



CURTIS WEALTH MANAGEMENT

This brochure provides information about Curtis Wealth Management LLC (“Curtis Wealth,” “Advisor,” or “Firm”) qualifications and business practices. If you have questions about contents of this brochure, please contact us at (702) 720-3551 or by email at jordan@curtiswm.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any State Securities Authority.

Additional information about Curtis Wealth is also available at the SEC’s website, <https://adviserinfo.sec.gov> (select “firm” and type in our firm name). Results will provide you with both Part 1 and 2 of our Form ADV.

We are a registered investment advisory firm. Our registration does not imply any level of skill or training. The oral and written communications we provide to you, including this brochure, are for you to evaluate us. Please use this information as factors in your decision to hire us or to continue our business relationship.

Item 1 – Cover Page ADV Part 2A

March 16, 2026

CRD #: 312245

170 S. Green Valley Parkway

Suite 300 (Office 351)

Henderson, NV 8901

jordan@curtiswm.com

(702) 720-3551

www.curtiswm.com

Item 2 – Material Changes

This brochure, dated **March 16, 2026**, has been prepared by Curtis Wealth to meet SEC requirements. This section only addresses material changes that have been incorporated since our last annual posting of this document on the public disclosure website (IAPD) <https://adviserinfo.sec.gov> on March 11, 2025.

Changes since our most recent filing:

Item 4: Assets Under Management (AUM)

Curtis Wealth as of **December 31, 2025**, has **\$148,504,942** in discretionary assets under management and **\$0** in non-discretionary assets under management for a total of **\$148,504,942** in assets under management.

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Item 4 – Advisory Business

4a: Firm Description

Curtis Wealth Management LLC was established in 2020 by Jordan Robert Curtis. Curtis Wealth Management LLC is a Nevada limited liability company registered as an investment advisor with the Securities and Exchange Commission in 2024. Curtis Wealth is owned by Jordan Robert Curtis. Our main office is located in Henderson, Nevada 89012.

4a1: Principal Member

Jordan Robert Curtis, Founder/Managing Member/Chief Compliance Officer/CEO: Mr. Curtis may be contacted by email at jordan@curtiswm.com or by telephone at (702) 720-3551.

4b: Types of Advisory Services

Curtis Wealth offers a variety of investment advisory services to our clients. Curtis Wealth's services include investment management (both discretionary and non-discretionary), financial planning, and consulting services. Prior to providing advisory services, clients are required to enter into a written agreement with Curtis Wealth.

When we provide investment advice to clients regarding their retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with client interests, so we operate under a special rule that requires us to act in client's best interest and not put our interests ahead of our client's. As fiduciaries we are obligated to do the following:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of our client's interests when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in our client's best interest;
- Charge no more than is reasonable for our services; and
- Give clients basic information about conflicts of interest.

Investment Management Services

We work with our clients to identify their investment goals and objectives as well as risk tolerance to create an initial portfolio allocation designed to complement the clients' financial goals and objectives. We may create a portfolio consisting of, but not limited to, no-load funds and/or load-waived funds, exchange traded funds, individual stocks, or bonds.

Each portfolio will be designed to meet a particular investment goal which Curtis Wealth has determined to be suitable for our client's circumstances. Once the appropriate portfolio has been determined, we will review the portfolio and rebalance the account based upon our client's individual needs, stated goals, and objectives. Curtis Wealth's strategy, generally, will be to seek to meet client investment objectives while providing clients with access to personal advisory services. Curtis Wealth may also provide advice about any type of legacy position or other investment held in client portfolios.

As a fiduciary, Curtis Wealth always acts solely in our client's best interests. Client portfolios are customized based on their investment objectives. However, in general, clients may not impose restrictions on trading which, in our opinion, are not in their best interest and such requests may result in the termination of the investment advisory agreement.

In cases where we are not given discretion, we must receive permission from the client to make any trades on a non-discretionary basis. In non-discretionary accounts, clients have the right to decide whether to act upon Curtis Wealth's recommendations. If a client elects to act on any of the recommendations, they retain the right to effect the transaction through a professional unaffiliated with Curtis Wealth.

Occasionally our firm utilizes the sub-advisory services of a Third-Party Money Manager ("manager") for the management of client accounts. Sub-advisors are utilized by Curtis Wealth to offer funds to clients managed to a specific investment objective. The client will not engage the sub-advisor directly; the client's advisory relationship remains with Curtis Wealth as set forth in the client's Investment Advisory Agreement. Our firm will not offer advice on any specific securities or other investments in connection with this service. Prior to utilizing sub-advisors for our clients, our firm will provide initial due diligence on managers and ongoing reviews of their management of client accounts. To assist in the selection of a manager, our firm will gather client information pertaining to their financial situation, investment objectives, and reasonable restrictions to be imposed upon the management of the account.

Curtis Wealth will review the offerings of Third-Party Managers to determine the best match for each client and then obtain model portfolio proposals from the manager to review in order to identify the most appropriate strategy for the client. Once an appropriate strategy or strategies is identified Curtis Wealth Management will review the details of that strategy or strategies with the client to confirm that their objectives are targeted by the proposal.

Our firm will periodically review manager reports provided to the client at least annually. Our firm will contact clients from time to time to review their financial situation and objectives, communicate information to managers as warranted, and assist the client in understanding and evaluating the services provided by the managers.

Clients will be expected to notify our firm of any changes in their financial situation, investment objectives, or account restrictions that could affect their financial standing.

For discretionary accounts, our firm takes actions on behalf of the client to hire or fire managers used in the implementation of a client's investment plan and execution of the Advisory Agreement with our Firm. Therefore, the firm has the authority to hire or fire the manager or to allocate assets among managers without obtaining the client's consent.

