV PART 2B BROCHURE SUPPLEMENT

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Milestones Financial Planning, LLC  
DBA



Form ADV Part 2B – Individual Disclosure Brochure  
For

**MICHELLE J. NEISWENDER, MBA, CFP®**

**Investment Advisor Representative**

(Individual CRD # 5570900)

*907 Paris Road, Suite B*

*Mayfield, Ky 42066-2744*

*Phone: (270) 247-0555*

*Fax: (270) 247-2080*

[www.foxwealthmgmt.com](http://www.foxwealthmgmt.com)

March 1, 2020

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The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. The information provided herein is not to be construed as an endorsement or recommendation by state securities authorities in any jurisdiction within the United States or by the SEC. Nothing in this document is to be construed as an offer of securities; please refer to actual fund and investment offering documents for more complete disclosures. Registration of an investment adviser does not imply any level of skill or training; investments involve risk, including the possible loss of principal. The oral and written communications of an advisor provide you with information that you may use to determine whether to hire or retain an advisor.

This Brochure provides information about Michelle J. Neiswender that supplements Fox & Company Wealth Management's Form ADV Part 2A Disclosure Brochure. You should have received a copy of the firm's Form ADV Part 2A Disclosure Brochure that describes the investment advisory services offered through FMW, a state-registered investment adviser. Please contact FMW's CCO, directly at (270) 247-0555, if you did not receive this information, or if you have any questions about the contents of this supplement.

Additional information about Michelle J. Neiswender is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

*(Click on the link, select "Investment Advisor – Individual" and type in Individual CRD # 5570900.)*

**MICHELLE J. NEISWENDER**

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### Date of Birth & Educational Background

Michelle J. Neiswender was born in 1973. She received her Bachelors in Business Administration from California State University, Northridge in 1999, and her Master of Business Administration from Murray State University in 2010. Michelle has fulfilled FWM's requirement that its Investment Advisor Representatives ("Advisor Representatives") hold either a bachelor's degree and further coursework (i.e., an MBA, a DFP, a CFA, a ChFC, JD, CTFA, EA or CPA), or possess relevant work experience demonstrating their knowledge of and aptitude for, investment management principles.

### Business Background & Experience

|                   |   |
|-------------------|---|
| 02/2010 - Present | Fox & Company Wealth Management, Mayfield, KY<br>Managing Partner (35%), Investment Advisor Representative &<br>Financial Planner |
| 12/2006 - 04/2012 | Fox & Company, CPAs, Inc., Mayfield, KY<br>Office Manager & Bookkeeper  |
| 09/2004 - 08/2006 | Raytheon Technical Services Company, LLC, Oxnard, CA<br>Functional Analyst & Supply Clerk   |
| 06/2000 - 09/2004 | Anteon Corporation, Oxnard, CA<br>Functional Analyst & Supply Clerk   |

### Professional Designations, Licensing & Exams

Ms. Neiswender has the following additional professional designations, licensing, or exams to disclose:

*Certified Financial Planner® (CFP®)* - Ms. Neiswender participated in the CFP® capstone courses, College of Financial Planning, in 2014, and received her CFP® designation in 2015. The CERTIFIED FINANCIAL PLANNER™, CFP®, and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and many other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

CFP® candidates must satisfactorily complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. Candidates must pass the comprehensive CFP® Certification Examination and have completed at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year). Continuing Education requirements consist of 30 hours of CE credits every two years.

### Disciplinary Information

FWM is required to disclose all material facts regarding any legal or disciplinary event material to your evaluation of Michelle Neiswender, providing advice to you. Michelle J. Neiswender does not have a disciplinary history. There is no legal or disciplinary event material to a client's or prospective client's evaluation of this advisory business. There may be items contained on the FINRA BrokerCheck website ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the SEC's Investment Adviser Public Disclosure page ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)) that you may wish to review and consider in your assessment of this Advisor Representative's background.

