

**CHANCELLOR WEALTH MANAGEMENT, INC.**  
**Form CRS - Client Relationship Summary**  
**March 20, 2026**

Chancellor Wealth Management, Inc. (referred to herein as “we”, “us”, or “our”) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available for you to use to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

Our firm provides investment advisory services to individuals and high net worth individuals. Our advisory services include financial planning advice, investment management services, and referrals to third-party asset management platforms. We prefer that you have a minimum of \$100,000 for investment advisory services, but we will make exceptions to the portfolio minimum on a case-by-case basis.

We tailor our investment advisory services to meet your individual needs. To determine your needs, we start with a complimentary initial consultation to collect pertinent information about your financial goals, objectives, tolerance for risk, current assets, investment time horizon, cash flow needs, and tax considerations, among other factors.

If you engage us for financial planning services, we use the data compiled during the complimentary consultation to initiate the planning process. Our process involves the identification of financial goals and objectives to assist you in developing a strategy for the successful management of income, assets, and liabilities. After analyzing your data, we prepare and present a written financial plan designed to achieve your stated financial goals and objectives.

If you elect to implement our financial planning advice, we offer investment management services and/or referrals to third-party asset management platforms. There is no obligation to implement the financial planning recommendations through our firm; you may implement our recommendations with any professional advisor.

Our investment management services and referrals to third-party asset management platforms are used to manage your investment assets. We only manage investment assets in your advisory accounts using discretionary trading authority. The investment management agreement you sign upon your engagement of our firm authorizes us to use discretionary trading authority to manage your advisory accounts. We use discretionary trading authority to make decisions (initial and ongoing) about your investment assets without your prior approval. Though decisions do not require your approval, we use our analysis of your financial circumstances to formulate and implement the investment plan and agreed-upon asset allocation strategy to assist in meeting your financial goals. Although we have the authority to use discretion to make trades, you may impose reasonable restrictions on our authority. Typical restrictions may involve excluding investments in certain asset classes, industries, companies, or specific dollar amounts in the foregoing.

We typically use mutual funds, exchange-traded funds, cash equivalents, and, based on suitability, alternative mutual funds as investment vehicles for your investment assets. Based on your investment objectives and financial needs, we may recommend allocating a portion of your investment assets to third-party asset management platforms. Our recommendation of third-party asset management platforms involves offering multi-manager programs, select model portfolios, and specific portfolio strategies to manage your investment assets.

After deciding on an asset allocation strategy, we monitor your advisory accounts continuously during our advisory relationship. We will contact you annually to discuss the investments in your advisory accounts(s). Upon changes in economic or market conditions or other relevant factors, such as changes in your financial circumstances, we will use our discretionary trading authority to adjust your asset allocation(s). The investment management services agreement that you sign remains in effect until terminated by either you or our firm.

**For additional information**, please review the following sections of our Brochure: [Item 4 Advisory Services](#), [Item 7 Types of Clients](#), and [Item 16 Investment Discretion](#).

**Ask your financial professional these questions about our relationships and services:**

- **Given my situation, should I choose an investment advisory service? Why or Why not?**
- **How will you choose investments to recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

**WHAT FEES WILL I PAY?**

**You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.**

Our firm charges separate fees for financial planning advice, investment management services, and referrals to third-party asset management platforms. We charge fixed fees or an hourly rate for financial planning services. Our fees for investment management services and referrals to third-party asset management platforms are based on a percent of the investment assets we manage for you or allocate to a third-party asset management platform. Our advisory fee schedules are published in Item 5, Fees and Compensation of our Brochure.

If, after the complimentary consultation, you choose to have us prepare a written financial plan, an hourly rate of \$400 will apply. It takes approximately ten (10) hours to complete a financial plan; the maximum cost is \$4,000. The final planning fee varies based on the complexity of your financial situation. We will sign an agreement identifying a “not to exceed” fee for your financial plan. Upon signing our financial planning agreement, you will pay \$500 of the estimated fee as a deposit. The remaining balance is due when we present the financial plan and planning recommendations. Our hourly fee is non-negotiable, and the deposit is non-refundable after five (5) business days of signing our financial planning agreement.

If you choose to use our services to implement the financial planning recommendations, we will reduce the fee for financial planning services to a non-negotiable fixed fee of \$500.

For our investment management services, we bill you quarterly in advance. Quarterly in advance means any time at the beginning of

each calendar quarter (i.e., Jan., Apr., Jul., and Oct., etc.). The fee calculation is based on the value of the investment assets in your advisory accounts, including accrued interest, on the last day of the previous quarter. For advisory fee calculation and billing purposes, we group accounts held by members of the same household.

Advisory fees for third-party asset management services range up to 2.00% per annum. Each third-party asset management platform has its own billing procedures. The procedures are outlined in its agreement and disclosure documents. Advisory fees are based on the value of the assets managed by the specific third-party asset management platform. The third-party asset management platform pays our firm its portion of the aggregate advisory fee deduction.

In addition to the advisory fees you pay us, there are additional fees and costs associated with investing. The fees and costs include mutual fund transaction costs (typically \$15), internal mutual fund expenses, wire transfer fees, electronic fund transfer costs, mailing fees, insufficient funds fees, and regulatory fees for securities sold, among others. Please feel free to inquire about additional fees and costs that impact the investments assets in your advisory accounts. We will provide you with a detailed listing upon your request.

**For additional information**, please review the following section of our Brochure: [Item 5 Fees and Compensation](#).

**Ask your financial professional this question about the impact of fees and costs on investments:**

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000, how much will go to fees and costs, and how much will be invested for me?**

**WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS DO YOU HAVE?**

**When we act as your investment advisor, we have a fiduciary duty to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.**

Our legal obligation to you requires us to act with a substantial duty of care and operate pursuant to a commitment of loyalty which means that we are required to provide advice and recommendations that are in your best interest.

In adhering to our duty of care mandate, we must obtain detailed information regarding your financial circumstances. We must ensure our recommendations align with those financial circumstances. We must also conduct due diligence regarding the investments we recommend to you and monitor our recommendations continually during our advisory relationship.

Our duty of loyalty to you requires our firm and financial professionals to provide advice that is free from self-interest and to always place your interests before our own. We must make full and fair disclosure of all material facts related to our advisory services. We are also required to avoid or disclose circumstances where our interests actually conflict, could potentially conflict, or have an appearance of conflict with your interests.

The way we make money conflicts with your interests. We recommend third-party asset management platforms, which are typically provided pursuant to referral or sub-advisory arrangements (i.e., referring you to a platform or money manager). Therefore, we earn money when we refer you to a third-party asset management platform. We are incentivized by the prospect of earning additional fee revenue as a result of these referral arrangements. This incentive conflicts with your interests.

We also earn additional advisory fee revenue as a result of managing more investment assets for you. The prospect of additional fee revenue incentivizes us to encourage you to invest more assets with us. The incentive to increase our assets under management and fee revenue creates an inherent conflict with your interests. Please review the following sections of our Brochure for more details: [Item 10 Financial Industry Activities and Affiliations](#), [Item 11 Code of Ethics](#), and [Item 12 Brokerage Practices](#).

**Ask your financial professional this question about our conflicts of interest:**

- **How might your conflicts of interest affect me, and how will you address them?**

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are paid a salary from our firm. We do not provide direct or indirect compensation based on sales incentives, minimum asset quotas, or transaction-based sales.

Our financial professionals also earn insurance commissions directly from insurance brokers and agencies for selling insurance products to you. The insurance broker or agency that pays these commissions are separate entities and not affiliated with our firm. Consequently, offering nonadvisory services creates conflicts of interest due to receiving additional fees for nonadvisory products.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?**

No. Neither our firm nor financial professionals have a legal or disciplinary history. Please also visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

**Ask your financial professional these questions about legal or disciplinary history information:**

- **As a financial professional, do you have any disciplinary history? For what type of conduct?**

**For additional information about our investment advisory services**, please review the full copy of our Brochure, or visit our website, [www.chancellorwealth.com](http://www.chancellorwealth.com). If you would like additional, up-to-date information or a copy of this relationship summary, please contact us by phone at (770) 661-0283 or e-mail our chief compliance officer, H. Vincent Clanton, at [vince@chancellorwealth.com](mailto:vince@chancellorwealth.com).

**Ask your financial professional these questions about our firm and its supervisory contacts:**

- **Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?**



## FIDUCIARY ADVISOR ACKNOWLEDGMENT

As a result of providing fiduciary investment advice and recommendations to advisory clients who have assets in employer-sponsored retirement plans (“pensions” or “retirement savings accounts”), our firm, Chancellor Wealth Management, Inc. (“we,” “us,” or “our”), is a Fiduciary Advisor under Title I of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”). We also adhere to Fiduciary Advisor provisions for Individual Retirement Accounts (“IRAs”) that are not covered by ERISA but governed by Section 408 of the Internal Revenue Code (the “Code”).

When our investment professionals provide investment advice regarding your pension or retirement savings account(s) and, if applicable, your IRA(s), our firm and investment professionals operate under a special rule that requires us to adhere to certain best interest standards and not put our interest ahead of yours. **Under the provisions of this special rule, our firm and investment professionals must:**

- **Give Prudent Advice.** Ensure that upon making investment recommendations to you, our advice is in your best interest and is consistent with your financial circumstances, investment objectives, needs, and risk tolerance, and observes restrictions that you have provided;
- **Give Loyal Advice.** Adhere to a professional standard of care that requires us to act in a manner that we reasonably believe is in your best interest. Also, in the event of conflicts of interest, we must place your interests before the interests of our firm or any investment professional. We must handle all recommendations or transactions for you fairly and equitably and not put our interests ahead of yours or subordinate your interest to ours;
- **Provide Accurate & Complete Disclosures.** Disclose all material facts to you regarding our services, fees, investments, and conflicts of interest and ensure that the disclosures are not materially misleading;
- **Adhere to Impartial Conduct Standards.** Implement and follow policies and procedures that outline impartial conduct standards designed to ensure that our firm and investment professionals give advice and make recommendations that are in your best interest;
- **Charge Reasonable Compensation.** Ensure that our advice, recommendations, and services do not entitle us to receive (directly or indirectly) compensation that is in excess of the reasonable compensation standard;
- **Disclose Conflicts of Interest.** Provide information regarding our firm’s or any investment professional’s conflicts of interest.