Clients should carefully review the disclosure documents of managers for a full description of the services offered, investments, and strategies used.

Financial Planning Services

Curtis Wealth offers a broad range of financial planning and consulting services for our clients. Planning services can be provided on a stand-alone basis, or in conjunction with our investment management services. Financial Planning services are generally complimentary for clients that have investment management services with assets under management equal to or greater than \$500,000. The exception would be if financial planning is requested for complex situations beyond our normal scope listed below. The minimum fee for Financial Planning services is \$2,500.

The services consider information collected from the client such as financial status, investment objectives, tax status, and financial resources among other data. With respect to estate planning and tax planning, our role will be that of a coordinator between the client and the client's designated professional(s).

Financial Planning includes, in all or part, but is not limited to, the preparation of a financial plan for an investment advisory client which may include reviews and recommendations on any or all of the following areas depending on the client's circumstances:

- **Investment Planning:** Determine with the client, based on their goals, time horizon, and risk tolerance, how to structure a suitable portfolio (using mutual funds and ETFs) using principles of diversification, asset allocation, and sometimes asset location.
- **Investment Policy Statements:** Determining specific parameters within which a client's investments will be managed that can include the weighting of stocks to bonds to cash, the limitation on the use of any particular type of security, the methodology used for rebalancing and so on.
- **Portfolio Review and Evaluation:** Assessing a client's existing portfolio to determine suitability of their current investments and, in some cases, evaluating the differences between such and the methods Curtis Wealth utilizes to manage assets. Evaluation can include weighting of asset classes, types of securities used, concentrated positions, tax efficiency of investments, expense ratios, and so forth.
- **Capital Needs Analysis (Goal Funding):** A method using time value of money calculations to determine how much a client would need to save, at a given level of return, every month or year in order to achieve a certain financial goal, such as paying for four years of college for their child.
- **Tax Management and Planning:** Forward-looking tax strategy that can help a client minimize their tax expenses and maximize what they have to invest. This can include planning for Roth conversions, strategic charitable giving, deferring income into tax- advantaged retirement accounts, and tax-loss harvesting, to name a few.
- **Trust and Estate Planning:** Helping a client understand how assets are distributed upon death and, at times, working with their estate planning attorneys to achieve both their financial and estate planning goals. This also involves review of beneficiary designations and ensuring clients have the proper and updated documents drafted to ensure they are always in control of how assets will be distributed.
- **Retirement Planning:** Gathering data that relates to a client's assets, liabilities, expenses, goals, and savings and evaluating such to determine the most appropriate strategy to achieving the greatest probability of being able to retire in the lifestyle they desire and maintain such for the rest of their lives.
- **Social Security:** Helping a client decide when to file for social security is a critical part of the retirement planning process. Married clients are advised on how to make their selections based on their particular circumstances as a couple and can involve a complex analysis that depends on longevity , income needs, and whether the client(s) intend to work in their retirement.
- **Employee Benefits:** If a client is an employee and has access to benefits, an analysis of available benefits can be done together with the client, offering advice on what benefits should be selected based upon the particular client's wishes, goals and family needs. This can include various types of insurance, Flexible Spending accounts, Employee Stock Purchase plans, Restricted Stock Awards, Options, and so on.

- **Education Planning:** Helping clients plan financially for the expenses involved in educating their children and the function of various tax advantaged ways of saving for such expenses such as with a 529 plan and annual gifting.
- **Budgeting and Cash Flow Planning:** Determining with the client what their net income and monthly/annual expenses are to determine where costs might be reduced to produce additional cash flow that can be allocated toward goals.
- **Debt Management:** Where a client has debts, gathering data on the nature and interest rates being paid on all liabilities, then completing a cash flow analysis to come up with the best strategy for tackling the paying down of debt in the most efficient way possible.
- **Business Planning:** If a client has or wishes to set up a small business, advice can be provided on entity selection, setting up of a retirement plan, employee benefits, and potentially a cross-purchase/buy-sell agreement.
- **Charitable Giving:** When a client wishes to be philanthropic, Curtis Wealth can assist the client in how to leverage their investments to maximize contributions and provide tax advantages simultaneously. This can include gifting of required minimum distributions (RMDs), setting up of Donor Advised Funds or gifting of highly appreciated shares, to name a few.
- **Insurance Analysis:** Gathering data on all current insurance policies that a client may have such as life, disability, and long term care policies and running an analysis to ensure that there is an adequate transfer of financial risk to the insurance company and a client still has the opportunity to meet their financial goals should something unforeseen occur such as a premature death or disability.
- **Risk Management (Life and Disability Insurance):** Curtis Wealth does not sell insurance products but can offer advice on what types of insurance a client may need or be lacking and how much would be adequate to ensure their goals are still met in the event of a disability or premature death.
- **Disability Planning and Income Protection:** Using various planning tools, an analysis of any current income protection a client may have through work (or owned individually) is completed to determine whether there are any “gaps” that might leave the client’s family unable to meet financial goals and, if so, providing advice with finding the appropriate coverage.

Financial planning services can vary and are customized depending on each client’s complexity and circumstances. The financial planning services will be defined and agreed upon by both parties in advance. For example, a client not using Curtis Wealth’s investment management services may request a comprehensive financial plan or certain components of our planning services.

The amount of time it could take to provide each of the financial planning services will depend on the client’s unique circumstances and will vary from client to client. Our services are customized based on what a client may request. In addition, the amount of time it takes to provide these services is dependent on the quality and scope of the information that is provided by the client to the advisor.

Clients are encouraged to review their plans on a regular basis.