### Other Business Activities

Ms. Neiswender is a Managing Partner (35%), Investment Advisor Representative, and Financial Planner of Fox & Co. Wealth Management, who dedicates 100% of her time to this activity during trading hours. Outside of her activities with the Adviser, she has no other outside business activities ("OBAs") to disclose.

From time to time, Associates of FWM may offer clients advice or products from Fox & Company CPAs or provide clients with a description of the services and products available from Fox & Company CPAs. Certain persons associated with Fox & Company CPAs may also refer non-advisory clients to FWM. The Adviser does not receive any financial benefit from clients working with the CPA firm. However, through the related entity, employees, management personnel, and owners of the Adviser can receive additional compensation (i.e., Ms. Johanna F. Turner can receive a benefit, as she is a shareholder of Fox & Company CPAs). Clients should be aware the potential for receipt of other compensation from the above listed outside business activities can create a conflict of interest and can provide an incentive to recommend advice or products based on the benefits or payments to be received, rather than on client needs. FWM addresses this conflict of interest by requiring its Associates to disclose such relationship(s) to clients. If offering clients advice or products outside of the Adviser, Associates will satisfy this obligation by advising clients of the nature of the transaction or relationship, by noting their role in the transaction and involvement, and by disclosing any compensation to be received, before transaction execution.

Ms. Neiswender acts in the best interest of clients, always, and clients are in no way required to utilize the services of Ms. Neiswender or any other Associate or Advisor Representative of FWM regarding their interests outside of the Adviser.

### Additional Compensation

Outside of those mentioned above, Ms. Neiswender does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FWM.

### Supervision

FWM takes its compliance and regulatory obligations seriously. Michelle J. Neiswender is the Adviser's Chief Compliance Officer. She oversees and administers the firm's Compliance Program, with direct responsibility on behalf of the firm for the oversight of all advisory duties and activities, including the supervision of its Advisor Representatives. Ms. Neiswender is directly supervised by Ms. Johanna Fox Turner, the Adviser's Founder and other Managing Partner. Ms. Turner can be contacted directly at (270) 247-0555.

Covered Persons ("Associates") must abide fully by all applicable federal and state regulations and the firm's guiding principles as outlined in its written supervisory Policies & Procedures Manual and Code of Ethics document, including any updates to them. The Adviser's Code of Ethics requires all Associates to exercise a fiduciary duty to its clients by acting in each client's best interest, and by placing client interests first and foremost, *always*. And Associates must attest no less than annually to their compliance with, and understanding of, the above matters. (Advisor Representatives must also provide additional acknowledgment of the firm's expectations regarding their conduct given the duties, responsibilities, and principles required of them, including affirming receipt and understanding of the Adviser's procedures concerning the advice provided to clients).

Michelle J. Neiswender adheres to all required regulations regarding the activities of an FWM Associate.

### Requirements for State-Registered Advisers

A. Ms. Neiswender has not been involved in any of the events listed below:

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
  - a. an investment or an *investment-related* business or activity,
  - b. fraud, false statement(s), or omissions,
  - c. theft, embezzlement, or other wrongful taking of property,



- d. bribery, forgery, counterfeiting, or extortion, or
  - e. dishonest, unfair, or unethical practices.
2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
- a. an investment or an *investment-related* business or activity,
  - b. fraud, false statement(s), or omissions,
  - c. theft, embezzlement, or other wrongful taking of property,
  - d. bribery, forgery, counterfeiting, or extortion, or
  - e. dishonest, unfair, or unethical practices.
- B. Ms. Neiswender has not been the subject of a bankruptcy petition.

## ITEM 1: FORM ADV PART 2B BROCHURE SUPPLEMENT

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Milestones Financial Planning, LLC  
DBA



Form ADV Part 2B – Individual Disclosure Brochure  
For

**ROBERT D. LEWIS**

**Investment Advisor Representative**

(Individual CRD # 7022946)

*907 Paris Road, Suite B*

*Mayfield, Ky 42066-2744*

*Phone: (270) 247-0555*

*Fax: (270) 247-2080*

[www.foxwealthmgmt.com](http://www.foxwealthmgmt.com)

March 1, 2020

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The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. The information provided herein is not to be construed as an endorsement or recommendation by state securities authorities in any jurisdiction within the United States or by the SEC. Nothing in this document is to be construed as an offer of securities; please refer to actual fund and investment offering documents for more complete disclosures. Registration of an investment adviser does not imply any level of skill or training; investments involve risk, including the possible loss of principal. The oral and written communications of an adviser provide you with information that you may use to determine whether to hire or retain the adviser.