Please let us know if you have questions regarding the Fiduciary Advisor provisions listed above or this Fiduciary Acknowledgment.

We detail our services, fees, types of investments, and conflicts of interest in our Firm Brochure, which serves as our disclosure document. Please review the following sections of our Firm Brochure: Item 4, Advisory Services; Item 5, Fees and Compensation; Item 8, Methods of Analysis, Investment Strategies and Risk of Loss; Item 10, Other Financial Industry Activities and Affiliations; Item 11, Code of Ethics; Item 12, Brokerage Practices; and the Additional Disclosures section.

You may also contact H. Vincent Clanton, our Chief Compliance Officer, to discuss or request additional information. H. Vincent Clanton can be reached by phone at (770) 661-0283 or email to vince@chancellorwealth.com.

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# **BROCHURE**

(Form ADV Part 2A)



**CHANCELLOR**  
**WEALTH MANAGEMENT**

## **Chancellor Wealth Management, Inc.**

100 Galleria Parkway SE, Suite 995

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Website: [chancellorwealth.com](http://chancellorwealth.com)

### **Firm Contact**

Mr. H. Vincent Clanton, MBA, CFP®, CLU®

President & Chief Compliance Officer

Email: [vince@chancellorwealth.com](mailto:vince@chancellorwealth.com)

**March 20, 2026**

This brochure ("Brochure") provides you with information about the qualifications and business practices of Chancellor Wealth Management, Inc. It contains information that you should consider before becoming a client of our firm. If you have any questions about the contents of this Brochure, please e-mail or call the contact person listed above.

The information contained herein has not been approved or verified by any governmental authority. Our firm is an investment advisory firm registered pursuant to the laws of the U.S. Securities and Exchange Commission. Registration of an investment advisor does not imply a certain level of skill or training. We have only filed the requisite registration documents in the proper jurisdictions and with the respective governmental entities.

Additional information about Chancellor Wealth Management, Inc. (CRD No. 112918) can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by a search using the firm's CRD number.

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## **MATERIAL CHANGES (Item 2)**

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### **Chancellor Wealth Management Material Changes**

**This version of our Brochure dated March 20, 2026 is our annual amendment. The following are the material changes to our business practices since our last amendment in March of 2025:**

#### **Advisory Services (Item 4)**

##### *Assets Under Management*

We have updated our assets under management as required by regulations. As of December 31, 2025, our firm managed \$190,729,596 in client assets. Of this total, \$185,480,492 was managed on a discretionary basis, and \$5,249,104 was managed on a non-discretionary basis.

#### **General Revisions**

We have revised some language and content to ensure that our disclosures are concise and unambiguous.

#### **Full Brochure Available**

The foregoing summarizes the annual amendments in our Brochure. If you have questions about the most recent updates or would like a full copy of our Brochure, please contact us by telephone at (770) 661-0283 or by e-mail at [vince@chancellorwealth.com](mailto:vince@chancellorwealth.com).

Please also note that additional information about Chancellor Wealth Management, Inc. (CRD No. [112918](#)) can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by a search using the firm's CRD number.

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## **ADVISORY SERVICES (Item 4)**

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### About Our Business

Chancellor Wealth Management, Inc. (also referred to herein as “we,” “us,” or “our”) is a wealth management company that provides financial planning and investment management services. Our firm is a Georgia-domiciled corporation located in Atlanta, Georgia. We have been providing advice to our clients since 2002.

The corporate principals of our firm are Mr. Herschel Vincent (Vince) Clanton, President, and Mr. Scott Taylor Clanton, Vice President. Vince Clanton and Scott Clanton are the firm’s investment advisor representatives. Mr. Vince Clanton is our firm’s chief compliance officer.

### Types of Advisory Services

Our firm provides comprehensive financial planning and investment management services to individuals and high net worth individuals. We assist clients in planning for their financial future and growing their investments. A detailed explanation of our services is as follows:

#### **1. Financial Planning Services**

We provide modular and comprehensive financial planning services. Client data is evaluated thoroughly to formulate comprehensive financial plans (long-term goals) or plans for specific financial planning events (short-term goals). Our plans may include information regarding retirement planning, advanced education planning, college planning, major purchases, and life, health, disability, and long-term care insurance needs.

Our financial planning advice typically involves providing various services, principally advisory in nature, regarding managing a client’s financial assets based on an analysis of each client’s individual needs. We conduct a complimentary initial consultation to collect pertinent information about the client’s financial circumstances, goals, and objectives. The information collected typically covers current (and anticipated) assets and liabilities, including savings, investments, anticipated retirement, or other employment benefits and insurance. Our financial planning process involves organizing and assessing all relevant data and identifying financial goals and objectives. The primary objective of this process is to allow our firm to assist a client in developing a strategy for the successful management of income, assets, and liabilities while meeting financial goals and objectives. Once such information has been reviewed and analyzed, we prepare a written financial plan to achieve a client’s stated financial goals and objectives.

The written financial plan generally includes recommendations for a course of activity or specific actions. For example, we may recommend that a client establish an individual retirement account, increase or decrease funds in savings, invest funds in securities, obtain insurance, or revise existing insurance coverage. We may develop or include tax and estate planning matters or make a referral to an accountant or attorney for other professional services. Clients are responsible for engaging these professionals directly on an as-needed basis.

Financial plans are prepared based on information a client provides about his/her particular financial situation. It is the client’s responsibility to notify us promptly if there are changes in the noted financial situation, needs, goals, or objectives.

We will not be responsible for implementing or supervising recommendations in the written financial plan prepared by our firm unless a client enters into a separate agreement for investment management services.

Please note that clients are not obligated to implement our financial planning recommendations. Moreover, if a client elects to implement our financial planning advice, there is no obligation to implement the recommendations through our firm. Clients may implement recommendations with any professional advisor.

Clients who agree to enter into a separate engagement for investment management services are advised that our receipt of fees for financial planning services and investment management services creates conflicts of interest due to the receipt of advisory fees for both services.

We mitigate the conflicts of interest associated with our firm receiving advisory fees for both financial planning services and investment management services by reducing the financial planning fee to a fixed fee if our firm is engaged for investment management services.

#### **2. Investment Management Services**

We provide discretionary investment management services to meet a client’s financial goals and investment objectives. If retained for investment management services, we meet with clients to gather additional

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information regarding specific investment goals, objectives, risk tolerance, time horizon, and other relevant suitability information.

We use the information gathered to develop a strategy that enables our firm to provide continuous and focused investment advice. We provide advice regarding mutual funds, exchange-traded funds, money market mutual funds, closed-end funds, and other investment company securities. We primarily recommend mutual funds, exchange-traded funds, and other investment securities to implement our investment management strategies and determine personalized asset allocations for client advisory accounts. If applicable to a client's investment assets, our investment management services will also apply to clients' 529 plans, 401(k) accounts, or other retirement savings assets.

### **3. Retirement Plan Advisory Services**

We provide non-fiduciary consulting services to plan participants of ERISA employer-sponsored retirement plans ("retirement plans"). Our services include educational services that assist plan participants in understanding the investment options offered by retirement plans. We also provide education regarding selecting and allocating the retirement plan's available investment options. Our services also include plan fee and expense evaluations and general assistance with group enrollment meetings.

### **4. Third-party Asset Management Services**

We analyze and select advisory platforms of other investment advisors with managed strategies to meet each client's financial objectives. These other investment advisors are third-party asset management platforms and institutional advisors offering managed portfolios through specific platforms that focus on particular investment models, styles, and strategies. We access these platforms by endorsement (solicitor's) arrangements or sub-advisory agreements.

We monitor the strategies offered through third-party asset management platforms to ensure that the objectives align with a client's investment objectives and risk tolerance. By authorization incorporated in the service agreement, third-party asset management platforms are granted discretionary authority to manage a client's assets. We are responsible for ongoing rebalancing and continuous monitoring of client assets managed by these platforms. We currently offer third-party asset management services through the following platform(s):

#### Sage Advisory Services, Ltd. Co.

Sage Advisory Services, Ltd. Co offers fixed income investment strategies for clients whose objectives range from cash management to after-tax total return and high after-tax total income. The strategies include, but are not limited to, short, intermediate, and core durations in U.S. Treasury debt, tax-exempt municipal general obligation debt, and tax-exempt municipal revenue debt.

We reserve the right to use other or additional third-party asset management platforms.

## Tailored Services

Our advice and services are based on the individual needs of a client after analyzing and thoroughly evaluating the client's goals, objectives, investment horizon, and risk tolerance. Clients may impose restrictions on investing in certain asset classes or specific types of securities by advising their investment advisor representative of such limitations.

## Wrap Fee Programs

We are not a participant in any wrap fee program.

## Assets Under Management

As of December 31, 2025, our firm managed \$190,729,596 in client assets. Of this total, \$185,480,492 was managed on a discretionary basis, and \$5,249,104 was managed on a non-discretionary basis.

## **FEES AND COMPENSATION (Item 5)**

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### Advisory Fees

We earn fees and compensation by offering financial planning solutions, preparing financial plans, constructing investment portfolios, recommending managed investment strategies, and providing educational support services to retirement plans. Our fees for services are as follows:

#### **1. Financial Planning Services**

Our initial consultation for financial planning services is complimentary. Our hourly and fixed fees are as indicated below:

(a) Hourly Fees

If, after the complimentary session, a client chooses to have us prepare a written financial plan, an hourly rate of \$400 will apply. The average financial plan takes approximately ten (10) hours to complete and costs \$4,000. The final planning fee will depend on the complexity of a client’s financial situation and the details required for the financial plan. We will sign an agreement identifying a “not to exceed” fee for the financial plan. Upon execution of our agreement, clients pay \$500 of the estimated fee as a deposit, and the remaining balance is due when we present the planning recommendations. Our hourly fee is non-negotiable, and the deposit is non-refundable after five (5) business days of signing our financial planning agreement.