Curtis Wealth has a conflict of interest because it offers both financial planning and investment management services. When providing financial planning services, Curtis Wealth has an incentive to recommend itself for investment management services as Curtis Wealth receives additional compensation. Curtis Wealth mitigates this conflict of interest by disclosing this conflict to the client and disclosing that clients always have the right to decide whether to act on any of the recommendations made by Curtis Wealth and, if the client elects to act on any of the recommendations, they retain the right to effect the transactions through a professional unaffiliated with Curtis Wealth. Our fiduciary obligation is to always act in the client's best interest.

Retirement Plans (ERISA, 401(k))

Curtis Wealth offers services to help employers overcome the challenges they face in providing retirement plan benefits (401K, Profit Sharing, SIMPLE, SEP, etc.) for employees. Our goal is to simplify our clients' lives through a responsive, integrated approach and deliver to you the level of service and expertise that you need, no matter the size or complexity.

Consulting Services

Curtis Wealth provides a wide array of customized consulting services which may vary greatly in depth and scope and may be offered in a variety of different situations or circumstances that relate to the client's financial picture. We may consult with clients regarding topics that are not covered under our general financial planning services or may not rise to the level of financial planning in the extent of data- gathering and breadth and depth of recommendations. We may consult on such items as a real estate purchase, a sale analysis, or review of a financial account. Financial accounts may be accounts that are held at other firms or qualified retirement accounts held through the client's employer. The scope and cost of our consulting services are defined in writing prior to the engagement and will depend on the complexity of the situation. Consulting services will be offered to any client who the advisor deems to have circumstances that could be aided by our consulting services. Some factors in this determination may be the advisor's experience and level of expertise with the situation. Clients always have the right to decide whether to engage Curtis Wealth for consulting services.

4c: Client Tailored Relationships and Restrictions

As a fiduciary, Curtis Wealth always acts solely in our client's best interests. Client portfolios are customized based on the client's investment objectives. In general, clients may not impose restrictions on trading which, in our opinion, are not in their best interest and such requests may result in the termination of the investment advisory agreement.

Clients are under no obligation to act upon Curtis Wealth's or associated person's recommendations.

4d: Wrap Fee Program

Curtis Wealth does not sponsor nor provide portfolio management services to a wrap fee program.

4e: Assets Under Management (AUM)

Curtis Wealth as of **December 31, 2025**, has **\$148,504,942** in discretionary assets under management and **\$0** in non- discretionary assets under management for a total of **\$148,504,942** in assets under management.

Item 5 – Fees and Compensation

5a, b, c & d: Fee Schedules, Payments & Options

Investment Management

Standard Annual Management fee is 1.10% of the market value of the account.

Fees are negotiable in the range between 1.1% and .5%. Fees may differ based on several factors:

- Size of the relationship – accounts above 2 million and accounts above 5 million may receive additional discounts.
- Accounts within the same household will be combined under a signed householding form for a reduced fee unless the client instructs otherwise.
- Our employees and their family-related accounts are charged a reduced fee for services

For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported are valued at the last reported sale price on the principal market in which they are traded. If the investments are not managed assets, they are not included in Curtis Wealth's fee calculation.

Compensation for our services will be calculated in accordance with what is set in the client agreement. We may modify the terms of any agreement by written changes submitted to the client for signature. While we strive to maintain competitive fees, the same or similar services may be available from other firms at higher or lower fees.

Curtis Wealth requires written authorization from the client to deduct advisory fees from an account held by a qualified custodian. Curtis Wealth fees are paid from the client's account by the custodian when we submit an invoice to them. At the same time Curtis Wealth sends the qualified custodian written notice of the amount of the fee to be deducted from the client's account, Curtis Wealth sends the client a written invoice itemizing the fee, including the formula used to calculate the fee, the time period covered by the fee, and the amount of assets under management on which the fee was based. The invoice from Curtis Wealth will also contain the fee calculation itself and the name of the custodian. The client will also receive a statement directly from the custodian showing the fees deducted. We strongly urge clients to compare our invoices to the custodian's statements for accuracy, and to notify us of any discrepancies.

Curtis Wealth fees are paid quarterly in arrears based on the value as of the last business day of the quarter with payment deducted within 10 days from the date of the invoice. Our fee is determined by taking the percentage rate we charge, divided by four, times the market value of the account. For example, a \$250,000 account balance at the end of a quarter charged at a 1.1% annual rate is charged .275% per quarter, so $\$250,000 \times .00275 = \687.50 . The market value is the sum of the values of all managed assets in the account.

In cases where there are partial fees at the commencement or termination of our agreement, they will be billed or refunded on a pro-rated basis contingent on the number of days the account was open. Quarterly fee adjustments for additional assets received into the account during a quarter or for partial withdrawals will also

be provided on the above pro rata basis.

If there is insufficient cash in the client account to pay fees, securities in the client portfolio may be sold to pay our fee.

In addition to our fees, there may be custodial commissions, internal mutual fund (which are disclosed in each fund's prospectus), 12b-1 fees, or similar third-party management fees and charges. See **5c: Third Party Fees** below.

Sub-Advised Programs

As discussed in Item 4 above, there are occasions where an independent Third-Party Money Manager ("manager") acts as a sub-advisor to our firm. In those circumstances, the manager manages the assets based upon the parameters provided by our firm. The client will not engage the sub-advisor directly; the client's advisory relationship remains with Curtis Wealth as set forth in the client's Investment Advisory Agreement. Sub Advisors charge separate fees for the services provided. A separate fee is charged by Curtis Wealth for portfolio monitoring, oversight, and ongoing due diligence on the manager. See **Item 4** for other services provided by Curtis Wealth when utilizing sub-advisors.