This Brochure provides information about Robert D. Lewis that supplements Fox & Company Wealth Management's Form ADV Part 2A Disclosure Brochure. You should have received a copy of the firm's Form ADV Part 2A Disclosure Brochure that describes the investment advisory services offered through FMW, a state-registered investment adviser. Please contact FMW's CCO, directly at (270) 247-0555, if you did not receive this information, or if you have any questions about the contents of this supplement.

Additional information about Robert D. Lewis is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

*(Click on the link, select "Investment Advisor – Individual" and type in Individual CRD # 7022946.)*

## ROBERT D. LEWIS

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### Date of Birth & Educational Background

Robert D. Lewis was born in 1960. He received his BS Electrical Engineering Electrical Engineering, Tennessee Tech University in 1982. Mr. Lewis has fulfilled FWM's requirement that its Investment Advisor Representatives ("Advisor Representatives") hold either a bachelor's degree and further coursework (i.e., an MBA, a DFP, a CFA, a ChFC, JD, CTFA, EA or CPA), or possess relevant work experience demonstrating their knowledge of and aptitude for, investment management principles.

### Business Background & Experience

|                   |  |
|-------------------|--|
| 09/2018 - Present | Fox & Company Wealth Management, Mayfield, KY<br>Investment Advisor Representative & Financial Paraplanner |
| 01/2018 - 09/2018 | University of Georgia, West Chester, OH<br>CFP® Certification Education Option Student                     |
| 10/2016 - 12/2017 | Coty, Inc., Blue Ash, OH<br>Director, R&D Package Development  |
| 07/1982 - 09/2016 | Procter & Gamble, Cincinnati, OH<br>Section Head, R&D Package Development                                  |

### Professional Designations, Licensing & Exams

Mr. Lewis has fulfilled the Adviser's requirement of its Investment Professionals and has no other professional designations, licensing, or exams to disclose.

### Disciplinary Information

FWM is required to disclose all material facts regarding any legal or disciplinary event material to your evaluation of Robert D. Lewis, providing advice to you. Mr. Lewis does not have a disciplinary history. There is no legal or disciplinary event material to a client's or prospective client's evaluation of this advisory business. There may be items contained on the FINRA BrokerCheck website ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the SEC's Investment Adviser Public Disclosure page ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)) that you may wish to review and consider in your assessment of this Advisor Representative's background.

### Other Business Activities

Mr. Lewis is an Advisor Representative and Financial Paraplanner of FWM, who dedicates 100% of his time to this activity during trading hours. Outside of his actions with the Adviser, he does not participate in any other outside business activities ("OBAs").

From time to time, Associates of FWM may offer clients advice or products from Fox & Company CPAs or provide clients with a description of the services and products available from Fox & Company CPAs. Certain persons associated with Fox & Company CPAs may also refer non-advisory clients to FWM. The Adviser does not receive any financial benefit from clients working with the CPA firm. However, through the related entity, employees, management personnel, and owners of the Adviser can receive additional compensation (i.e., Ms. Johanna F. Turner can receive a benefit, as she is a shareholder of Fox & Company CPAs). Clients should be aware the potential for receipt of other compensation from the above listed outside business activities can create a conflict of interest and can provide an incentive to recommend advice or products based on the benefits or payments to be received, rather than on client needs. FWM addresses this conflict of interest by requiring its Associates to disclose such relationship(s) to clients. If offering clients advice or products outside of the Adviser, Associates will satisfy this obligation by advising clients of the nature of the transaction or relationship, by noting their role in the transaction and involvement, and by disclosing any compensation to be received, before transaction execution.

