KDM Wealth Management, Inc.

Form ADV Part 2A – Disclosure Brochure

Effective: August 6, 2026

This Form ADV2A ("Disclosure Brochure") provides information about the qualifications and business practices of KDM Wealth Management, Inc. ("KDM" or the "Advisor"). If you have any questions about the content of this Disclosure Brochure, please contact the Advisor at (630) 232-9097.

KDM is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The information in this Disclosure Brochure has not been approved or verified by the U.S. Securities and Exchange Commission ("SEC") or by any state securities authority. Registration of an investment advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about KDM to assist you in determining whether to retain the Advisor.

Additional information about KDM and its Advisory Persons is available on the SEC's website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 152002.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about Advisory Persons of KDM. For convenience, the Advisor has combined these documents into a single disclosure document.

KDM believes that communication and transparency are the foundation of its relationship with clients and will continually strive to provide you with complete and accurate information at all times. KDM encourages all current and prospective clients to read this Disclosure Brochure and discuss any questions you may have with the Advisor.

Material Changes
The following material changes have been made to this Disclosure Brochure since the annual amendment filing on March 19th, 2025:

- The Advisor has updated its Wealth Management Service fee schedule. Please see Item 5 for more information.

Future Changes
From time to time, the Advisor may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations or routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to you annually and if a material change occurs in the business practices of KDM.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD# 152002. You may also request a copy of this Disclosure Brochure at any time, by contacting the Advisor at (630) 232-9097.

Item 3 – Table of Contents

Item 4 – Advisory Services

A. Firm Information

KDM Wealth Management, Inc. ("KDM" or the "Advisor") is a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). The Advisor is organized as a Corporation under the laws of the State of Illinois. KDM was founded in July 2005 and is owned and operated by Jeffrey F. Martin (President and Chief Compliance Officer). This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by KDM.

B. Advisory Services Offered

KDM offers wealth management services to individuals, high net worth individuals, trusts, estates, and retirement plans (each referred to as a "Client").

The Advisor serves as a fiduciary to Clients, as defined under the applicable laws and regulations. As a fiduciary, the Advisor upholds a duty of loyalty, fairness and good faith towards each Client and seeks to mitigate potential conflicts of interest. KDM's fiduciary commitment is further described in the Advisor's Code of Ethics. For more information regarding the Code of Ethics, please see Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading.

<u>Wealth Management Services</u>

KDM provides customized wealth management solutions for its Clients. This is achieved through regular Client contact and interaction while providing discretionary investment management and consulting services. KDM works with each Client to identify their investment goals and objectives as well as risk tolerance and financial situation in order to create a portfolio strategy. KDM will then construct an investment portfolio consisting of low-cost, diversified portfolios using index and passive investments to achieve the Client's investment goals. KDM may also use margin in Client accounts to manage the timing of purchases and sales, as appropriate. Each portfolio is designed based on the Client's objectives, time horizon and risk tolerance giving our Clients the best opportunity of achieving their financial objectives. The Advisor may retain other types of investments from the Client's legacy portfolio due to fit with the overall portfolio strategy, tax-related reasons, or other reasons as identified between the Advisor and the Client.

KDM's investment approach is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held for less than one year to meet the objectives of the Client or due to market conditions. KDM will construct, implement and monitor the portfolio to ensure it meets the goals, objectives, circumstances, and risk tolerance agreed to by the Client. Each Client will have the opportunity to place reasonable restrictions on the types of investments to be held in their respective portfolio, subject to acceptance by the Advisor.

KDM evaluates and selects investments for inclusion in Client portfolios only after applying its internal due diligence process. KDM may recommend, on occasion, redistributing investment allocations to diversify the portfolio. KDM may recommend specific positions to increase sector or asset class weightings. The Advisor may recommend employing cash positions as a possible hedge against market movement, which may adversely affect the portfolio. KDM may recommend selling positions for reasons that include, but are not limited to, harvesting capital gains or losses, business or sector risk exposure to a specific security or class of securities, overvaluation or overweighting of the position[s] in the portfolio, change in risk tolerance of the Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client's risk tolerance.