The total advisory fee may be collected from the custodian by our firm. Alternatively, the manager fee may be collected separately from the custodian. The total fee will include our firm's portion of the investment advisory fee as well as the manager's fee. Fees charged by the managers range from 0.35% to 1.00%. Clients may be able to go to the sub adviser directly for advisory services.

Curtis Wealth may, at any time, terminate the relationship with a manager that manages a client's assets. Curtis Wealth will notify the client of instances where we have terminated a relationship with any manager they are investing with. Curtis Wealth will not conduct ongoing supervisory reviews of the manager following such termination.

Factors involved in the termination of a manager may include a failure to adhere to their stated management style or client objectives, a material change in the professional staff of the manager, unexplained poor performance, unexplained inconsistency of account performance, or our decision to no longer include the manager on our list of approved managers.

Information regarding the services and strategies provided by managers can be found in the specific manager's ADV 2A. Clients are encouraged to carefully review each manager's ADV 2A disclosure brochure for service level, fee, conflict of interest, and professional background information applicable to each sub-advisor.

Financial Planning Fees

For clients who engage Curtis Wealth for investment management services, fees for financial planning and consulting services are generally complimentary for clients that have investment management services with assets under management equal to or greater than \$500,000.

Fees for standalone services (when a client does not use Curtis Wealth's investment management services for

complimentary financial planning or meet the assets under management threshold of \$500,000) are charged on an hourly basis. The hourly rate for financial planning is \$250 per hour with a minimum fee of \$2500. Preparing an initial financial plan generally takes 10-15 hours, depending on the complexity, nature, and time required to gather and analyze relevant information.

As plans become more complex, require additional expertise, and cover multiple topics, they take more time to complete and may require additional hours. Similarly, in the event a plan takes fewer than 10 hours to complete, the unused portion of the fee would be refunded to the client. For clients who subsequently engage Curtis Wealth for investment management services, we may waive or offset all or a portion of its fees for standalone financial planning and consulting services.

These arrangements will be defined and agreed upon by both parties via the financial planning agreement.

Curtis Wealth does not require a retainer for this service. Financial Planning fees will be billed in arrears upon delivery of the plan or completion of the agreed services, with payment due within 10 days from the date of the invoice. Financial Planning fees may be paid by personal check or the client may elect by written authorization to have their fee debited from investment management nonqualified accounts approved for such fee debit payments. In all instances, Curtis Wealth will send the client a written invoice concurrent with the request for payment. The invoice will include the fee, the formula used to calculate the fee(s), the fee calculation itself, the period covered by the fee(s), and the name of the custodian. Whenever planning fees are deducted from the account the client will also receive a statement directly from the custodian showing the fees deducted. We strongly urge clients to compare our invoices to the custodian's statements for accuracy, and to notify us of any discrepancies.

Curtis Wealth does not take receipt of more than \$500 in fees per client six (6) months in advance. Clients may terminate these contracts at any time. When an agreement is terminated, Curtis Wealth will invoice for all earned fees as of the date of termination based on the services completed. Curtis Wealth will deliver the completed portion of any documents to the client.

Retirement Plans (ERISA, 401(k))

Fees for ERISA planning and consulting services depend on the types of services that serve the client. For 401(k) or profit-sharing plans, we typically use our standard fee table or another negotiated rate, which generally depends on the size of the plan and the services rendered. For larger plans, we may charge a fixed annual fee directly to the Plan Administrator for our services. This "conflict free" model of contracting directly with the Plan Administrator, without being contractually or revenue bound to any 3rd party money manager, allows us to provide our services knowing we are only working towards your goals and needs.

Consulting Services

Fees for consulting services are based on an hourly rate of \$250 per hour. All fees will be disclosed to each client in writing prior to the engagement, and clients always have the right to decide whether to engage Curtis Wealth for Consulting Services. The services may be billed at the time work is performed, although contracts may specify the total number of hours expected in total. Fees are due within ten (10) days of invoice. Consulting fees are negotiable.

Consulting fees may be paid by personal check or the client may elect by written authorization to have their fee debited from investment management nonqualified accounts approved for such fee debit payments. In all

instances, Curtis Wealth will send the client a written invoice concurrent with the request for payment. The invoice will include the fee, the formula used to calculate the fee(s), the fee calculation itself, the period covered by the fee(s), and the name of the custodian. Clients may terminate these contracts at any time.

When an agreement is terminated, we will refund any prepaid, unearned fees based on hours billed in advance.

Refunds will be made within 30 days of the effective date of termination. If billing in arrears, Curtis Wealth will invoice all earned fees based on hours completed as of the date of termination.

Lower fees for comparable services may be available from other sources. If a conflict exists between the interests of the Advisor, or its associated persons and the interest of the client, the client always has the right to decide whether to act on any of the recommendations made by Curtis Wealth and if the client elects to act on any of the recommendations, they retain the right to effect the transactions through a professional unaffiliated with Curtis Wealth. Our fiduciary obligation is to always act and recommend in the clients' best interest.

5c: Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e. custodian commissions, mutual fund internal fees, 12b-1 fees, transaction fees, etc.). Those fees are also separate and distinct from the fees we charge. Curtis Wealth does the best we can to minimize all fees and transaction costs.

All brokerage commissions, stock transfer fees, 12b-1 fees and other similar charges incurred in connection with transactions for the account will be paid out of the assets in the account and are in addition to the investment management fees paid to us and any sub- advisor used. While we take measures to ensure the fees charged are accurate, client's can ensure the amount of fee charged is correct. In addition to invoices and reports sent by us, clients will receive statements directly from the custodian or mutual funds or other investments they hold. We strongly urge clients to compare our invoices to the custodian's statements for accuracy, and to notify us of any discrepancies.

5d: Termination

The investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees or penalty. Ongoing, Curtis Wealth or our clients can terminate our agreement upon receipt of written notice to the other party.

