



Beyond Your Exit Wealth Management LLC

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Lebanon, Pennsylvania 17042

Form ADV Part 2A – Firm Brochure

717-937-1612

Dated March 15, 2024

This Brochure provides information about the qualifications and business practices of Beyond Your Exit Wealth Management LLC, "BYEWM". If you have any questions about the contents of this Brochure, please contact us at 717-937-1612. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Beyond Your Exit Wealth Management LLC is registered as an Investment Adviser with the State of Pennsylvania. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about BYEWM is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 315

Item 2: Material Changes

The last annual update of this Brochure was filed on February 23, 2023. Since this filing, the following material changes have been made to this version of the brochure:

- The firm updated the Types of Advisory Services offered. Please see Item 4 for details.
- The firm updated it's address.

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

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Item 4: Advisory Business

Description of Advisory Firm

Beyond Your Exit Wealth Management LLC (hereinafter referred to as "BYEWM", "we", "firm", and "us") is registered as an Investment Adviser with the State of Pennsylvania. We were founded in June 2021. Tom Poltersdorf Jr. is the principal owner of BYEWM.

Types of Advisory Services

The Financial Plan and Business Assessment

The Financial Plan and Business Assessment is a multi-step process designed to perform a deep dive into a client's current personal and/or professional wealth management situation, in an effort to identify gaps and potential points of weakness and, ultimately, develop recommendations for improvement. The Financial Plan and Business Assessment may be performed as a precursor to the Ongoing Financial Planning program (described further below) or may be purchased on a separate standalone basis. The Financial Plan and Business Assessment are designed to give clients a broad-based review of their current personal financial situation, in order to develop recommendations for closing the wealth management gap. For clients who are business owners, the services rendered under the Financial Plan and Business Assessment may also be tailored to establish an approximate valuation for the client's business, identify key value drivers, and develop recommendations for improving the value of the client's business. We will first work with the client to gather relevant information about the client's wealth management situation from various sources, including the client, and the client's other engaged professionals, such as: CPA/Bookkeeper, estate attorney, personal insurance agent, life/disability insurance agent, investment adviser, and/or banker. Once relevant data has been collected, BYE WM will coordinate for a one-hour discovery phone call, to cover topics such as the client's: values, goals, relationships, assets, advisors, and interests. When the discovery call is complete, BYE WM will take the collected information and use it to review the client's wealth management situation. Depending on the client's circumstances, this review will generally take approximately four weeks to complete and can cover topics such as cash flow, retirement income planning, risk management, insurance, estate planning, tax planning, business planning, and investments. The Financial Plan & Business Assessment process concludes with a one-hour review call. In this call, BYE WM will explain the identified gaps in the client's wealth management situation and will advise the client on potential recommendations for closing such wealth management gaps. For business owner clients BYE WM will also provide an approximate current business valuation and will advise the client on potential recommendations intended to increase business revenues and, ultimately, increase the valuation.

Investment Management Services

We are in the business of managing individually tailored investment portfolios. Our firm provides continuous advice to a Client regarding the investment of Client funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, we develop a Client's personal investment policy or an investment plan with an asset allocation target and create and manage a portfolio based on that policy and allocation targets. We will also review and discuss a Client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the Client (e.g., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

We offer Third Party Services through the use of Third-Party Managers, Outside Managers, or Sub-Advisors (collectively, "TAMPs") for portfolio management services. We assist Clients in selecting an appropriate allocation model, completing the Outside Manager's investor profile questionnaire, interacting with the TAMP and reviewing the TAMP. Our review process and analysis of TAMPs is further discussed in Item 8 of this Form ADV Part 2A. Additionally, we will meet with the Client on a periodic basis to discuss changes in their personal or financial situation, suitability, and any new or revised restrictions to be applied to the account.

First Ascent Asset Management, LLC: BYEWM may determine that opening an account with a professional independent third-party money manager is in your best interests. If so, we will provide you with information about the money manager, including the services they provide and the fees they charge. You may approve or disapprove the use of the independent money manager for your account.

Any money manager selected to manage an account for you will have discretion to determine the securities to buy and sell for the account, subject to any reasonable restrictions imposed by you. You will be provided with the money manager's ADV Disclosure Brochure, which you should carefully review for important details about the manager and their fees and services.