(b) Fixed Fees

If we present the written financial plan and a client chooses to implement it using our investment management services, we will reduce the fee for financial planning services to a fixed fee of \$500. Please note that our fixed fees are non-negotiable.

**2. Investment Management Services**

Our fee schedule for investment management services is as follows:

<b>Assets Under Management</b>	<b>Annual Rate</b>
\$ 100,000 - \$ 500,000	1.50%
\$ 500,001 - \$ 750,000	1.25%
\$ 750,001 - \$ 2,000,000	1.00%
\$ 2,000,001 - \$ 5,000,000	.80%
\$ 5,000,001 - \$10,000,000	.60%
\$10,000,001 - \$20,000,000	.50%
\$20,000,001 or more	.40%

**Quarterly Advisory Fee Formula**

(Portfolio Value) X (Annual Rate)/360 X (Number of days in quarter)

**Sample Fee Calculation**

Investments of \$2,275,000

\$2,275,000@.80%

\$2,275,000 (.008)/360 = \$50.56 X 90 days

**Quarterly Fee of \$4,550**

Our fee schedule for investment management services is non-negotiable; the final fee is outlined in our investment advisory agreement. Notwithstanding the foregoing, we reserve the right to assess a lesser investment management fee based upon certain criteria (e.g., the anticipation of additional assets, the dollar amount of assets to be managed, related accounts, account composition, specific memberships, affiliations, etc.) that we deem pertinent. Accordingly, some clients may have lower advisory fees than those stated in the fee schedule.

**3. Retirement Plan Advisory Services**

Our non-fiduciary retirement plan consulting services fees are assessed at an annual rate of up to 1%. The fees are based on a percentage of the market value of includable retirement plan assets. Our fees for retirement plan advisory services are negotiable.

**4. Third-party Asset Management Services**

The aggregate advisory fees for third-party asset management services range up to 2% per annum, depending on the program. The aggregate fees include our advisory fees and third-party asset management platform fees. Advisory fees are based on the value of the account(s) and the rate determined by the fee schedule of the third-party asset management platform as outlined in its Form CRS, brochure, management agreement, and other disclosure documents.

**Billing Procedures**

Our specific billing procedures are as follows:

**1. Financial Planning Services**

Clients pay the \$500 deposit by check at the time of signing our financial planning agreement. The remaining balance is due after the written financial plan or recommendations are delivered.

More importantly, clients who elect to use our firm to implement the financial plan (i.e., utilize our investment

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management services) will only incur a fixed fee of \$500 for preparing the financial plan. That is, after making the deposit for financial planning services, no additional fees are due.

## **2. Investment Management Services**

Advisory fees for investment management services are due and payable quarterly in advance (i.e., at the beginning of each calendar quarter). Accordingly, we transmit our advisory fee calculations electronically to the account custodian on or shortly after the beginning of each calendar quarter. Advisory fees due for any period of less than one calendar quarter shall be calculated based on the number of days remaining in the quarter as of the day the assets are transferred or deposited into the account. Fee assessments are based on the value of the investment assets and cash equivalent positions as of the close of trading on a national securities exchange, the principal market where securities are traded, or the most recent appropriate fair market quotation as supplied by the account custodian or clearing broker as of the last day of the previous calendar quarter. Also, billing valuations for fixed income securities often include accrued interest. Further, no fee adjustments will be made for additional deposits or partial withdrawals during any quarter. Unless directed otherwise, we use the aggregate value of all accounts for each client (i.e., household) for billing purposes.

Our advisory fees are generally deducted directly from the account(s) specified by the client. We are authorized to deduct fees by clients' written authorization, which is incorporated in our investment management agreement. In instances of direct fee deduction, advisory fee calculations are sent to the account custodian, and an advisory fee recap is sent to the client.

Clients also have the option of paying investment management fees by check. If a client has agreed to pay advisory fees by check, payments are due within thirty (30) days of receipt of our advisory fee invoice.

Due to differences in valuation dates (trade date versus settlement date), application of credits for accrued income, and/or accrued interest, if applicable, values used for advisory fee billing can be higher or lower than the values shown on the account custodian's statement. Please note that clients are responsible for verifying the accuracy of the advisory fee calculations.

Please be advised that all fees are subject to review and revision at any time. Clients will be notified of any fee change prior to its effectiveness.

## **3. Retirement Plan Advisory Services**

Our retirement plan advisory services fees are due quarterly in advance. Plan sponsors generally authorize the deduction of our advisory fees from the plan assets for direct remittance to our firm.

## **4. Third-party Asset Management Services**

Fees for third-party asset management services are due and payable quarterly in advance at the rate of twenty-five percent (25%) of the annual fee (depending on the program). Advisory fee assessments are based on the value of the assets in the account(s) on the last day of the previous calendar quarter. Pursuant to the client's written authorization incorporated into the third-party asset management agreement, the third-party asset management platform deducts the aggregate advisory fee directly from the specified client account(s) and remits our portion to us. We do not charge any additional fees for recommending third-party asset management platforms. The aggregate advisory fee, based on the initial investment, is outlined in our investment management agreement.

## **Other Fees & Expenses**

Clients will also incur additional third-party fees ("third-party fees") related to investment management and advisory services. These fees may include, but are not limited to, no-load mutual fund ticket charges, brokerage transaction costs, deferred sales charges on previously purchased mutual funds, individual retirement account (IRA) maintenance fees, and other legal or transfer fees. The account custodians, broker-dealers, mutual fund companies, and others who provide account services charge these fees, and clients are responsible for all third-party fees and expenses. Although, as of the date of this Brochure, our account custodian does not charge transaction costs for trades in equity securities (i.e., stocks, exchange-traded funds, etc.).

In addition to the third-party fees outlined above, clients incur other expenses that result from fees charged by the investment companies that issue mutual funds, exchange-traded funds, and money market funds to which client assets are allocated. As of the date of this Brochure, Schwab does not charge transaction fees for trades in U.S. exchange-listed equities and exchange-traded funds. Nonetheless, mutual funds, exchange-traded funds, and money market funds have internal fees and expenses, as detailed in each fund company's prospectus, where applicable. These fees and expenses are paid by the mutual funds or investment companies but are ultimately passed on to clients through the fund's expense ratio.

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Advisory fees paid to our firm are separate from the third-party fees detailed above. Please also see Item 12, Brokerage Practices, for details about the qualified account custodian that provides custody and safekeeping services for our clients' accounts.

## Refund Policy

Clients may terminate our advisory agreements at any time by providing our firm with thirty (30) days' advance written notice. Likewise, in the event we need to initiate the termination of an advisory agreement, we will provide the client with thirty (30) days' advance notice.

Upon receiving a client's termination request, we will assess fees pro rata, if applicable, to the date of termination. We will refund any unearned portion of prepaid fees within fourteen (14) business days. Balances due for unpaid fees will be collected prior to the disbursement of funds, if applicable. If we are unable to deduct final fees from the client's advisory account(s), such as in the case of an account transfer, we will transmit a final advisory fee invoice to the client, which is due upon receipt. Clients pay final advisory fee invoices by mailing a check to our address.

Notwithstanding the refund policy above, advisory engagements for third-party asset management services generally require at least sixty (60) days' advance written notice to terminate services. Upon receiving a client's termination request, we will inform the third-party asset management platform and ensure that fees are assessed pro rata, if applicable.

## Other Compensation

Neither our firm nor investment advisor representatives accept any compensation for the sale of securities. Our investment advisor representatives are not registered in any securities sales capacity.

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## **PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT (Item 6)**

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We do not charge performance-based fees or conduct side-by-side investment management services.

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## **TYPES OF CLIENTS (Item 7)**

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We generally advise individuals, high net worth individuals, pensions, profit-sharing plans, and endowments.

Our firm requires a minimum account value of \$100,000, but will accept accounts of lesser value. Please be advised that accounts of smaller value are more difficult to diversify and rebalance and may not experience the same performance as accounts valued at \$100,000 or more.

Also, third-party asset management platforms recommended through third-party asset management services typically have minimum investment requirements that vary by program.

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## **METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS (Item 8)**

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### Methods of Analysis and Investment Strategies

We utilize the risk tolerance module of our financial planning software, MoneyGuidePro, a division of Investnet, to obtain risk tolerance data and generate suggested model portfolios based on a client's response to our inquiries. The process is designed to discern a client's tolerance for downside risk and tradeoffs of risk vs. return. MoneyGuidePro analyzes mutual funds using a return-based approach to determine the representative composition of funds by individual asset class. When a client holds a legacy position in stock, MoneyGuidePro also assigns an appropriate asset class to individual stocks. Once a client's maximum risk tolerance profile has been established, we discuss model portfolios that may be suitable. Each model recommends an income-to-equity ratio of assets for a client's account(s). Each of the portfolios identifies multiple domestic and global market sectors. Asset allocation is a key component of investment portfolio design. We believe that the appropriate allocation of assets across diverse investment categories (stock vs. bond, foreign vs. domestic, large-cap vs. small-cap, high quality vs. high yield, alternative vs. traditional) is a major determinant of portfolio returns and critical to the long-term success of any client's financial objectives.

In our investment management strategies, we primarily use mutual funds and exchange-traded funds. We use actively and passively managed mutual funds and exchange-traded funds. Passively managed mutual funds and exchange-traded funds are sometimes referred to as index funds. Generally, index funds use a computer program or algorithm to arrange the stock or bond holdings that replicate the holdings of a specific index. There

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is no interaction with a human to make decisions to buy or sell holdings within the fund; therefore, expenses are very low. Conversely, actively managed mutual funds and exchange-traded funds have teams of portfolio managers to analyze companies or bonds and make decisions about which holdings to buy or sell. Actively managed mutual funds and exchange-traded funds also determine the investment objective of the fund and the process for making decisions regarding what holdings to buy or sell. The costs and expenses for actively managed mutual funds and exchange-traded funds are higher due to the cost incurred to source relevant information and pay portfolio managers to analyze the information. In order for an active manager to provide value over a passive or index fund, their performance results must be large enough to overcome the incremental costs associated with active management. Actively managed mutual funds and exchange-traded funds will be assessed periodically against other comparable funds. A pattern of poor performance over time will result in the fund being eliminated from our strategy.