Retirement Accounts – When the Advisor provides investment advice to Clients regarding ERISA retirement accounts or individual retirement accounts ("IRAs"), the Advisor is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. When deemed to be in the Client's best interest, the Advisor will provide investment advice to a Client regarding a distribution from an ERISA retirement account or to roll over the assets to an IRA, or recommend a similar transaction including rollovers from one ERISA sponsored Plan to another, one IRA to another IRA, or from one type of account to another account (e.g. commission-based account to fee-based account). Such a recommendation creates a conflict of interest if the Advisor will earn a

new (or increase its current) advisory fee as a result of the transaction. No client is under any obligation to roll over a retirement account to an account managed by the Advisor.
At no time will KDM accept or maintain custody of a Client's funds or securities, except for the limited authority as outlined in Item 15 – Custody. All Client assets will be managed within their designated account[s], pursuant to the terms of the Client wealth management agreement. Please see Item 12 – Brokerage Practices.

Retirement Plan Advisory Services
KDM provides retirement plan advisory services on behalf of the retirement plans (each a "Plan") and the company (the "Plan Sponsor"). The Advisor's retirement plan advisory services are designed to assist the Plan Sponsor in meeting its fiduciary obligations to the Plan and its Plan Participants. Each engagement is customized to the needs of the Plan and Plan Sponsor. Services generally include:

- Vendor Analysis
- Plan Participant Enrollment and Education Tracking
- Investment Policy Statement ("IPS") Design and Monitoring
- Investment Oversight Services (ERISA 3(21))
- Performance Reporting
- Ongoing Investment Recommendation and Assistance
- ERISA 404(c) Assistance

These services are provided by KDM serving in the capacity as a fiduciary under the Employee Retirement Income Security Act of 1974, as amended ("ERISA"). In accordance with ERISA Section 408(b)(2), the Plan Sponsor is provided with a written description of KDM's fiduciary status, the specific services to be rendered and all direct and indirect compensation the Advisor reasonably expects under the engagement.

C. Client Account Management

Prior to engaging KDM to provide investment advisory services, each Client is required to enter into one or more agreements with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

- Establishing an Investment Strategy – KDM, in connection with the Client, will develop a strategy that seeks to achieve the Client's goals and objectives.
- Asset Allocation – KDM will develop a strategic asset allocation that is targeted to meet the investment objectives, time horizon, financial situation and tolerance for risk for each Client.
- Portfolio Construction – KDM will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.
- Investment Management and Supervision – KDM will provide investment management and ongoing oversight of the Client's investment portfolio.

D. Wrap Fee Programs

KDM does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by KDM.

E. Assets Under Management

As of December 31, 2025, KDM manages $112,237,716 in Client assets, all of which are managed on a discretionary basis Clients may request more current information at any time by contacting the Advisor.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for services provided by the Advisor. Each Client shall sign a wealth management agreement that details the responsibilities of KDM and the Client.

A. Fees for Advisory Services

Wealth Management Services

Wealth management fees are paid quarterly, at the end of each calendar quarter, pursuant to the terms of the wealth management agreement. Wealth management fees are based on the market value of assets under management at the end of each quarter. Wealth management fees generally range from 0.25% to 1.20%.

For Clients with more than $1,000,000 in assets under management, fees are typically based on the following fee schedule:

Assets Under Management	Annual Rate
First $1,000,000	0.95%
$1,000,001 to $2,000,000	0.70%
$2,000,001 to $3,000,000	0.35%
$3,000,001 and over	0.15%

These Client may be offered tax preperation and planning and/or estate planning services included in their fee, at the sole discretion of the Advisor.

For Clients with less than $1,000,000 in assets under management, fees are typically based on the following fee schedule:

Assets Under Management	Annual Rate
First $500,000	1.20%
Next $500,000	0.70%

The wealth management fee in the first quarter of service is prorated from the inception date of the account[s] to the end of the quarter. KDM has clients grandfathered in a different fee schedule. Fees may be negotiable at the sole discretion of the Advisor. KDM has a minimum quarterly fee of $250. The Client's fees will take into consideration the aggregate assets under management with the Advisor. All securities held in accounts managed by KDM will be independently valued by the Custodian. The Advisor will conduct periodic reviews of the Custodian's valuation to ensure accurate billing.