If we recommend the use of an independent money manager, BYEWM will:

- Assist in the identification and ongoing review of your investment objectives
- Recommend and assist in the selection of appropriate money managers
- Recommend specific investment strategies offered by the money managers
- Assist in the review of performance and progress toward your investment objectives
- Recommend any appropriate changes to your investment strategy
- Recommend the hiring and firing of money managers, as needed.

Ongoing Financial Planning

This service involves working one-on-one with a planner over an extended period of time. By paying a fixed monthly fee, Clients get to work with a planner who will work with them to develop and implement their plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon engaging us for Ongoing Financial Planning, a Client will be taken through establishing their goals and values around money through the Financial Planning & Business Assessment engagement. They will be required to provide information to help complete the following areas of analysis: cash flow, retirement income planning, risk management, insurance, estate planning, tax planning, business planning, and investments. Once the Client's information is reviewed, their plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the Client. Clients subscribing to this service will receive a written or an electronic report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow-up meeting is required, we will meet at the Client's convenience. The plan and the Client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be made to the Client to confirm that any agreed-upon action steps have been carried out. On an annual basis, there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

Employee Benefit Plan Services

Our firm provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education.

In providing employee benefit plan services, our firm does not provide any advisory services with respect to the following types of assets: employer securities, real estate (excluding real estate funds and publicly traded REITS), participant loans, non-publicly traded securities or assets, other illiquid investments, or brokerage window programs (collectively, "Excluded Assets").

Client-Tailored Services and Client-Imposed Restrictions

We consult with clients initially and on an ongoing basis, through the duration of their engagement with us, to determine risk tolerance, time horizon and other factors that may impact the clients' investment and/or planning needs. We ensure that clients' investment and planning recommendations are suitable for their needs, goals, objectives, and risk tolerance.

Clients are able to specify, within reason, any limitations they would like to place on discretionary authority as it pertains to individual securities and/or sectors that will be traded in their account. All such requests must be provided to BYEWM in writing. BYEWM will notify Clients if they are unable to accommodate any requests.

Wrap Fee Programs

We do not participate in wrap-fee programs.

Assets under Management

BYEWM currently reports \$1,562,380 discretionary and \$0 non-discretionary Assets Under Management. Assets Under Management were calculated as of December 31, 2023.

Item 5: Fees and Compensation

Please note, unless a Client has received this brochure at least 48 hours prior to signing an investment advisory and/or a Financial Planning Agreement (collectively, "Client Contract"), the Client Contract may be terminated by the Client within five (5) business in which to cancel the agreement without penalty. How we are paid depends on the type of advisory services we perform. Below is a brief description of our fees, however, you should review your executed Client Contract for more detailed information regarding the exact fees you will be paying.

The Financial Plan and Business Assessment

The fee for the development of a Financial Plan and Business Assessment will range between \$2000 - \$10,000, depending on the complexity of the client's financial situation. Half of the fee will be due at the beginning of the engagement and the remainder is due upon delivery of the Financial Plan & Business Assessment.

This work will commence immediately after the fee is paid, and the length of time required to complete and deliver the plan is dependent on several factors including the needs of the client, the client's ability to provide any necessary information and documentation, as well as the complexity of their financial situation. At no time do we require prepayment of fees 6 or more months in advance of delivering the requested services.

The client can receive the Financial Plan & Business Assessment either on a standalone basis or in combination with BYEWM's Ongoing Financial Planning engagement. If a Financial Plan & Business Assessment client engages BYEWM for Ongoing Financial Planning services within two (2) weeks of completing the Financial Plan & Business Assessment, the monthly fixed fee for such additional services will be discounted in accordance with the fee schedules shown below (the "FP & BA Discount"). The timeline to receive this discount may be waived or extended at BYE WM's sole discretion.

Fees for this service may be paid by electronic funds transfer (EFT). In the event of early termination, any prepaid but unearned fees will be refunded to the Client and any completed deliverables of the project will be provided to the Client and no further fees will be charged.