When an agreement is terminated, we will refund any prepaid, unearned fees based on the number of days remaining in the quarter after termination. Refunds will be made within 30 days of the effective date of termination.

Clients will be responsible for paying all fees including full quarterly custodial administrative fees, account closure fees, mutual fund fees, and all trading costs due to the termination. If there is insufficient cash in the account, the liquidation of some securities may be used to pay the fees. Prior to termination of an agreement, we can provide a good faith estimate of these fees.

5e: Other Investment Compensation

Curtis Wealth does not accept commission for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

Curtis Wealth does not charge advisory fees on the performance of funds or securities in client accounts and does not engage in side-by-side management.

Item 7 – Types of Clients

Curtis Wealth generally provides asset management and financial planning services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Trusts
- Estates
- Charitable Organizations

Minimum Account Size:

Curtis Wealth has an account minimum size of \$500,000 which can be waived at the sole discretion of Jordan R. Curtis. Accounts within the same household may be aggregated to reach this minimum.

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

In determining the recommendations to give to a client, we first gather and consider information regarding several factors including our client's:

- Current financial situation
- Investment goals and objectives
- Current and long-term needs
- Tolerance and appetite for risk
- Level of investment knowledge

Curtis Wealth uses multiple sources of information to obtain analysis and strategies. They include sources such as financial newspapers, financial magazines, research prepared by others, corporate rating services, prospectuses, company press releases, annual reports, and filings with the SEC.

Curtis Wealth's methods of analysis include Fundamental analysis, Modern portfolio theory, and Cyclical analysis.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various assets.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

8b: Investment Strategies

Asset Allocation

Curtis Wealth recommends a mix of asset classes for each client's portfolio based on an assessment of the client's long-term financial objectives. Where appropriate, we will recommend an allocation to high-quality, short-term, and intermediate term bonds (within a broadly diversified index or asset class mutual fund) to reduce overall portfolio risk, generate a more predictable cash flow (interest income), facilitate portfolio rebalancing, and provide a hedge against inflation.

If the client's objective is a higher annual expected return and they are willing to accept a higher degree of risk, we will recommend a portfolio with greater weighting to stocks in general and small company and value stocks specifically (using index or asset class mutual funds). Recommended stock allocations will generally be globally diversified among the U.S., foreign developed markets, and emerging markets. In certain circumstances, we may include REITs in limited percentages. Our recommended asset allocation is not influenced by current market conditions. This asset allocation is altered only when the client's long-term investment objectives have changed.

Asset Allocation is based on the principle that different assets perform differently in different market and economic conditions. It is difficult to predict how any particular asset class will perform in any given year.

Diversification is a strategy for managing risk. Diversification does not ensure a profit or protect against a loss in a declining market. Asset Allocation is unlikely to generate the greatest returns since not all of the asset classes will do equally well.

Rebalancing

Asset allocations for each client's portfolio will change as financial markets rise and fall and the specific assets of different parts of their portfolio change. This creates the opportunity to selectively rebalance their portfolio in order to bring asset class percentages back to their policy targets. Asset classes that have risen beyond predetermined limits are sold by an amount that brings the allocation back in line with policy targets, and those that have fallen in value are purchased in the same way. This is a method of buying low and selling high that is not based on trying to predict the direction of markets or asset returns.

This rebalancing has the effect of enhancing portfolio returns while maintaining the agreed-upon risk. In order to limit rebalancing transactions and the costs associated with buying and selling mutual funds through the chosen custodian, Curtis Wealth has predetermined ranges in which allocations may vary and at which rebalancing is initiated.

Specific Investments

We generally select ETFs, mutual funds, or similar securities. We may at times select individual securities or build individual stock portfolios for our clients. In these cases, Curtis Wealth examines each security's management, financial condition, and market position and ensures that any purchases of individual securities work toward the client's portfolio goals, investment horizons, and exposure to risk. Individual stocks present potential risks as prices of individual securities can move up or down due to general economic conditions, industry specific conditions, government regulations or corporate management, among other factors.

8c: Risk of Loss

All investments include a risk of loss that clients should be prepared to bear. Performance of any investment is not guaranteed. We use our best efforts and expertise to manage our clients' assets. However, we cannot guarantee any level of performance or that clients will not experience financial loss.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Modern portfolio theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile, i.e., if, for that level of risk, an alternative portfolio exists which has better expected returns.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are twofold: 1) the markets do not always repeat cyclical patterns, and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus clients may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond "fixed income" nature (lower risk) or stock "equity" nature.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest, and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed "electronic shares" not physical metal) specifically may be negatively impacted by several unique factors, including: 1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, 2) a significant increase in hedging activities by producers of gold or other precious metals, and 3) a significant change in the attitude of speculators and investors.

Equity investments generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions, and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield and investment-grade debt, and structured products such as mortgage and other asset-backed securities, although individual bonds may be the best-known type of fixed income security. In general, the fixed income market is volatile, and fixed income securities carry interest rate risk (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (very unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Item 9 – Disciplinary Information

9a: Civil or Criminal Actions

Curtis Wealth and its managers have never been found guilty, convicted, or plead no contest to a criminal or civil action in a domestic, foreign, or military court.

9b: Administrative Enforcement Proceedings

Curtis Wealth and its managers have never been found by the SEC, any state or federal agency, or any foreign regulatory agency to have caused loss of the ability of an investment-related business to do business or been sanctioned, barred, or limited in investment-related activities.

9c: Self-Regulatory Organization Enforcement Proceedings

Curtis Wealth and its managers have never been found by a self-regulatory agency to have caused loss of the ability of an investment-related business to do business. Additionally, Curtis Wealth and its managers have never been found in violation of self-regulatory agency rules such that they were barred, suspended, limited in advisory functions, or fined.