When implementing our strategies, we select index funds to represent certain categories of investments for advisory accounts. Examples might be Large Market Capitalization Companies (Large Cap), Mid-Size Market Capitalization Companies (Mid Cap), or Small Market Capitalization Companies (Small Cap). We also, at times, use index funds for allocations to fixed income investments, such as bonds. Examples might be a short-term bond index fund or an intermediate-term bond index fund. We use more actively managed funds than passively managed funds in constructing a portfolio, with the objective of improving investment results over those that would occur with a completely passive portfolio. With respect to exchange-traded funds, we use more passively managed funds.

Clients may impose restrictions; however, restrictions and stringent guidelines may affect the composition of portfolios. Our services do not encompass traditional buy-and-hold stock strategies, but clients may direct that a particular security be purchased or held in the account(s). We will accommodate such requests without taking responsibility for the performance of that security.

One of the most important criteria we analyze is the cost-effectiveness of the underlying investments in the portfolio. During the selection process, we consider the fees and other expenses of passively managed mutual funds and exchange-traded funds that could affect returns. We evaluate mutual funds and exchange-traded funds for risk and return over varying periods against comparable funds using Investment View Plus by Refinitiv.

Once a portfolio has been fully invested, we generally remain invested at all times, as we believe that market timing does not add value to the investment management process. We will generally manage low-turnover portfolios. We believe that frequent trading produces negative results due to high transaction costs and adverse realization of gains or losses. We utilize the discipline of rebalancing portfolios as market results create portfolios that are inconsistent with the asset allocation of the model portfolio. Additionally, any significant future cash inflows will be invested in the portfolio over a period of 4 to 10 months.

While we prefer mutual funds and exchange-traded funds with lower fees, when certain market conditions exist, we will also use alternative mutual funds. Based on a client's financial circumstances and investment goals, we may allocate a portion of the portfolio to alternative mutual funds.

We may invest in alternative mutual funds that focus on a mix of financial and commodity derivatives, offering exposure to global financial markets and commodity price movements. The strategy seeks to capitalize on the persistence of price trends (up or down) observed in global financial markets and commodities by allocating assets to futures contracts that are either long or short, depending on various characteristics related to their prices.

We may use a passively managed ETF to invest in gold, the precious metal. Investing in gold or other commodities adds an asset to a portfolio that is not correlated with equities or bonds. Taking this approach may lower the risk or volatility in a portfolio.

After implementing the client's investment strategy, we monitor the performance of the portfolio(s) on an ongoing basis.

## Material Risks of Methods of Analysis and Investment Strategies

We utilize conventional analysis methods and investment strategies, but even so, there remains some level of material risk. Performance and capital preservation are not guaranteed; changing market conditions create the necessity to continuously re-evaluate each position held in the portfolio.

**INVESTING IN SECURITIES INVOLVES A RISK OF LOSS THAT CLIENTS SHOULD BE PREPARED TO BEAR.**

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Clients should know that all securities and investment strategies have various types of risks. While it is impossible to name all potential risks associated with our specific methods of analysis and investment strategies, some risks are as follows:

- **General Market Risk.** Markets fluctuate, moving up or down based on news releases or, at times, for no apparent reason. This uncertainty means that, at times, the price of specific securities may increase or decrease without a discernible reason and may take a while to recover any lost value. Adding additional securities to the portfolio might not lower this risk, as all securities can be affected by market swings. Market fluctuations will ultimately affect a client's portfolio holdings.
- **Interest Rate Risk.** Changes in interest rates will affect the value of fixed income investment holdings. The value of fixed income securities is more inclined to decrease as interest rates increase. This decrease in value may not be offset by income from new investments or other investment holdings. Interest rate risk is generally greater for fixed income securities with longer maturities.
- **Inflation Risk.** This risk arises when any form of inflation exists, resulting in the value of a dollar being greater today than it will be in the following year, due to the declining purchasing power caused by inflation. Inflation risk can influence the valuation of a client's investment holdings. Additionally, it can adversely affect companies by increasing operational costs, thereby impacting profitability.
- **Currency Risk.** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. Change in the value of the dollar is also referred to as exchange rate risk.
- **Reinvestment Risk.** Risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This risk primarily relates to fixed income securities.
- **Financial Risk.** All companies face financial risks. Excessive borrowing to finance business operations reduces profitability because the company must meet its obligations in good and bad economic times. During periods of financial stress, the inability to meet loan obligations may result in the company filing for bankruptcy and/or the declining market value of a company's securities. All businesses are susceptible to financial risks at some point in a business cycle. When we invest in a company with excessive debt, that company's financial risk could negatively affect a client's advisory accounts.
- **Time Horizon Risk.** A client may require the liquidation of portfolio holdings earlier than the stated time horizon. If liquidations occur when portfolio values are low, the client will not realize as much value as the client would have if the portfolio holdings had the opportunity to gain value (or regain value) as investments frequently do.
- **Liquidity Risk.** This risk arises when holdings or assets within a portfolio are not readily transferable to cash. Liquidity risk pertains to the potential difficulty in converting investments into cash promptly. Investments with limited liquidity pose challenges in acquisition or disposal at favorable prices. While some investment instruments, such as Treasury Bills, are highly liquid, others, like real estate, are comparatively illiquid. An illiquid investment bears a higher risk profile, given the potential challenges in selling such assets at their fair market value.
- **Equity Securities Risk.** Equity securities, such as common stocks, are subject to changes in value driven by market perceptions of a particular issuer or by general stock market fluctuations that affect all issuers. Investments in equity securities may be more volatile than other types of investments.
- **Fixed Income Securities Risk.** Fixed income securities include traditional debt securities issued by corporations, such as bonds, debentures, and our debt securities that are convertible into common stock and/or equity interests. The market value of fixed-income securities is sensitive to changes in interest rates. Generally, when interest rates rise, the value of fixed income securities declines, and when interest rates decline, the value increases.

Usually, the longer the remaining maturity of a fixed income security, the greater the effect of interest rate changes on the market value. In addition, changes in the issuer's ability to make payments of interest and principal and the market's perception of an issuer's creditworthiness can affect the market value of its fixed-income securities. Fixed income securities may also be subject to yield curve risk.

Additionally, fixed income securities are subject to inflation risk, liquidity risk, and reinvestment risk. Inflation risk is the risk that inflation will erode the purchasing power of the cash flows generated by debt securities. Fixed-rate debt securities are more susceptible to inflation risk than floating-rate debt securities. Liquidity risk is the risk that certain fixed income securities may be difficult to sell at a particular time or at

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an acceptable price, which may cause a client's portfolio to hold these securities for longer periods than planned or forgo other investment opportunities.

- **Investment Company Securities Risk.** Investments in investment company securities such as mutual funds, exchange-traded funds ("ETFs"), and closed-end mutual funds have risks. This risk disclosure focuses on mutual funds and closed-end mutual funds. See specific details regarding the risks associated with ETFs below. The risks associated with investing in mutual funds and closed-end mutual funds involve substantially the same risks as investing directly in the underlying securities (i.e., general market risks, interest rate risks, financial risks, time horizon risks, liquidity risks, etc.). There are also risks that mutual funds and closed-end mutual funds may not achieve their investment objective or execute their investment strategy effectively, which may adversely affect the performance of a client's portfolio.

Additionally, clients pay a pro rata portion of the fees, expenses, and taxes associated with investment company securities, which will likely impact the value of a client's investment assets.

- **Exchange-Traded Funds (ETF) Risk.** Risks associated with investing in exchange-traded funds (ETFs) may be unrecognized. Although ETFs are offered for all asset classes, industries, sectors, markets, etc. There are two (2) general management styles for ETFs: passive and active.

*Passively Managed ETFs* represent an interest in a portfolio of securities designed to track an underlying benchmark or index. These ETFs typically seek to track an underlying benchmark or index; the ETF may or may not hold all securities in the underlying benchmark or index. ETFs are also subject to price variations. ETFs trade throughout the day, and market prices are generally at or near the most recent net asset value (NAV). However, certain market inefficiencies may cause the shares to trade at a premium or discount to the stated NAV. For example, a high volume of market sales may cause ETFs to trade below the value of the underlying NAV.

*Actively Managed ETFs* are designed to outperform an index. These portfolios generally expose a high percentage of net assets to a fixed list of investments (e.g., U.S. exchange-listed equity securities, U.S. exchange-traded funds that provide exposure to U.S. exchange-listed equity securities, U.S. exchange-listed equity securities of non-U.S. issuers, including the securities of non-U.S. issuers traded on U.S. exchanges in the form of depository receipts, etc.). The ETF may also have exposure to futures, other derivatives, and long and short positions, which may not perform as expected. These securities are subject to the risk that they may not effectively outperform an index, industry, or other markets it intends to outperform. In addition to the risk that expenses of the portfolio reduce returns, there is the risk that ETF portfolio managers' strategies are unsuccessful, that the investment is illiquid, has low trading volume, and may not perform as expected, thereby resulting in losses.

Moreover, as with any security, there is no guarantee that an active secondary market for such ETF shares will continue to exist. Also, the redemption of ETFs can be limited. Only an authorized participant (generally broker-dealers that act as liquidity providers) may engage in the creation or redemption transactions of an ETF. Furthermore, ETFs typically have a limited number of broker-dealers that may act as authorized participants. To the extent that authorized participants exit the business or are unable to proceed with creation or redemption orders, and no other authorized participant can step forward, the liquidity of an ETF is likely to be impacted and could face trading halts or delisting.

- **Risks Related to Commodities-Linked Exchange-Traded Funds.** Investments in commodity-linked ETFs, such as those that invest in gold, the precious metal ("Gold ETFs"), can help lower the risk or volatility of a portfolio because gold is not correlated with equities or bonds. Nonetheless, several risks are associated with investments in Gold ETFs. The value of these commodity-linked assets is often influenced by market trends, fluctuations in commodity indices, and various factors impacting specific industries or commodities.