Ongoing Financial Planning

A client may engage BYE WM to provide Ongoing Financial Planning services on a monthly fixed fee basis in accordance with the below schedule:

<u>Standard Monthly Fee:</u>	\$300
<u>Monthly Fee with "FP & BA" Discount:</u>	\$200

Ongoing Financial Planning consists of an ongoing flat fee that is paid monthly, in arrears, at a rate starting at \$3,600 per year that will not exceed \$10,000 per year. Clients will be billed in arrears for our services in equal monthly or quarterly installments. The fees are based on the complexity, scope of the plan and needs of the client and may be negotiable in certain cases. Fees for this service may be paid by electronic funds transfer only. This service may be terminated with 30 days' notice. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Investment Management Services

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
\$0 - \$500,000	1.25%
\$500,001 - \$1,000,000	1.00%
\$1,000,001 - \$3,000,000	0.75%
\$3,000,001 and above	0.50%

The annual fees are negotiable and are prorated and paid in advance on a quarterly basis. We do not charge monthly investment management fees. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the fee to the average daily balance throughout the quarter, resulting in a combined weighted fee. For example, an account valued at \$2,000,000 would pay an effective fee of .94% with the annual fee of \$18,750.00. The quarterly fee is determined by the following calculation: $((\$500,000 \times 1.25\%) + (\$500,000 \times 1.00\%) + (\$1,000,000 \times .75\%)) \div 4 = \$4,687$. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

When a TAMP is used, the TAMP will debit the Client's account for both the TAMP's fee (.35%), and BYEWM's advisory fee, and will remit BYEWM's fee to BYEWM. Please note, the above fee

schedule does include the TAMP's fee. A complete fee breakdown is below. TAMP fees are deducted quarterly and are calculated by the TAMP. Total client fees will not exceed 3% of AUM when a third-party investment adviser is used.

Account Value	Annual TAMP Fee	Annual Advisory Fee	Total Annual Fee
\$0 - \$500,000	0.35%	0.90%	1.25%
\$500,001 - \$1,000,000	0.35%	0.65%	1.00%
\$1,000,001 - \$3,000,000	0.35%	0.40%	0.75%
\$3,000,001 and above	0.35%	0.15%	0.55%

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the Client.

For Clients with \$500,000 or more in assets under management with BYEWM, Ongoing Financial Planning services will be provided without incurring an additional fee.

Employee Benefit Plan Services

Account Value	Annual Advisory Fee
\$0 - \$250,000	1.25%
\$250,001 - \$1,000,000	1.00%
\$1,000,001 and above	0.75%

BYEWM will be compensated for Employee Benefit Plan services according to the value of plan assets not to exceed 1.25% of total plan assets. This does not include fees to other parties, such as Record Keepers, Custodians, or Third-Party-Administrators. Fees for this service are either paid in arrears directly by the plan sponsor or deducted directly from the plan assets by the Custodian on a quarterly basis, and BYEWM's fee is remitted to BYEWM. This service may be terminated by either party without advance notice. Since fees are paid in arrears, no refund will be needed upon termination of the account.

Other Types of Fees and Expenses

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer, and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for Client's transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation 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

We do not offer performance-based fees and do not engage in side-by-side management.

Item 7: Types of Clients

We provide financial planning and portfolio management services to individuals, and high net-worth individuals.

We do not have a minimum account size requirement.

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

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Modern Portfolio Theory

The underlying principles of MPT are:

- Investors are risk averse. The only acceptable risk is that which is adequately compensated by an expected return. Risk and investment return are related and an increase in risk requires an increased expected return.
- Markets are efficient. The same market information is available to all investors at the same time. The market prices every security fairly based upon this equal availability of information.
- The design of the portfolio as a whole is more important than the selection of any particular security. The appropriate allocation of capital among asset classes will have far more influence on long-term portfolio performance than the selection of individual securities.
- Investing for the long-term (preferably longer than ten years) becomes critical to investment success because it allows the long-term characteristics of the asset classes to surface.

- Increasing diversification of the portfolio with lower correlated asset class positions can decrease portfolio risk. Correlation is the statistical term for the extent to which two asset classes move in tandem or opposition to one another.

Passive Investment Management

We primarily practice passive investment management. Passive investing involves building portfolios that are composed of various distinct asset classes. The asset classes are weighted in a manner to achieve the desired relationship between correlation, risk, and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio. The funds that are used to build passive portfolios are typically index mutual funds or exchange-traded funds.