Item 10 – Other Financial Industry Activities and Affiliations 10a: Broker Dealers and Registered

Representatives

Curtis Wealth is not registered as a broker-dealer and our employees are not registered representatives of any broker-dealer.

10b: Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Curtis Wealth nor our employees hold any of the above registrations.

10c: Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

The principal business of Curtis Wealth is that of a registered investment advisor and provider of financial planning services.

Neither Adviser or any of its management persons have any relationship or arrangements with any of the following: a broker-dealer, municipal securities dealer, or government securities dealer or broker; an investment company or other pooled investment vehicle (e.g. mutual fund, private fund, etc.); another investment adviser or financial planner; a futures commission merchant, commodity pool operator, or commodity trading advisor; a banking or thrift institution; an accountant or accounting firm; a lawyer or law firm; an insurance company or agency; a pension consultant; a real estate broker or dealer; or a sponsor or syndicator of limited partnerships. Curtis Wealth will disclose any material conflict of interest relating to Curtis Wealth, our representatives, or any of our associates which could reasonably be expected to impair the rendering of unbiased and objective advice should they arise in the future.

10d: Selection of Other Advisors and How this Advisor is Compensated for those Selections

Curtis Wealth is not paid for the selection of other advisors, asset managers, or portfolio managers.

Curtis Wealth may enter directly into sub-advisory relationships with independent registered investment advisory firms (“sub-advisors”)

on behalf of its clients as part of our discretionary services. We do not receive any additional compensation for selecting a sub-advisor.

Prior to entering into a relationship, Curtis Wealth performs a due diligence review of the sub-advisor. This review includes, but is not limited to, the review of regulatory filings, investment offerings, and the performance of the strategies considered.

When a strategy offered through a sub-advisor is appropriate for a client of Curtis Wealth, the client will be given the sub-advisor's Form ADV Part 2A, Privacy Notice, and any other information that may be relevant or informative to the client.

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

11a: Code of Ethics Description

We have adopted a Code of Ethics to which all investment advisor representatives and employees are bound to adhere. The key component of our Code of Ethics states that Curtis Wealth and its investment advisor representatives and employees shall always:

- Act with integrity, competence, dignity, and ethics when dealing with the public, clients, prospects, employers, and employees.
- Exercise its authority and responsibility for the benefit and interest of its clients first and to refrain from having outside interests that conflict with the interests of its clients. Curtis Wealth must avoid any circumstances that might adversely affect or appear to affect its duty of complete loyalty to its clients.
- Refrain from disclosing any nonpublic personal information about a client to any nonaffiliated third party unless the client expressly gives permission to Curtis Wealth to do so. All client information will otherwise be treated as confidential.
- Maintain the physical security of nonpublic information, including information stored on computers.

This Code of Ethics is in place to guide the personal conduct of our team and embodies our fiduciary duties and responsibilities to our clients and sets forth our practice of supervising the personal securities transactions of employees with prior or concurrent access to client trade information. A copy of the Curtis Wealth Code of Ethics is available, free of charge, upon request.

11b, c & d: Participation or Interest in Client Transactions

Curtis Wealth or its employees may buy and sell some of the same securities for our own accounts that we buy and sell for our clients. We will always buy or sell from our clients' accounts before we buy or sell from our accounts. In some cases, Curtis Wealth or its employees may buy or sell securities for our own accounts and not for clients' accounts, as it may not meet the objectives or plans for the client. There are possible conflicts of interest, which our Code of Ethics addresses. We will always evaluate our activity from the view of our clients to ensure that any and all required disclosures are made. For example, we will disclose anything that would cause a client to be unfairly influenced to make any decision regarding actions or inactions in their account.

Curtis Wealth does not buy or sell between Curtis Wealth, our employees, or our clients' accounts.

Curtis Wealth always tries to get the best price for the client. Curtis Wealth has in place internal controls and processes to allow contemporaneous trading (submitting Curtis Wealth or employee orders at the same time as client orders) in block or aggregate trades. In other cases, except in the case of unaffiliated mutual funds, we will always trade individual securities in a client account before we trade Curtis Wealth or employee accounts.

Curtis Wealth does not recommend securities to advisory clients nor buy or sell securities for advisory client accounts in which Curtis Wealth or a related person has a material financial interest.

Item 12 – Brokerage Practices 12a: Selecting Brokerage Firms

Curtis Wealth does not maintain custody of client assets that we manage. Client assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use either Fidelity Investments (Fidelity) or Charles Schwab & Co., Inc. (Schwab) as the qualified custodian. Curtis Wealth is independently owned and operated and not affiliated with Fidelity or Schwab.

Custodians will hold client assets in a brokerage account and buy and sell securities when instructed to do so. While we recommend that clients use Fidelity as custodian/broker, clients decide whether to do so and open their account by entering into an account agreement directly with them. If a client does not wish to place their assets with Fidelity, then we cannot manage their account. Even though their account is maintained at Fidelity or Schwab, we can still use other brokers to execute trades for a client’s account, and as described under Custody and Brokerage Costs below such an arrangement would incur additional fees. Curtis Wealth does not receive any client referrals from either Fidelity or Schwab.

Curtis Wealth Management participates in custodian and broker dealer programs, with the Schwab and Fidelity. Both Schwab and Fidelity are SEC-registered broker-dealers and FINRA members. Both offer independent investment advisors services which include custody of securities, trade execution, clearance, and settlement of transactions. Curtis Wealth Management receives some benefits from Schwab and Fidelity through its participation in their programs. (Please see the disclosure under Item 14.a below.)