Mr. Lewis acts in the best interest of clients, always, and clients are in no way required to utilize the services of Mr. Lewis or any other Associate or Advisor Representative of FWM regarding their interests outside of the Adviser.

#### Additional Compensation

Outside of those mentioned above, Mr. Lewis does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FWM.

#### Supervision

FWM takes its compliance and regulatory obligations seriously. Michelle J. Neiswender, the Adviser's Chief Compliance Officer, oversees and administers the firm's Compliance Program, with direct responsibility on behalf of the firm for the oversight of all advisory duties and activities, including the supervision of its Advisor Representatives. Ms. Neiswender directly supervises Mr. Lewis. Ms. Neiswender can be contacted directly at (270) 247-0555.

Covered Persons ("Associates") must abide fully by all applicable federal and state regulations and the firm's guiding principles as outlined in its written supervisory Policies & Procedures Manual and Code of Ethics document, including any updates to them. The Adviser's Code of Ethics requires all Associates to exercise a fiduciary duty to its clients by acting in each client's best interest, and by placing client interests first and foremost, *always*. And Associates must attest no less than annually to their compliance with, and understanding of, the above matters. (Advisor Representatives must also provide additional acknowledgment of the firm's expectations regarding their conduct given the duties, responsibilities, and principles required of them, including affirming receipt and understanding of the Adviser's procedures concerning the advice provided to clients).

Robert D. Lewis adheres to all required regulations regarding the activities of an FWM Associate.

#### Requirements for State-Registered Advisers

A. Mr. Lewis has not been involved in any of the events listed below:

1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
  - a. an investment or an *investment-related* business or activity,
  - b. fraud, false statement(s), or omissions,
  - c. theft, embezzlement, or other wrongful taking of property,
  - d. bribery, forgery, counterfeiting, or extortion, or
  - e. dishonest, unfair, or unethical practices.
2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
  - a. an investment or an *investment-related* business or activity,
  - b. fraud, false statement(s), or omissions,
  - c. theft, embezzlement, or other wrongful taking of property,
  - d. bribery, forgery, counterfeiting, or extortion, or
  - e. dishonest, unfair, or unethical practices.

B. Mr. Lewis has not been the subject of a bankruptcy petition.

## ITEM 1: FORM ADV PART 2B BROCHURE SUPPLEMENT

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Milestones Financial Planning, LLC  
DBA



Form ADV Part 2B – Individual Disclosure Brochure  
For

**SIMCHA S. TERWILLIGER**  
Investment Advisor Representative

(Individual CRD #6709279)

*907 Paris Road, Suite B*

*Mayfield, Ky 42066-2744*

*Phone: (270) 247-0555*

*Fax: (270) 247-2080*

[www.foxwealthmgmt.com](http://www.foxwealthmgmt.com)

March 1, 2020

In accordance with federal and state regulations, Form ADV, Part 2B, this "Brochure Supplement" or "Brochure" is on file with the appropriate securities regulatory authorities as required. All the material within this Brochure must be reviewed by those who are considering becoming a client of Fox & Company Wealth Management ("FWM," the "Firm," "Adviser," "us," "we," or "our").

The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority. The information provided herein is not to be construed as an endorsement or recommendation by state securities authorities in any jurisdiction within the United States or by the SEC. Nothing in this document is to be construed as an offer of securities; please refer to actual fund and investment offering documents for more complete disclosures. Registration of an investment adviser does not imply any level of skill or training; investments involve risk, including the possible loss of principal. The oral and written communications of an advisor provide you with information that you may use to determine whether to hire or retain an advisor.

This Brochure provides information about Simcha S. Terwilliger that supplements Fox & Company Wealth Management's Form ADV Part 2A Disclosure Brochure. You should have received a copy of the firm's Form ADV Part 2A Disclosure Brochure that describes the investment advisory services offered through FMW, a state-registered investment adviser. Please contact FMW's CCO, directly at (270) 247-0555, if you did not receive this information, or if you have any questions about the contents of this supplement.