Passive investment management is characterized by low portfolio expenses (i.e. the funds inside the portfolio have low internal costs), minimal trading costs (due to infrequent trading activity), and relative tax efficiency (because the funds inside the portfolio are tax efficient and turnover inside the portfolio is minimal).

In contrast, active management involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark.

Use of Outside Managers: We may refer Clients to Third Party Managers, Outside Managers, or Sub-Advisors (collectively, "TAMPs") to assist in the portfolio management process. Our analysis of TAMPs involves the examination of the experience, expertise, investment philosophies, and past performance of the TAMPs in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We monitor the manager's underlying holdings, strategies, concentrations, and leverage as part of our overall periodic risk assessment. Additionally, as part of our due diligence process, we review the manager's compliance and business enterprise risks. A risk of investing with a TAMP who has been successful in the past is that he or she may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a TAMP's portfolio. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable investment for our Clients. Moreover, as we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory or reputational deficiencies.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities, and any other investment or security. Material risks associated with our investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: The Adviser's investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the Client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions, we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on particular asset-classes, industries, sectors or types of investment. From time to time these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on factors such as interest rates, credit quality,

and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected. ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which the Clients invest.

Mutual Funds: When a Client invests in open-end mutual funds or ETFs, the Client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the Client will incur higher expenses, many of which may be duplicative. In addition, the Client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives).

Item 9: Disciplinary Information

Criminal or Civil Actions

BYEWM and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

BYEWM and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

BYEWM and its management have not been involved in legal or disciplinary events that are material to a Client's or prospective Client's evaluation of BYEWM or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No BYEWM employee is registered, or has an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

No BYEWM employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

BYEWM does not have any related parties. As a result, we do not have a relationship with any related parties.

BYEWM only receives compensation directly from Clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

Tom Poltersdorf Jr. is not a licensed insurance agent and does not sell any insurance products, and is not affiliated with any insurance companies. Tom Poltersdorf Jr. will not sell any insurance products to clients or prospective clients of BYEWM.

Recommendations or Selections of Other Investment Advisers

As referenced in Item 4 of this brochure, BYEWM recommends Clients to TAMPs to aid in the management of their accounts. You are not obligated, contractually or otherwise, to use the services of any TAMP we recommend. Prior to introducing Pennsylvania clients to another investment adviser ("IA"), BYEWM will be responsible for determining whether the investment advisory firm is properly licensed, notice filed, or exempt from registration with the Department.

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

As a fiduciary, our firm and its associates have a duty of utmost good faith to act solely in the best interests of each Client. Our Clients entrust us with their funds and personal information, which in turn places a high standard on our conduct and integrity. Our fiduciary duty is a core aspect of our Code of Ethics and represents the expected basis of all of our dealings. The firm also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory Clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to Clients.

- Competence - Associated persons shall provide services to Clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to Clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential Client information without the specific consent of the Client unless in response to proper legal process, or as required by law.
- Professionalism - Associated persons' conduct in all matters shall reflect the credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

We periodically review and amend our Code of Ethics to ensure that it remains current. Our firm will provide a copy of its Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Neither our firm, its associates or any related person is authorized to recommend to a Client or effect a transaction for a Client, involving any security in which our firm or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to Clients.

Trading Securities At/Around the Same Time as Client's Securities

Because our firm and its "related persons" do not invest in the same securities, or related securities, e.g., warrants, options or futures, which we recommend to Clients, we do not trade in securities at or around the same time as Clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Beyond Your Exit Wealth Management LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

In recommending broker-dealers, we have an obligation to seek the “best execution” of transactions in Client accounts. The determinative factor in the analysis of best execution is not the lowest possible commission cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of the broker-dealer’s services. The factors we consider when evaluating a broker-dealer for best execution include, without limitation, the broker-dealer’s:

- Execution capability;
- Commission rate;
- Financial responsibility;
- Responsiveness and customer service;
- Custodian capabilities;
- Research services/ancillary brokerage services provided; and
- Any other factors that we consider relevant.