Clients are not obligated to effect transactions through any broker-dealer recommended by Curtis Wealth Management. In recommending broker-dealers, we generally seek “best execution.” In recommending a broker-dealer we will comply with our fiduciary duty to obtain best execution and with the Securities Exchange Act of 1934 and will take into account such relevant factors as (a) price, (b) the broker-dealer’s facilities, reliability and financial responsibility, (c) the ability of the broker-dealer to effect transactions, particularly with regard to such aspects as timing, order size and execution of order, (d) the research and related brokerage services provided by such broker or dealer to Curtis Wealth Management, notwithstanding that the account may not be the direct or exclusive beneficiary of such services and (e) any other factors Curtis Wealth Management considers to be relevant. To avoid creating a possible conflict of interest in recommending broker-dealers, we have established the following restrictions to ensure that we meet our fiduciary responsibilities:

- Curtis Wealth Management adheres to our **Code of Ethics** as outlined in Item 11 above.
- If Curtis Wealth Management receives separate compensation for transactions, we will fully disclose them.
- Curtis Wealth Management emphasizes the unrestricted right of clients to select and choose their own broker or dealer.
- Curtis Wealth Management will always act in accordance with all applicable federal and state regulations governing registered investment advisory practices.

Generally, in addition to a broker's ability to provide "best execution," we may also consider the value of "research" or additional brokerage products and services a broker-dealer has provided or may be willing to provide. This is known as paying for those services or products with "soft dollars." Because many of the services or products could be considered to provide a benefit to Curtis Wealth Management, and because the "soft dollars" used to acquire them are client assets, it could be considered to be a conflict of interest in allocating client brokerage business: we could receive valuable benefits by selecting a particular broker or dealer to execute client transactions and the transaction compensation charged by that broker or dealer might not be the lowest compensation we might otherwise be able to negotiate.

In addition, we could have an incentive to cause clients to engage in more securities transactions than would otherwise be optimal in order to generate brokerage compensation with which to acquire products and services.

Curtis Wealth Management's use of soft dollars is intended to comply with the requirements of Section 28(e) of the securities Exchange Act of 1934. Section 28(e) provides a "safe harbor" for investment managers who use commissions or transaction fees paid by their advised accounts to obtain investment research services that provide lawful and appropriate assistance to the manager in performing investment decision-making responsibilities. As required by Section 28(e), Curtis Wealth Management will make a good faith determination that the amount of commission or other fees paid is reasonable in relation to the value of the brokerage and research services provided. That is, before placing orders with a particular broker, we generally determine, considering all the factors described above, that the compensation to be paid to Schwab or Fidelity is reasonable in relation to the value of all the brokerage and research products and services provided by Schwab or Fidelity. In making this determination, we typically consider not only the particular transaction or transactions, and not only the value of brokerage and research services and products to a particular client, but also the value of those services and products in our performance of our overall responsibilities to all of our clients. In some cases, the commissions or other transaction fees charged by a particular broker-dealer for a particular transaction or set of transactions may be greater than the amounts another broker-dealer who did not provide research services or products might charge.

Client Custody and Brokerage Costs

For our clients' accounts it maintains, custodians generally do not charge clients separately for custody services but are compensated by charging clients commissions or other fees on trades that it executes or that settle into the client's account. For some accounts, custodians may charge clients a percentage of the dollar amount of assets in the account in lieu of commissions. Custodian rates may be determined by committing a certain value of assets at the custodian. This commitment benefits clients because the overall rates they pay are lower than they would be if we had not made the commitment. Clients may also be charged a flat dollar amount as a "prime Broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into their account. These fees are in addition to the commissions or other compensation clients pay the executing broker-dealer. Because of this, in order to minimize client trading costs, we have Fidelity and Schwab execute most trades for client accounts.

Products and Services Available to Us

Custodians may provide Curtis Wealth and our clients with access to its institutional brokerage trading - custody reporting, and related services – many of which are not typically available to retail customers. These services help us manage or administer our clients' accounts while others help us manage and grow our business.

Services that Benefit Clients. Clients gain access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through custodians include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Services that May Not Directly Benefit Clients. Other products and services that benefit us but may not directly benefit clients or client's accounts. These products and services assist us in managing and administering our clients' accounts. They include investment research, both from the custodian and that of third parties. We may

use this research to service all or some substantial number of our clients' accounts, including accounts not maintained at the custodian from which we received the benefit. In addition to investment research, custodians also make available software and other technology that:

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

Services that Generally Benefit Only Us. Some services are intended to help us manage and further develop our business enterprise. These services include:

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

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

We always endeavor to put the interests of our clients first. Clients should be aware, however, that the receipt of the types of benefits discussed above can create a potential conflict of interest by influencing our choice of a custodian.

12b: Sales Aggregation

Curtis Wealth is authorized to aggregate purchases and sales and other transactions made for client accounts with purchases and sales and other transactions in the same or similar securities or instruments for other clients of ours. When we aggregate transactions, the actual prices applicable to the aggregated transactions will be averaged, and the account will be deemed to have purchased or sold its proportionate share of the securities or instruments involved at the average price obtained. Stock exchange regulations may in certain instances prevent the executing broker-dealer from delivering to the account a confirmation slip with respect to its participation in the aggregated transaction and, in such event, we advise the client in writing of any purchase or disposition of instruments for the account with respect to any such aggregated transaction. We direct that confirmations of any transactions effected for the client account will be sent, in conformity with applicable law, to the client.

Item 13 – Review of Accounts

13a: Periodic Reviews

Accounts are managed and reviewed by Jordan Robert Curtis, CCO. The frequency of reviews is determined based on the client's investment objectives but no less than annually. Accounts are reviewed to determine if the positions, transactions, and strategies are consistent with the client's stated investment objective(s) and whether any rebalancing or adjustments may be necessary.