Additionally, the price of gold can be highly volatile, influenced by factors such as geopolitical events, currency fluctuations, and changes in interest rates, which can lead to significant fluctuations in the value of the ETFs. Furthermore, Gold ETFs may only track the price of gold indirectly, which can create tracking errors and result in performance that does not accurately reflect the price movements of gold. Some Gold ETFs lack physical gold backing, which can expose investment assets to counterparty risk. Portfolios that have a concentration of assets linked to a particular industry or sector of the commodities market (such as gold) are likely to be more susceptible to the risks associated with that industry or sector.

- **Risk Related to Alternative Mutual Funds.** Alternative mutual funds typically hold nontraditional investments and/or use complex trading strategies. There are higher internal fees and expenses related to alternative mutual funds. The underlying nontraditional investments will likely have more significant risks, and the complex strategies will likely result in higher costs and greater expenses than traditional mutual

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funds. Many alternative mutual funds use trading strategies to minimize volatility in the value of their investment holdings, including but not limited to spreading their holdings among different nontraditional asset classes. As a result of the volatility in the underlying securities, alternative mutual funds can offer greater diversification or higher returns than more traditional holdings in individual stocks, bonds, and cash.

Nonetheless, that same volatility may cause the value of alternative mutual funds to be more susceptible to price fluctuations. Also, since alternative mutual funds retain discretion over the final allocation of underlying securities, which may include positions that differ from the stated target allocation, there is the risk that the alternative mutual fund will not achieve its investment objective.

- **Asset Allocation Risk.** The asset classes represented in a client's advisory accounts can perform differently from each other at any given time, as well as over the long term. A client's investment assets will be affected by the allocation among equity securities (e.g., mutual funds and exchange-traded funds, etc.) and cash equivalents. If any asset class that comprises a client's holdings underperforms, the performance of other asset classes may suffer.
- **Concentration Risk.** Our investment strategies utilize high concentrations of equities. Investing in growth assets, specifically equities, is inherently risky, but to an even greater degree than fixed income investments. Equities and other high-volatility asset classes are unforgiving if time horizon, risk tolerance, and financial needs are not considered. Client accounts invested in high concentrations of certain securities generally lack diversification, leading to higher degrees of risk.
- **Regulatory and Governmental Risk.** Changes in laws and regulations can change the value of securities. Certain industries are more susceptible to government regulation. If investment assets are invested heavily in a particular sector or industry, correlating zoning changes, tax structure, or specific industry regulations could impact returns or holdings.
- **Risk Related to Public Health Issues.** Our advisory business could be adversely affected materially by pandemics, epidemics, and global or regional outbreaks of disease, such as but not limited to COVID-19, Ebola, H1N1 flu, H7N9 flu, H5N1 flu, or Severe Acute Respiratory Syndrome (SARS). Significant public health issues, including any occurrence or recurrence (or continued spread) of an outbreak of any epidemic, infectious disease, or virus, could cause a slowdown in the levels of economic activity generally (or cause the global economy to enter into a recession or depression), which could adversely affect our advisory business, financial condition, and operations. Should these or other major public health issues arise or materially impact the day-to-day lives of persons around the globe, our firm could be adversely affected by more stringent travel restrictions, additional limitations on operations, or business and/or governmental actions limiting the movement of people between regions and other activities or operations.
- **Reliance on Advisor.** The performance of client advisory accounts depends on the skill and expertise of our firm's staff to make appropriate investment decisions. The success of client portfolios depends on our firm's ability to develop and implement investment strategies and apply investment techniques and risk analyses to achieve a client's investment objectives. Subjective decisions made by us may cause portfolios to incur losses or to miss profit opportunities that may otherwise have been capitalized. For example, our portfolios may include tailored investment features that influence the implemented investment strategies. Additionally, as financial markets change, we may choose to invest in other securities when it aligns with our specific management strategies.
- **Business Continuity Risk.** Our advisory activities may be adversely impacted by a significant business disruption, unforeseeable event, or natural disaster that causes a total or partial outage affecting our offices or a technical problem affecting applications or networks. Service providers may also fail to perform, and any disruption in the infrastructure that supports our operations may curtail our ability to conduct business. To mitigate such risks, we have adopted a business continuity plan to implement recovery strategies designed to maintain critical functions and limit the impact of any business interruption or disaster on client activities or business transactions.
- **Cybersecurity Risk.** Our firm depends on information technology, telecommunication, and other operational systems, including internal systems and/or systems dependent on or provided by third-party service providers, such as account custodians and other parties, on which our firm relies for the provision of advisory services or business operations.

If these systems are disabled or fail to operate as a result of events or circumstances, our ability to operate successfully could be severely compromised. Further, despite the implementation of various risk management and security measures, our systems and those provided by service providers could be subject

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to unauthorized access or other security breaches, thereby failing to maintain the security, integrity, and confidentiality of such data.

Cybersecurity breaches or technology failures that affect our advisory services or service providers' offerings can cause material disruptions to our operations, potentially causing clients to experience financial losses, the inability to access advisory accounts, and other damages.

Notwithstanding the method of analysis or investment strategy used by our firm, the assets within a portfolio face the risk of devaluation or loss. Please note that various events can influence the value of investment assets or advisory accounts, including but not limited to changes in the financial viability of companies, market fluctuations, shifts in exchange rates, trading interruptions and delays, economic reports, and natural disasters. Although this information summarizes potential events that may impact investments, this list is not exhaustive.

**THERE ARE INHERENT RISKS ASSOCIATED WITH INVESTING, AND DEPENDING ON THE RISK OCCURRENCES, YOU MAY LOSE ALL OR A SUBSTANTIAL PORTION OF YOUR PRINCIPAL INVESTMENT.**

### Recommendation of Specific Types of Securities

Generally, our advice encompasses making recommendations of mutual funds and exchange-traded funds. We may, upon client request, incorporate other securities into the portfolio construction process.

### **DISCIPLINARY INFORMATION (Item 9)**

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Neither our firm nor its management has been involved in any industry-related legal or disciplinary events.

### **OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS (Item 10)**

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#### Financial Industry Activities

We are not a registered broker-dealer and do not have a registration application pending. Additionally, neither our management personnel nor investment advisor representatives are registered representatives of a broker-dealer or have registration applications pending.

#### Financial Industry Affiliations

We are not registered as a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor and do not have an application pending to register as such. We do not have a firm principal or investment advisor representative registered as an associated person of any entity noted.

#### Other Affiliations

Mr. Vince Clanton and Mr. Scott Clanton are licensed insurance agents who offer and sell insurance products to advisory clients for asset and income protection and risk management needs. Insurance offerings include life, health, disability, and long-term care insurance. Many of the insurance products are sold through separate and distinct vendors. Our investment advisor representatives may devote up to five percent (5%) of their workweek to selling insurance products.

When acting as insurance agents, Mr. Vince Clanton and Mr. Scott Clanton receive separate yet customary compensation for insurance product sales. In instances where Mr. Vince Clanton or Mr. Scott Clanton receives advisory fees in addition to insurance commissions, his compensation will be higher than if purchased separately or absent of the advisory fee component.

Advisory fees are not offset by insurance commissions earned; therefore, insurance products may be available through more cost-effective channels. Clients always have the right to decide whether to purchase insurance products recommended by our investment advisor representative(s). Clients can purchase insurance products through any insurance agent.

Acting in dual roles (insurance agent and investment advisor representative) and receiving compensation in dual capacities creates conflicts of interest. Accordingly, this is our notification of the conflicts of interest that result from the sale of insurance products. We will disclose applicable conflicts in writing prior to providing other services that create conflicts of interest.

We do not have an affiliated entity. Further, we do not have any material arrangement or relationship with a related person that is a broker-dealer, municipal securities dealer, government securities dealer or broker, investment company, or other pooled investment vehicle (including a mutual fund, closed-end investment

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company, unit investment trust, private investment company or “hedge fund,” and offshore fund), other investment advisor or financial planner, futures commission merchant, commodity pool operator, commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, pension consultant, real estate broker or dealer, sponsor or syndicate of limited partnerships not already disclosed herein.

## Other Investment Advisers

We currently select and recommend third-party asset management platforms for clients. Please review Item 4, Types of Advisory Services, and Item 5, Fees and Compensation, for more details regarding Third-party Asset Management Services and the advisory fees associated with such services. Generally, these arrangements are governed by endorsement (solicitor’s) arrangements or sub-advisory agreements governed by SEC rule 206(4)-1, and clients are required to enter into a separate agreement with the recommended third-party asset management platform.

Please be advised that there are conflicts of interest related to recommending third-party asset management platforms. Our firm will earn additional advisory fee revenue as a result of clients utilizing these platforms. The advisory fees paid to us may be higher or lower than if clients were to obtain these services directly from third-party asset management platforms. Nonetheless, most third-party asset management platforms or institutional advisors only accept clients who can meet specific minimum investment requirements.

Clients who cannot meet the minimum investment requirements must access these advisory service offerings through institutional platforms (i.e., other investment advisers).

Compensation derived from advisory products and services of other investment advisers (e.g., third-party asset management platforms) can result in a substantial concentration of products and services that benefit our firm. To mitigate or remedy conflicts of interest, we fully disclose these arrangements to clients before making recommendations of other investment advisers.

To continually assess conflicts and advise clients accordingly, our chief compliance officer periodically reviews the model portfolios and strategies offered by any third-party asset management platform to ensure client suitability and advisory fee reasonableness.

## **CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING (Item 11)**

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### Code of Ethics

We require that all employees of Chancellor Wealth Management act ethically and professionally. Our management persons, investment advisor representatives, and other employees (collectively, “personnel”) subscribe to a strict code of professional standards and ethics (“Code of Ethics”). Our Code of Ethics is constructed to comply with the investment advisory laws and regulations that require firms to act as fiduciaries in transactions with their clients. Our inherent fiduciary duty requires that we act solely in our clients’ best interests and adhere to standards of utmost integrity in our communications and transactions. These standards ensure that clients’ interests are given precedence.