With this in consideration, our firm recommends Charles Schwab & Co., Inc. (“Schwab”), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority (“FINRA”) and the Securities Investor Protection Corporation (“SIPC”). Although clients may request us to use a broker-dealer of their choosing, we generally recommend that clients open brokerage accounts with Schwab. We are not affiliated with Schwab. The Client will ultimately make the final decision of the Custodian to be used to hold the Client’s investments by signing the selected broker-dealer’s account opening documentation.

1. Research and Other Soft-Dollar Benefits

Our qualified custodian(s) used for investment management may provide us with certain brokerage and research products and services that qualify as “brokerage or research services” under Section 28(e) of the Securities Exchange Act of 1934 (“Exchange Act”). This is commonly referred to as a “soft dollar” arrangement. These research products and/or services will assist us in our investment decision making process. Such research generally will be used to service all of our client accounts, but brokerage charges paid by the client may be used to pay for research that is not used in managing that specific client’s account.

2. Brokerage for Client Referrals

We receive no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

We do recommend a specific custodian for Clients to use, however, Clients may custody their assets at a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing Clients to choose a specific custodian, we may be unable to achieve the most favorable execution of Client transaction and this may cost Clients money over using a lower-cost custodian.

The Custodian and Brokers We Use (Charles Schwab)

The custodian and brokers we use maintain custody of your assets that we manage, although we may be deemed to have custody of your assets due to our ability to withdraw fees from your account (see Item 15 – Custody, below).

Your brokerage and custody costs: For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program.

Products and services available to us from Schwab: Schwab Advisor Services is Schwab's business serving independent investment advisory firms like us. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. Following is a more detailed description of Schwab's support services:

Services that benefit you: Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that may not directly benefit you: Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

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

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

- Educational conferences and events
- Consulting on technology, compliance, legal, and business needs
- Publications and conferences on practice management and business succession

We do not require that you maintain your account with Schwab, based on our interest in receiving Schwab's services that benefit our business and Schwab's payment for services for which we would otherwise have to pay rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How we select brokers/ custodians") and not Schwab's services that benefit only us.

Aggregating (Block) Trading for Multiple Client Accounts

Investment advisers may elect to purchase or sell the same securities for several clients at approximately the same time when they believe such action may prove advantageous to clients. This process is referred to as aggregating orders, batch trading or block trading. We do not engage in block trading. It should be noted that implementing trades on a block or aggregate basis may be less expensive for client accounts; however, it is our trading policy is to implement all client orders on an individual basis. Therefore, we do not aggregate or "block" client transactions. Considering the types of investments we hold in advisory client accounts, we do not believe clients are hindered in any way because we trade accounts individually. This is because we develop individualized investment strategies for clients and holdings will vary. Our strategies are primarily developed for the long-term and minor differences in price execution are not material to our overall investment strategy.

TAMPs used by BYE WM may block Client trades at their discretion. Their specific practices are further discussed in their ADV Part 2A, Item 12.

Item 13: Review of Accounts

Tom Poltersdorf Jr., Owner and CCO of BYEWM, will work with Clients to obtain current information regarding their assets and investment holdings and will review this information as part of our financial planning services. BYEWM does not provide specific reports to financial planning Clients, other than financial plans.

Client accounts with the Investment Advisory Service will be reviewed regularly on a quarterly basis by Tom Poltersdorf Jr., Owner and CCO. The account is reviewed with regards to the Client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, addition or deletions of Client imposed restrictions, excessive draw-down, volatility in performance, or buy and sell decisions from the firm or per Client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

BYEWM will not provide written reports to Investment Advisory Clients.

Item 14: Client Referrals and Other Compensation

Outside of those listed above, we do not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our Clients. Nor do we, directly or indirectly, compensate any person who is not advisory personnel for Client referrals.

Item 15: Custody

BYEWM is deemed to have custody solely because advisory fees are directly deducted from the client's account by the custodian on behalf of BYEWM. BYEWM does not accept custody of Client funds except in the instance of withdrawing Client fees. BYEWM will employ the safeguards provided in Regulation 303.042 clauses 3(i) A-C as outlined below:

- a. For Client accounts in which BYEWM directly debits their advisory fee:
- b. BYEWM will send a copy of its invoice to the custodian at the same time that it sends the Client a copy.
- c. The custodian will send at least quarterly statements to the Client showing all disbursements for the account, including the amount of the advisory fee.