Additional information about Simcha S. Terwilliger is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

*(Click on the link, select "Investment Advisor – Individual" and type in Individual CRD # 6709279.)*

## SIMCHA S. TERWILLIGER

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### Date of Birth & Educational Background

Simcha S. Terwilliger was born in 1991. She received her Bachelor of Arts Modern Middle Eastern Studies, from the University of Pennsylvania in 2013. Ms. Terwilliger has fulfilled FWM's requirement that its Investment Advisor Representatives ("Advisor Representatives") hold either a bachelor's degree and further coursework (i.e., an MBA, a DFP, a CFA, a ChFC, JD, CTFA, EA or CPA), or possess relevant work experience demonstrating their knowledge of and aptitude for, investment management principles.

### Business Background & Experience

|                   |  |
|-------------------|--|
| 10/2018 - Present | Fox & Company Wealth Management, Newport News, VA<br>Investment Advisor Representative & Financial Paraplanner     |
| 06/2016 - 10/2018 | The Advisory Firm of Katherine L. Brown, LLC, Newport News, VA<br>Junior Financial Advisor & Financial Paraplanner |
| 02/2014 - 05/2016 | University of Pennsylvania, Philadelphia, PA<br>Temporary Executive Assistant & Project Assistant                  |
| 08/2009 - 12/2013 | University of Pennsylvania, Philadelphia, PA<br>Full-Time Student  |
| 09/2009 - 12/2013 | University of Pennsylvania, Philadelphia, PA<br>Student Worker   |
| 08/2009 - 08/2009 | They Work For Us, Philadelphia, PA<br>Canvasser  |

### Professional Designations, Licensing & Exams

Ms. Terwilliger has the following additional professional designations, licensing, or exams to disclose:

*Financial Paraplanner (FPQP™)* - Ms. Terwilliger obtained her Financial Paraplanner Qualified Professional™ designation in 2017. An FPQP™ has a demonstrated expertise in the arena of financial planning, which helps them better advise their clients. The College for Financial Planning awards the designation to individuals who have successfully complete the Foundations in Financial Planning program to obtain their FPQP certificate. The Program course study covers the five disciplines of financial planning - estate, tax, retirement, insurance, and investments - and general financial planning concepts, terminology, and product categories. Students must also pass an end-of-course examination. Further, the CFFP has specific requirements that FPQP certificate holders must meet to keep the designation (i.e., a biennial renewal fee and a continuing education requirement consisting of 16 hours of continuing education within the two-year authorization period). The CFFP also asks all paraplanners with the FPQP designation to comply with self-disclosure requirements and standards of professional conduct.

*Certified Student Loan Professional (CSLP®)* - Ms. Terwilliger obtained her Certified Student Loan Professional designation in 2019. The CSLP®, formerly known as the Certified Student Loan Adviser (CSLA®), is a designation awarded by the Certified Student Loan Advisors Board of Standards and is afforded to CSLP professionals who understand personal finance and the complexity of student loans. The course teaches the skills and knowledge needed to competently advise student loan borrowers about student loan repayment within the context of a comprehensive financial plan. The program includes a comprehensive professional development curriculum, and assessment of learning outcomes, and the administration of a standard examination. It also consists of a system to monitor and manage the use of the CSLP® mark. Prerequisites include two years of industry experience in financial services or a Bachelor's degree in business or finance from an accredited college or university and holding a license and/or registration in a regulated financial services industry (i.e., brokerage, investment advisory services, insurance). The CSLP Program is comprised of 66 educational presentations, over 36 hours of audiovisual material,

over 7 hours of student loan case study scenarios, 4 progressively challenging sections of content with comprehension exams after each section, a final certification exam and proctor session, and optional continuing education and college credits. Active CSLP professionals adhere to a code of ethics and standards of practice when working with clients and their student loans.

#### Disciplinary Information

FWM is required to disclose all material facts regarding any legal or disciplinary event material to your evaluation of Simcha S. Terwilliger, providing advice to you. Ms. Terwilliger does not have a disciplinary history. There is no legal or disciplinary event material to a client's or prospective client's evaluation of this advisory business. There may be items contained on the FINRA BrokerCheck website ([www.finra.org/brokercheck](http://www.finra.org/brokercheck)) or the SEC's Investment Adviser Public Disclosure page ([www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)) that you may wish to review and consider in your assessment of this Advisor Representative's background.