Accordingly, we have implemented comprehensive policies, guidelines, and procedures that promote ethical conduct and practices by all personnel. The foregoing has been compiled and is collectively referred to as our Code of Ethics. We adopted our Code of Ethics to specify our standards for professional conduct and prohibit certain types of transactions that create conflicts of interest (or perceived conflicts of interest) and establish reporting requirements and enforcement procedures related to personal securities transactions by our personnel.

Our Code of Ethics, which specifically deals with our fiduciary duty, professional standards, insider trading, personal trading, and gifts and entertainment, establishes our ideals for ethical conduct based on the fundamental principles of openness, integrity, honesty, and trust.

We will provide a copy of our complete Code of Ethics to any client or prospective client upon request.

### Participation or Interest in Client Transactions

We do not recommend that clients buy or sell securities that a related person has a material financial or ownership interest.

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## Personal Trading

### Proprietary Trading

We will, at times, buy or sell securities for the personal accounts of our employees that we also recommend to clients. We will always document any transactions that could be construed as a conflict of interest. Conflicts of interest relative to trades for employees (“personal accounts”) may present in many different contexts. Some conflicts of interest related to personal accounts include trading ahead to obtain a better transaction execution price than clients, recommendations or trades based on financial interest, trading on information that is not available to the public, or structuring transactions in a manner so that the results are profitable for employees’ accounts. To mitigate or remedy any conflicts of interest or perceived conflicts, we monitor internal trading reports for adherence to our Code of Ethics.

### Simultaneous Trading

From time to time, we are likely to buy or sell investments for the personal accounts of our employees at or around the same time as clients. As summarized above, our Code of Ethics requires us to (1) act in accordance with all applicable federal and state regulations, (2) act in the best interest of clients, (3) preclear transactions in private placements or initial public offerings, and (4) review personal securities transactions by employees to confirm adherence. Our chief compliance officer performs this review. In any instance where similar securities are purchased or sold, we will uphold our fiduciary duty by ensuring that transactions benefit our clients’ interests.

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## **BROKERAGE PRACTICES (Item 12)**

### Selection and Recommendation

We recommend account custodians after evaluating several factors. The factors include, but are not limited to, relatively low fees and expenses, execution capabilities, reputation, access to securities markets, and expertise in handling brokerage support processes. We may also consider the availability of other products and services that benefit our clients, many of which are not typically available to retail (nonadvisory) clients.

Charles Schwab & Co. (hereinafter, “Schwab”) has completed the operational transition of TD Ameritrade Institutional. As a result, our firm maintains a custodial services agreement with Schwab. Schwab is a registered broker-dealer and member of FINRA and SIPC. We are participants of Schwab’s institutional services platform for independent investment advisors (known as Schwab Advisor Services™).

Our firm is independently owned and operated and is not affiliated with Schwab. Schwab provides brokerage, operational support, and other custodial services to our firm and may also offer other services that help us manage or grow our advisory business. These services are available to our firm at no cost. Therefore, as a result of our established service agreement, cost implications, operational support, custodial, and other services provided, Schwab receives preferential status when recommending a custodian to our clients for our advisory transactions.

While we recommend that clients use Schwab as an account custodian, clients ultimately decide whether to do so. Clients will open an account by entering into an account agreement directly with Schwab. We do not open the account, although we may assist clients in doing so. As outlined in Item 5, Other Fees & Expenses, there are other costs and expenses related to the management of investments and advisory service provisions.

Although Schwab does not charge clients separately for custody services, it is generally compensated by charging transaction fees and assessing account maintenance fees. Schwab is also compensated by the interest it earns on the uninvested cash (i.e., Schwab money market mutual funds) in client accounts and may be compensated by our clients’ investments in other products and services offered through Schwab Advisor Services™.

Notwithstanding our agreement with Schwab, we reserve the right to use or recommend other firms for custodial services.

#### 1. Soft Dollar Benefits

As a participant of an institutional services platform, we receive ancillary soft dollar benefits to support all our advisory accounts and certain operational processes. The soft dollar benefits include but are not limited to duplicate client confirmations and bundled duplicate statements, access to a trading desk serving platform participants exclusively, and access to block trading, which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts, mechanisms to facilitate the deduction of advisory fees directly from client accounts, access to an electronic communication network for order entry

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and account information; receipt of compliance publications, and access to other products and services that are generally available to only institutional platform participants.

As of the date of this Brochure, we have not entered into any agreement with an account custodian, broker-dealer, or any other third party to receive soft dollar credits. Soft dollar credits are earned from clients' securities transactions as a result of an increase in transaction costs or commissions and are subsequently used to pay for the research or other products or services provided by an account custodian. Therefore, although we receive ancillary soft dollar benefits, our firm does not earn soft dollar credits.

If Schwab discounts or waives fees related to client transactions or custodial services or pays for all or a part of any third party's fees, our receipt of these benefits from Schwab creates conflicts of interest. Such arrangements incentivize us to recommend Schwab rather than another account custodian.

Nonetheless, our receipt of ancillary platform services and discount or waived service fees from Schwab does not diminish our duty to act in our clients' best interests, which includes, among other things, seeking best execution of trades for client accounts (i.e., best fees, services, and execution for client accounts).

## 2. Brokerage for Client Referrals

We do not receive client referrals from broker-dealers or other third parties in exchange for using any particular broker-dealer.

## 3. Directed Brokerage

(a) We recommend that clients utilize Schwab. Our service agreements are designed to maximize trading efficiencies and cost-effectiveness for our clients. By recommending that clients use Schwab, we seek to achieve the most favorable results relative to trading costs, allocation of funds, and rebalancing of client investments.

(b) If a client prefers a particular account custodian, we will notify the custodian of our advisor-client relationship and proceed accordingly. However, under such arrangements, we are typically limited in negotiating transaction costs or obtaining best execution. Also, we are unable to aggregate trades; therefore, there are disparities in transaction costs among clients who use our recommended account custodian versus clients who prefer to use their own. More importantly, there are likely to be higher costs associated with brokerage transactions under a directed arrangement.

## Order Aggregation

In the ordinary course of business, we may (but are not obligated to) block or aggregate trade orders for advisory accounts. The process is used to execute transactions more timely, equitably, cost-effectively, and efficiently. When we block or aggregate trades, purchase and sell orders receive an average price and are allocated proportionally among aggregated accounts. This practice is reasonably likely to result in an administrative convenience for our firm and an overall economic benefit to clients. Clients benefit relatively from averaged purchase or sell execution prices, lower transaction expenses, beneficial timing of transactions, or a combination of these and other factors.

If we decide that order aggregation is in the best interest of clients, before aggregating trades, we will prepare a written allocation statement specifying each advisory account that will participate in the aggregated order and the anticipated allocation among the accounts if the order is filled completely. If the order is filled partially, allocations are made according to our judgment of each client's best interest, and our firm will document such allocation decisions. Each account participating in a block trade will pay or receive the average price for all shares included in the transactions for such securities on that day, including applicable transaction costs.

When allocating aggregated trades, we must treat each client fairly and equitably. Any change to an allocation must be explained in writing and approved by our chief compliance officer promptly, generally no later than one hour after the opening of the markets on the trading day after the day we executed the trade orders.

We do not receive any additional compensation or remuneration as a result of trade order aggregation. Our firm's chief compliance officer will review transactions to detect and prevent inefficiencies that result from noncompliance with our order aggregation policies and procedures.

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## **REVIEW OF ACCOUNTS (Item 13)**

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### Periodic Reviews

Our criteria for reviewing clients' accounts are as follows:

#### **1. Financial Planning Services**

We prepare financial plans based on the financial data that clients provide to our firm. Clients may elect to have an annual review of the progress of the written financial plan. The annual review is subject to our hourly financial planning rate of \$400 per hour, and average fees range between \$400 and \$800. Nonetheless, clients who have entered into an agreement for investment management services are not assessed advisory fees for annual financial planning reviews, consultations, or other updates that may occur during the year.

#### **2. Investment Management Services**

We review portfolio activity no less than annually. Our reviews determine whether a client's portfolio strategies continue to align with the stated investment goals and objectives. Mr. Vince Clanton and Mr. Scott Clanton review clients' investment portfolios. If a client's portfolio drifts from the model portfolio target allocation, based on our authority and the need for rebalancing, we will adjust allocations or investment holdings to ensure alignment with the client's investment goals, objectives, and strategies.

**Note About Cash Sweeps.** Certain account custodians may require that cash proceeds from client account transactions or new deposits be transferred to and/or initially held in a designated sweep account. The interest rates on the sweep account are usually lower than those offered by other money market accounts.

In cases of yield dispersion, our firm will generally, within thirty (30) days, purchase a higher-yielding money market fund or other security available on the account custodian's platform, unless we intend to use the cash proceeds to acquire additional investments for the client's account. Exceptions and adjustments to our cash balances policy may be made for various reasons.

It is important to note that the cash sweep policy does not apply to the cash portion of our firm's investment strategies, which typically remains in the designated cash sweep account at the account custodian. It also does not apply to cash set aside for client needs or balances maintained for advisory fee billings.

Furthermore, clients are responsible for yield dispersion, cash balance decisions, and related cash transactions for cash accounts held by the account custodian but not managed by our firm.

#### **3. Retirement Plan Advisory Services**

Reviews for retirement plan consultation services are limited. Plan participants do not receive scheduled reviews or ongoing reports. These services are provided on a global basis and do not include personalized investment advice.

#### **4. Third-party Asset Management Services**

We review the activity of third-party asset management platforms continually. We conduct formal reviews of client portfolios no less than annually. Each investment advisor representative of our firm is responsible for reviewing client accounts under his purview. Our chief compliance officer oversees the review process.

We perform a detailed review of clients' holdings to ensure that the objective of the third-party asset management platform aligns continuously with the client's financial objectives. This process includes reviewing the asset classes, investment management styles, and specified risk/return data of the model portfolios or platforms. If reallocation is necessary, we may select or recommend different portfolios, portfolio managers, or third-party asset management platforms.