The Client will provide written authorization to BYEWM, permitting them to be paid directly for their accounts held by the custodian.

Item 16: Investment Discretion

For those Client accounts where we provide Investment Management Services, we maintain discretion over Client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. Investment discretion is explained to Clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the Client will execute a Limited Power of Attorney, which will grant our firm discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the Client.

Item 17: Voting Client Securities

We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the Client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to Clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of Client funds or securities or require or solicit prepayment of more than \$500 in fees per Client six months in advance.

Item 19: Requirements for State-Registered Advisers

Principal Officers

Tom Poltersdorf Jr. serves as BYEWM's sole principal. Information about Tom Poltersdorf Jr.'s education, business background, and outside business activities can be found on his ADV Part 2B, Brochure Supplement attached to this Brochure.

Other Business Activities

All outside business information, if applicable, of BYEWM is disclosed in Item 10 of this Brochure.

Performance-Based Fees

BYEWM is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Beyond Your Exit Wealth Management LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Material Relationships That Management Persons Have With Issuers of Securities

Beyond Your Exit Wealth Management LLC, nor Tom Poltersdorf Jr., have any relationship or arrangement with issuers of securities, in addition to what is described in Item 10.

Business Continuity Plan

BYEWM maintains a written Business Continuity Plan that identifies procedures related to an emergency or significant business disruptions, including the death of the investment adviser or any of its representatives.

Beyond Your Exit Wealth Management LLC
336 Cumberland St S
Lebanon, Pennsylvania 17042
717-937-1612

Dated March 15, 2024

Form ADV Part 2B – Brochure Supplement

Tom Poltersdorf Jr.

Owner, and Chief Compliance Officer

This brochure supplement provides information about Tom Poltersdorf Jr. that supplements Beyond Your Exit Wealth Management LLC ("BYEWM") brochure. A copy of that brochure precedes this supplement. Please contact Tom Poltersdorf Jr. if the BYEWM brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Tom Poltersdorf Jr. is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 5778551.

Item 2: Educational Background and Business Experience

Tom Poltersdorf Jr.

Born: 1986

Educational Background

- 2009 – Bachelors in Marketing, King's College

Business Experience

- 06/2021 – Present, Beyond Your Exit Wealth Management LLC, Owner and CCO
- 04/2015 – 06/2021, Mass Mutual, Agent
- 04/2015 – 06/2021, MML Investors Services, Registered Representative
- 08/2011 – 04/2015, TD Ameritrade, Investment Consultant

Professional Designations, Licensing & Exams

CFP (Certified Financial Planner)®: The CERTIFIED FINANCIAL PLANNER™, CFP® and federally registered CFP (with flame design) marks (collectively, the “CFP® marks”) are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. It is recognized in the United States and 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 71,000 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 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 the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP® marks:
- Continuing Education – Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics – Renew an agreement to be bound by the *Standards of Professional Conduct*. The *Standards* prominently require that CFP® professionals provide financial planning services at a fiduciary standard of care. This means CFP® professionals must provide financial planning services in the best interests of their Clients.

CFP® professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP® certification.

Certified Exit Planning Advisor (CEPA) conferred by the Exit Planning Institute, the CEPA program is designed for business advisors who work closely with owners of privately-held companies. CEPA advisors help business owners exit their companies while achieving their personal, business, and financial goals. Using an executive MBA style format, the program is designed around a central case study and uses a combination of lectures, group discussions, case studies, and individual exercises to introduce participants to concepts and to reinforce skills. To receive the CEPA designation, candidates complete a rigorous 5-day program consisting of approximately 100 hours of pre-course study, 33 hours of classroom instruction, and successful completion of a 3.5 hour proctored examination.

Item 3: Disciplinary Information

No management person at Beyond Your Exit Wealth Management LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

Item 4: Other Business Activities

Tom Poltersdorf Jr. is not involved with outside business activities.

Item 5: Additional Compensation

Tom Poltersdorf Jr. does not receive any economic benefit from any person, company, or organization, in exchange for providing Clients advisory services through BYEWM.

Item 6: Supervision

Tom Poltersdorf Jr., as Owner and Chief Compliance Officer of BYEWM, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Tom Poltersdorf Jr. has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.