#### Other Business Activities

Ms. Terwilliger is an Investment Advisor Representative & Financial Paraplanner of Fox & Co. Wealth Management, who dedicates 100% of her time to this activity during trading hours. Outside of her activities with the Adviser, she has no other outside business activities ("OBAs") to disclose.

From time to time, Associates of FWM may offer clients advice or products from Fox & Company CPAs or provide clients with a description of the services and products available from Fox & Company CPAs. Certain persons associated with Fox & Company CPAs may also refer non-advisory clients to FWM. The Adviser does not receive any financial benefit from clients working with the CPA firm. However, through the related entity, employees, management personnel, and owners of the Adviser can receive additional compensation (i.e., Ms. Johanna F. Turner can receive a benefit, as she is a shareholder of Fox & Company CPAs). Clients should be aware the potential for receipt of other compensation from the above listed outside business activities can create a conflict of interest and can provide an incentive to recommend advice or products based on the benefits or payments to be received, rather than on client needs. FWM addresses this conflict of interest by requiring its Associates to disclose such relationship(s) to clients. If offering clients advice or products outside of the Adviser, Associates will satisfy this obligation by advising clients of the nature of the transaction or relationship, by noting their role in the transaction and involvement, and by disclosing any compensation to be received, before transaction execution.

Ms. Terwilliger acts in the best interest of clients, always, and clients are in no way required to utilize the services of Ms. Terwilliger or any other Associate or Advisor Representative of FWM regarding their interests outside of the Adviser.

#### Additional Compensation

Outside of those mentioned above, Ms. Terwilliger does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through FWM.

#### Supervision

FWM takes its compliance and regulatory obligations seriously. Michelle J. Neiswender, the Adviser's Chief Compliance Officer, oversees and administers the firm's Compliance Program, with direct responsibility on behalf of the firm for the oversight of all advisory duties and activities, including the supervision of its Advisor Representatives. Ms. Neiswender directly supervises Ms. Terwilliger. Ms. Neiswender can be contacted directly at (270) 247-0555.

Covered Persons ("Associates") must abide fully by all applicable federal and state regulations and the firm's guiding principles as outlined in its written supervisory Policies & Procedures Manual and Code of Ethics document, including any updates to them. The Adviser's Code of Ethics requires all Associates to exercise a fiduciary duty to its clients by acting in each client's best interest, and by placing client interests first and foremost, *always*. And Associates must attest no less than annually to their compliance with, and understanding of, the above matters.

(Advisor Representatives must also provide additional acknowledgment of the firm's expectations regarding their conduct given the duties, responsibilities, and principles required of them, including affirming receipt and understanding of the Adviser's procedures concerning the advice provided to clients).

Ms. Terwilliger adheres to all required regulations regarding the activities of an FWM Associate.

#### Requirements for State-Registered Advisers

- A. Ms. Terwilliger has been not involved in any of the events listed below:
  - 1. An award or otherwise being *found* liable in an arbitration claim alleging damages in excess of \$2,500, *involving* any of the following:
    - a. an investment or an *investment-related* business or activity,
    - b. fraud, false statement(s), or omissions,
    - c. theft, embezzlement, or other wrongful taking of property,
    - d. bribery, forgery, counterfeiting, or extortion, or
    - e. dishonest, unfair, or unethical practices.
  - 2. An award or otherwise being *found* liable in a civil, *self-regulatory organization*, or administrative *proceeding involving* any of the following:
    - a. an investment or an *investment-related* business or activity,
    - b. fraud, false statement(s), or omissions,
    - c. theft, embezzlement, or other wrongful taking of property,
    - d. bribery, forgery, counterfeiting, or extortion, or
    - e. dishonest, unfair, or unethical practices.
- B. Ms. Terwilliger has not been the subject of a bankruptcy petition.