### Intermittent Review Factors

Substantial market fluctuation, economic, business, or political events, or changes in a client's financial status (such as retirement, termination of employment, relocation, or inheritance) will prompt us to conduct ad hoc reviews of holdings and accounts. Clients are urged to notify us promptly if other material changes affect the financial information that we rely on to provide advice and recommendations.

### Client Reports

Upon a client's request, we will issue a separate performance report. In addition to performance data, our reports include statements of gains and losses. Clients are urged to review our performance statements carefully, comparing the asset values in our reports to those indicated in the account statements issued by the

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account custodian. It is important to note that due to different accounting procedures, reporting dates, or valuation and pricing methodologies for certain securities, the asset values on our performance statements will vary from the values on the account custodian's statements.

In addition to our reports, clients receive transaction confirmations from the account custodian shortly after trading activity (buys or sells). Additionally, the account custodian will send monthly statements for each month in which there is trading activity. Clients will receive account statements quarterly if there is no monthly trading activity.

## **CLIENT REFERRALS AND OTHER COMPENSATION (Item 14)**

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### **Economic Benefits for Advisory Services**

Other than ancillary soft dollar benefits disclosed in the Brokerage Practices section (Item 12) above, we do not have arrangements to receive economic benefits from any third party for providing advisory services to our clients.

### **Compensation for Client Referrals**

Although we may refer clients to an accountant or attorney for other professional services, clients are responsible for engaging these professionals directly on an as-needed basis. We do not receive referral fees.

Additionally, our firm does not compensate any person for client referrals.

## **CUSTODY (Item 15)**

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### **Custodian of Assets**

We do not hold physical custody of clients' funds or securities. We require that qualified account custodians hold clients' assets for safekeeping. For more information regarding the qualified account custodian that provides custody and safekeeping services for our clients' accounts, please review the Brokerage Practices section (Item 12).

Our firm has indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from our clients' account(s). We also have indirect custody due to utilizing asset movement authorizations to process client requests for account disbursements (e.g., checks, journals, wire requests, etc.) at a client's request.

Nonetheless, in all instances of indirect custody, we have implemented the safeguard requirements by ensuring the safekeeping of clients' funds and securities by a qualified account custodian and implementing the account custodian's requisite internal control procedures for safeguarding client assets.

### **Account Statements**

The account custodian sends monthly or quarterly electronic notifications to clients regarding the availability of account statements. Clients are advised to review account statements carefully, comparing asset values, activity, holdings, allocations, performance, and advisory fees on current statements to the information in previously received trade confirmations, account statements, and advisory fee invoices.

## **INVESTMENT DISCRETION (Item 16)**

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### **Discretionary Authority**

It is customary for our firm to exercise discretionary authority to manage and direct clients' investment assets (i.e., accounts, funds, and securities). This authority is granted upon a client's execution of our investment advisory agreement for wealth management services.

Discretionary trading authority is used to implement investment decisions regarding a client's investment assets (i.e., accounts, funds, or securities) without prior consultation with the client. Such investment decisions include determining the types and dollar amounts or percentages of securities bought or sold and reinvesting investment assets. All investment decisions implemented under discretionary authority are made in accordance with a client's documented investment objectives.

Clients may advise us in writing of limitations on our discretionary authority at any time during our advisory engagement. For example, clients may impose restrictions on investing in securities in specific industries or countries and limit the dollar amounts or percentages of investments in any asset class.

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Nonetheless, imposing onerous limitations may adversely affect a third-party asset management platform's ability to manage a client's investment assets. In such instances, we may exercise our option to terminate services as outlined in the Refund Policy Section in Item 5.

Additionally, there are some instances where we exercise non-discretionary authority in managing and directing clients' investments. When making investment decisions using non-discretionary authority, we seek the client's consultation and approval (oral or written) before implementing investment strategies. Utilizing non-discretionary authority is not our typical practice, and this authority is generally only used for clients who specifically request non-discretionary authority.

## **VOTING CLIENT SECURITIES (Item 17)**

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We do not cast proxy votes on behalf of clients. Although we may provide information to clarify the issues in proxy solicitation materials, clients are responsible for casting proxy votes. Clients are also responsible for directing shareholder action items relative to mergers, acquisitions, tender offers, bankruptcy proceedings, and other types of events involving the securities held in accounts managed by us.

Clients receive proxy solicitation and information regarding shareholder action items by mail or electronically from the account custodian or issuer's transfer agent. Clients must follow the instructions for voting or directing the shareholder action outlined in the mailing or electronic delivery.

## **FINANCIAL INFORMATION (Item 18)**

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### **Balance Sheet Requirement**

Our firm does not require or solicit prepayment of more than \$1,200 in advisory fees six (6) months or more in advance. Moreover, we do not meet any custody requirement that would require submitting a balance sheet with this filing.

### **Discretionary Authority, Custody of Client Funds or Securities, and Financial Condition**

We typically use discretionary trading authority to supervise and direct the investments of clients' accounts. Additionally, we have indirect custody of client funds and securities because of our authorization and ability to deduct advisory fees directly from clients' accounts. We also have indirect custody when we process clients' requests for asset disbursements (e.g., journals, checks, ACH requests, etc.) from their portfolios. More importantly, we do not have any financial condition that would impair our ability to meet contractual commitments to clients.

### **Bankruptcy Petition Filings**

Our firm has not been the subject of a bankruptcy petition during the past ten (10) years.

## **ADDITIONAL DISCLOSURES**

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This section covers other information related to our advisory business but not specifically mentioned previously.

### **Important Information Regarding Retirement Accounts**

#### **ERISA Fiduciary Advisor**

As a result of providing fiduciary investment advice to plan sponsors, plan participants, and IRA owners, our firm is a Fiduciary Advisor under Title I of the Employee Retirement Income Security Act of 1974, as amended (ERISA), and as applicable, the Internal Revenue Code of 1986, as amended (the Code). Please review the [Types of Advisory Services](#) section (Item 4) for details regarding our services. We will provide additional disclosures at the time of providing advice or making recommendations regarding any retirement savings account.

#### **Retirement Account Rollover Options**

Clients have options regarding retirement account rollovers. Typically, existing clients or new clients leaving an employer have four (4) options regarding assets in an existing retirement plan. They may:

1. roll over the assets to the new employer's plan, if available, and if rollovers are permitted;
2. leave the assets in the former employer's plan, if permitted;
3. roll over the assets to an Individual Retirement Account ("IRA"); or

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4. cash out the account value (tax consequences generally apply).

If our firm recommends that a client roll over retirement assets into an account that we will manage, such a recommendation creates a conflict of interest because our firm will earn fees as a result of the rollover. As a Fiduciary Advisor, we mitigate this conflict by disclosing it and ensuring that a recommendation to roll over retirement savings is in a client's best interest.

No client is under any obligation to roll over retirement savings to an account managed by our firm.

## CFP Board Disclosures

Our firm employs CERTIFIED FINANCIAL PLANNER™ professionals, H. Vincent Clanton, MBA, CFP®, CLU®, and Scott T. Clanton, CFP®. The Brochure supplements for Mr. Vincent Clanton and Mr. Scott Clanton outline specific details regarding the conferment of the CFP® professional designation. Accordingly, we also adhere to the CFP Board's Standards of Professional Conduct.

We encourage clients to review the information outlined in this Brochure, our disclosure document. We welcome any questions clients may have regarding our advisory services (see Item 4, Advisory Services), compensation (see Item 5, Fees and Compensation), other services and affiliations (see Item 10, Other Financial Industry Activities and Affiliations), and conflicts of interest (see Item 11, Code of Ethics, Item 12, Brokerage Practices, and Additional Disclosures Section).

In the event of material changes to the information outlined in this Brochure, we will provide updates and amendments to clients within a reasonable time frame, generally within thirty (30) days as required by advisory regulations. We acknowledge our responsibility to adhere to the standards established by the CFP Board's Standards of Professional Conduct, including the duty of care of a fiduciary, as defined by the CFP Board.

This brochure supplement provides information about Investment Advisor Representative Herschel Vincent Clanton, CRD No. 2772945, which supplements the Chancellor Wealth Management, Inc. (CRD No. 112918) Brochure. You should have received a copy of that brochure. Please contact H. Vincent Clanton if you did not receive the Chancellor Wealth Management Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Advisor Representative Herschel Vincent Clanton, CRD No. 2772945, can be found on the Investment Adviser Public Disclosure website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

This website can be searched by using the investment adviser representative's CRD number (shown above).

**BROCHURE SUPPLEMENT**  
(Form ADV Part 2B)

*for*

**Herschel Vincent Clanton, MBA, CFP<sup>®</sup>, CLU<sup>®</sup>**



**CHANCELLOR**  
WEALTH MANAGEMENT

Chancellor Wealth Management, Inc.  
100 Galleria Parkway SE, Suite 995  
Atlanta, Georgia 30339  
Phone: (770) 661-0283

Website: [chancellorwealth.com](http://chancellorwealth.com)  
Email: [vince@chancellorwealth.com](mailto:vince@chancellorwealth.com)

**March 20, 2026**

## **BROCHURE SUPPLEMENT for Herschel Vincent Clanton, CRD No. 2772945**

### **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE (Item 2)**

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#### Chancellor Wealth Management requirements for Investment Advisor Representative Employment

We require that employees who provide advice on behalf of the firm have at least a 4-year college degree, preferably an advanced degree, and no less than two (2) years of relevant work experience in the financial services industry. Additionally, employees must have passed the requisite securities and state advisory exams such as Series 7, Series 66, Series 63, and Series 65. Moreover, employees should also have or be willing to obtain life and health insurance licenses.