Financial planning clients receive their financial plans and recommendations at the time the service is completed. Depending on the type of financial planning service requested, we may meet on a regular basis with the client to discuss any potential changes to their financial plan.

13b: Review Triggers

More frequent reviews are triggered by a change in the client's investment objectives, tax considerations, large deposits or withdrawals, large sales or purchases, loss of confidence in corporate management, or changes in economic climate.

13c: Regular Reports

All investment advisory clients receive reports as needed, but no less than annually, on representative investments recommended specifically by Curtis Wealth. Reports are generated through Orion based on custodian data. Performance reports may contain such items as: Performance Review, Summary by Account, Asset Allocation, Security Performance, Realized Gains/Losses, Holdings, and Transactions that occurred during the period. Custodian data is provided to Orion directly and reports are generated only using the custodian data.

Investment advisory clients also receive standard account statements from the custodian of their accounts on at least a quarterly basis. Financial planning clients do not normally receive investment reports.

Item 14 – Client Referrals and Other Compensation**14a: Economic Benefits Provided by Third Parties for Advice Rendered to Clients**

We receive an economic benefit from Fidelity and Schwab in the form of the support products and services they make available to us and other independent investment advisors that have their clients maintain accounts at these custodians. These products and services, how they benefit us, and the related conflicts of interest are described above (see *Item 12 – Brokerage Practices*). The availability to us of these products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

Curtis Wealth does not receive economic benefits from third parties for the advice we render to our clients. As disclosed in Item 12 above, broker-dealers may provide services, tools, or other non-financial benefits to us as a benefit for using the broker-dealer's services. However, we endeavor at all times to put the interests of our clients first. Clients should be aware, however, that the receipt of benefits can create a potential conflict of interest by influencing our choice of a broker-dealer.

14b: Compensation to Non-Advisory Personnel for Client Referrals

Curtis Wealth has an arrangement with SmartAsset Advisors LLC ("SmartAsset"), a lead generation company, under which SmartAsset provides client leads to Curtis Wealth for a flat fee. SmartAsset is not compensated based on the number of leads that result in advisory services or based on the amount of assets placed under management by referred clients. This lead generation arrangement does not impact the fees that clients pay for advisory services, and clients are not charged any additional fees because of this referral arrangement.

Item 15 – Custody

Curtis Wealth clients' accounts are held by a qualified custodian, as designated by the client in writing, and other than withdrawing advisory fees, Curtis Wealth shall have no liability to the client for any loss or other harm to any property in the account. This includes harm to any property in the account resulting from the insolvency of the custodian or any unauthorized acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. The client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer.

As a fiduciary, Curtis Wealth will always act in the client's best interests and, in doing so, the above does not limit or modify that duty to our clients. Custodial statements will include fees charged by Curtis Wealth. At the same time, we invoice the custodian, we will provide an invoice to the client that includes our rate, the value of assets, and the resulting fee. We strongly urge clients to compare these statements for accuracy.

Item 16 – Investment Discretion

Curtis Wealth asks our clients to give us discretionary authority to execute transactions without our client's prior approval. These transactions may include the purchase and selling of securities, arranging for payments, or generally acting on behalf of our clients in most matters necessary to the handling of the account. This includes the buying or selling of securities, the rebalancing and selection of portfolios, the selection of portfolio managers or sub-advisors or the disbursement of funds to the client as requested or arranged. Discretionary authority is granted once an election is made on the Investment Advisory Agreement, and the agreement is signed by the client. In cases where we are not given discretion, we must receive permission from the client to make any trades on a non-discretionary basis.

Curtis Wealth obtains investment discretion by obtaining the client's written consent in the Investment Advisory Agreement. Clients may make requests or make suggestions regarding the investments made in their portfolio. Curtis Wealth does not accept restrictions upon its discretion unless they are agreed upon and enumerated in the Investment Advisory Agreement in which the client grants discretionary authority and said restrictions can be accommodated by an available separately managed account (SMA) targeting the proposed restriction or restrictions.

Retirement Plans (ERISA)

Depending on the type of plan and how it is arranged, Curtis Wealth Management may or may not have discretionary control of retirement plans' assets or their accounts and it is clearly set forth in the plan agreement.

Item 17 – Voting Client Securities

The clients of Curtis Wealth retain the authority to proxy vote. Clients should ensure that proxy ballots are mailed directly to them by selecting this option on their custodial application forms. Clients are welcome to delegate said proxy voting authority to a third-party representative (non-advisory personnel) by filing the appropriate custodial form. Curtis Wealth will not accept authority to vote client proxies. This policy is set forth in Curtis Wealth's standard advisory agreements. Proxy material will be sent from the transfer agent and, in rare cases, could come from Fidelity or Schwab.

Should Curtis Wealth inadvertently receive proxy information for a security held in clients' accounts, it would immediately forward such information on to clients but will not take any further action with respect to the voting of such proxy. Upon termination of the advisory relationship, Curtis Wealth will make a good faith and reasonable attempt to forward proxy information inadvertently received on behalf of clients to the forwarding address provided by clients. Clients may contact Curtis Wealth for advice or information about a particular proxy vote; however, Curtis Wealth shall not be deemed to have proxy voting authority solely as a result of providing such advice to clients.

Item 18 – Financial Information

18a: Balance Sheet

Curtis Wealth does not solicit prepayment of more than \$500 in fees per client six (6) months or more in advance.

18b: Financial Conditions

Curtis Wealth has no financial issues that could impair our ability to carry out our fiduciary duty to our clients.

18c: Bankruptcy Petition

Curtis Wealth has never been the subject of a bankruptcy petition.