Investment Advisor Representative's Information:  
**Herschel Vincent Clanton, MBA, CFP®, CLU®**  
**Year of Birth: 1948**

#### **Educational Background**

Rice University, Houston, Texas, 1967

Bachelor of Science in Aerospace Engineering, Georgia Institute of Technology, Atlanta, GA, 1970

Master of Business Administration (Finance), Georgia State University, Atlanta, GA, 1977

#### **Professional Designations**

##### ***Certified Financial Planner (CFP) Designation, College of Financial Planning, 2002***

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 a number of 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

**Education** – 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;

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

**Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

**Ethics** – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks.

##### ***Chartered Life Underwriter (CLU®) Designation, American College, 2002***

The CLU® is a professional designation conferred by the American College that measures the competency of insurance experts. The CLU® designation is awarded upon completion of eight (8) self-study courses covering advanced insurance related disciplines, including fundamentals of insurance planning, individual life insurance, life insurance law, estate planning, and planning for business owners and professionals and at least three (3) years of full-time industry experience.

## **Business Experience**

President, Chief Compliance Officer & Investment Advisor Representative Chancellor Wealth Management, Inc. (f/k/a) The Chancellor Group, Inc. Atlanta, Georgia	2002 to Present
Registered Representative The O.N. Equity Sales Company Atlanta, Georgia Branch	2000 - 2019
Investment Advisor Representative O.N. Investment Management Company Atlanta, Georgia Branch	2010 - 2019
President, CEO, CFO Health Partners' Services, Inc. Atlanta, Georgia	1997 - 2000
President/Owner RMCBS (A Food Brokerage Company) Atlanta, Georgia	1972 - 1995

## **DISCIPLINARY INFORMATION (Item 3)**

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### **Criminal or Civil Actions**

None. Also see Item 19 of the attached Brochure.

### **Administrative Actions or Proceedings**

None. See Item 19 of our attached Brochure.

### **Self-Regulatory Organization (SRO) Proceedings**

None. See Item 19 of our attached Brochure.

### **Professional Standards Violations**

None.

## **OTHER BUSINESS ACTIVITIES (Item 4)**

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### **Investment Related**

Vince Clanton is not engaged in any other investment related activity.

### **Noninvestment Related**

Mr. Clanton is a licensed insurance agent who transacts insurance product sales through various insurance vendors. He will earn separate yet customary compensation for insurance product sales. Mr. Clanton spends up to five percent (5%) of his workweek selling insurance products.

## **ADDITIONAL COMPENSATION (Item 5)**

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Mr. Clanton does not receive economic benefits from any third party.

## **SUPERVISION (Item 6)**

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Vince Clanton is the chief compliance officer; in such a capacity, he is responsible for supervising the activities of the firm's investment advisor representatives and the administration of operations. We administer supervision through the application of our written policies and procedures.

For questions regarding our supervisory practices, contact Vince Clanton by phone (770) 661-0283 or email vince@chancellorwealth.com.

This brochure supplement provides information about Investment Advisor Representative Scott Taylor Clanton, CRD No. 6376909, that supplements the Chancellor Wealth Management, Inc. (CRD No. 112918) Brochure. You should have received a copy of that brochure. Please contact H. Vincent Clanton (contact information below) if you did not receive the Chancellor Wealth Management Brochure or if you have any questions about the contents of this supplement.

Additional information about Investment Advisor Representative Scott Taylor Clanton, CRD No. 6376909, can be found on the Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). This website can be searched by using the investment adviser representative's CRD number (shown above).

**BROCHURE SUPPLEMENT**  
(Form ADV Part 2B)

*for*

**Scott T. Clanton, CFP<sup>®</sup>**



Chancellor Wealth Management, Inc.  
100 Galleria Parkway SE, Suite 995  
Atlanta, Georgia 30339  
Phone: (770) 661-0283  
Website: [chancellorwealth.com](http://chancellorwealth.com)  
Email: [scott@chancellorwealth.com](mailto:scott@chancellorwealth.com)

**Supervisory Contact**

Mr. H. Vincent Clanton, MBA, CFP<sup>®</sup>, CLU<sup>®</sup>  
President & Chief Compliance Officer  
Phone: (770) 661-0283  
Email: [vince@chancellorwealth.com](mailto:vince@chancellorwealth.com)

**March 20, 2026**

## **BROCHURE SUPPLEMENT for Scott Taylor Clanton, CRD No.6376909**

### **EDUCATIONAL BACKGROUND & BUSINESS EXPERIENCE (Item 2)**

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#### Chancellor Wealth Management requirements for Investment Advisor Representative Employment

We require that employees who provide advice on behalf of the firm have at least a 4-year college degree, preferably an advanced degree, and no less than two (2) years of relevant work experience in the financial services industry. Additionally, employees must have passed the requisite securities and state advisory exams such as Series 7, Series 66, Series 63, and Series 65. Moreover, employees should also have or be willing to obtain life and health insurance licenses.

#### Investment Advisor Representative's Information:

**Scott Taylor Clanton, CFP®**

**Year of Birth: 1976**

#### **Educational Background**

B.A. Business Administration, Furman University, Greenville, South Carolina, 1998

Master of Div., Southeastern Baptist Theological Seminary, Wake Forest, North Carolina, 2003

South Carolina Bankers School, Columbia, South Carolina, 2007

ABA Stonier Graduate School of Banking, Philadelphia, Pennsylvania, 2012

#### **Professional Designation**

##### ***Certified Financial Planner (CFP) Designation, College of Financial Planning, 2017***

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 a number of 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. Currently, more than 62,000 individuals have obtained CFP® certification in the United States.

To attain the right to use the CFP® marks, an individual must satisfactorily fulfill the following requirements:

**Education** – 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;

**Examination** – Pass the comprehensive CFP® Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;

**Experience** – Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and

**Ethics** – Agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks.

#### **Business Experience**

Vice President  
& Investment Advisor Representative  
Chancellor Wealth Management, Inc.  
(f/k/a) The Chancellor Group, Inc.  
Atlanta, Georgia

2014 to Present

Registered Representative  
The O.N. Equity Sales Company  
Atlanta, Georgia Branch

2014 - 2019

Vice President & Commercial Relationship Manager Branch Bank & Trust (BB&T) Myrtle Beach, South Carolina	2008 - 2014
Vice President NBSC/Synovus Bank, Myrtle Beach SC Myrtle Beach, South Carolina	2003 - 2008
Vice President NBSC/Synovus Bank Myrtle Beach, South Carolina	1998 - 2001

### **DISCIPLINARY INFORMATION (Item 3)**

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#### Criminal or Civil Actions

None.

#### Administrative Actions or Proceedings

None.

#### Self-Regulatory Organization (SRO) Proceedings

None.

#### Professional Standards Violations

None.

### **OTHER BUSINESS ACTIVITIES (Item 4)**

---

#### Investment Related

Scott T. Clanton is not engaged in any other investment related activity.

#### Noninvestment Related

Mr. Clanton is a licensed insurance agent who transacts insurance product sales through various insurance vendors. Mr. Clanton will earn separate yet customary compensation for insurance product sales. Mr. Clanton may spend up to five percent (5%) of his workweek selling insurance products.

### **ADDITIONAL COMPENSATION (Item 5)**

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Mr. Clanton does not receive economic benefits from any third party.

### **SUPERVISION (Item 6)**

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Vince Clanton, our chief compliance officer, supervises Scott T. Clanton. We administer supervision through the application of our written supervisory policies and procedures.

For questions regarding our supervisory practices, contact Vince Clanton, Chief Compliance Officer, by telephone (770) 661-0283 or email vince@chancellorwealth.com.

## **Notification of Privacy Policy**

At Chancellor Wealth Management, Inc. (“Chancellor Wealth”), protecting the privacy of your information is among our highest priorities. As an investment advisor firm, we collect and disclose nonpublic personal information (“NPI”) to provide our clients with a broad range of investment advisory services as effectively and conveniently as possible. This notice explains the types of NPI we collect, our sharing practices, and our privacy safeguards. We handle all NPI in accordance with this policy.

### **WHAT IS NPI? WHAT TYPES OF NPI DOES CHANCELLOR WEALTH COLLECT?**

Nonpublic personal information (NPI) is confidential personal data about you that we collect when providing investment advisory services. As a prospective client or client, we gather your NPI when you submit biographical details, personally identifiable information, and financial data through the applications, questionnaires, or forms we ask you to complete. You also provide us with details about your previously held account types and transaction history when we request that information. We collect this data to assess your financial circumstances, goals, and objectives, to offer personalized advisory services, and to facilitate the necessary financial transactions.

### **WHAT TYPE OF NPI DOES CHANCELLOR WEALTH DISCLOSE OR SHARE?**

We will share NPI with nonaffiliated companies for our everyday business purposes as permitted by law. Moreover, we reserve the right to disclose the NPI we collect for business purposes. We do not have affiliates; however, we will disclose NPI to other financial service providers, such as account custodians and mutual fund companies, and to non-financial companies, such as software application companies, enterprise and cloud storage providers, and developers of productivity tools used for electronic communications, document processing, data analysis, billing, planning presentations, and account reconciliation. Additionally, we will share NPI with service providers that we have engaged to perform services or functions to support our firm’s operations. These service providers include, but are not limited to, bookkeepers, digital marketing platforms, IT consultants, compliance consultants, and independent contractors with which we have entered into service agreements. We reserve the right to share NPI with other service providers as required to facilitate our business processes.

### **HOW DOES CHANCELLOR WEALTH PROTECT NPI?**

We maintain physical, electronic, and procedural safeguards to protect your NPI. Our safeguards include data security practices and procedures to ensure the confidentiality of your NPI before, during, and after the termination of our advisory services engagement. We restrict access to your NPI to our employees and others who need to know this information to provide our investment advisory services.

### **POLICY REVISIONS**

This privacy policy may be updated to reflect changes in our practices, procedures, or regulatory requirements concerning the collection and disclosure of NPI. As our client, you will receive notification of any revisions or changes to this policy. If you have questions regarding our privacy policy, please contact your investment advisor representative. You can also e-mail or call us using the contact information as follows:

**Chancellor Wealth Management, Inc.**  
**Mr. H. Vincent Clanton, MBA, CFP®, CLU®**  
**President & Chief Compliance Officer**  
**100 Galleria Parkway SE, Suite 995**  
**Atlanta, Georgia 30339**  
**Phone: (770) 661-0283**  
**Email: vince@chancellorwealth.com**  
**Website: chancellorwealth.com**

We are providing this notification to you in accordance with federal and state regulations.