The Advisor's fee is exclusive of, and in addition to any applicable securities transaction and custody fees, and other related costs and expenses described in Item 5.C below, which may be incurred by the Client. However, the Advisor shall not receive any portion of these commissions, fees, and costs.

Retirement Plan Advisory Services

Fees for retirement plan advisory services are charged an annual asset-based fee of up to 0.50% and are billed quarterly in arrears, pursuant to the terms of the retirement plan advisory agreement. Retirement plan fees are based on the market value of assets under management at the end of the prior calendar quarter. Fees may be negotiable depending on the size and complexity of the Plan.

The Advisor uses Guideline to assist with the management of the retirement plan. Guideline's fee is $500 one-time for setup and $8/active employee/month. This fee is automatically deducted by Guideline at the beginning of each month.

B. Fee Billing

Wealth Management Services

Wealth management fees are calculated by the Advisor and deducted from the Client's account[s] at the Custodian. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client's account at the respective quarter-end date. The amount due is calculated by applying the quarterly rate (annual rate divided by 4) to the total assets under management with KDM at the end of the quarter. Clients will be provided with a statement, at least quarterly, from the Custodian reflecting deduction of the wealth management fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the Custodian's brokerage statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting advisory fees to be deducted by KDM to be paid directly from their account[s] held by the Custodian as part of the wealth management agreement and separate account forms provided by the Custodian.

Retirement Plan Advisory Services
Retirement plan advisory fees may be directly invoiced to the Plan Sponsor or deducted from the assets of the Plan, depending on the terms of the retirement plan advisory agreement.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than KDM, in connection with investments made on behalf of the Client's account[s]. The Client is responsible for all securities execution and custody fees charged by the Custodian. The Advisor's recommended Custodian does not charge securities transaction fees for ETF and equity trades in a Client's account, provided that the account meets the terms and conditions of the Custodian's brokerage requirements. However, the Custodian typically charges for mutual funds and other types of investments. The fees charged by KDM are separate and distinct from these custody and execution fees.

In addition, all fees paid to KDM for wealth management services are separate and distinct from the expenses charged by mutual funds and ETFs to their shareholders, if applicable. These fees and expenses are described in each fund's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client may be able to invest in these products directly, without the services of KDM, but would not receive the services provided by KDM which are designed, among other things, to assist the Client in determining which products or services are most appropriate for each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by KDM to fully understand the total fees to be paid. Please See Item 12 – Brokerage Practices.

D. Advance Payment of Fees and Termination

Wealth Management Services

KDM is compensated for its services at the end of the calendar quarter, after wealth management services are rendered. Either party may terminate the wealth management agreement, at any time, by providing advance written notice. The Client may also terminate the wealth management agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client's wealth management agreement with the Advisor is non-transferable without the Client's prior consent.

Retirement Plan Advisory Services
KDM is compensated for its services at the end of the quarter after advisory services are rendered. Either party may terminate the retirement plan advisory agreement, at any time, by providing advance written notice to the other party. The Client may also terminate the retirement plan agreement within five (5) business days of signing the Advisor's agreement at no cost to the Client. After the five-day period, the Client will incur charges for bona fide advisory services rendered to the point of termination and such fees will be due and payable by the Client. The Client shall be responsible for retirement plan fees up to and including the effective date of termination. The Client's retirement plan services agreement with the Advisor is non-transferable without the Client's prior consent.

E. Compensation for Sales of Securities

KDM does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the wealth management fees noted above.

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

KDM does not charge performance-based fees for its wealth management services. The fees charged by KDM are as described in Item 5 above and are not based upon the capital appreciation of the funds or securities held by any Client.

KDM does not manage any proprietary investment funds or limited partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

KDM provides wealth management services to individuals, high net-worth individuals, trusts, estates, and retirement plans. KDM generally does not impose a minimum relationship size.

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

A. Methods of Analysis

KDM primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from KDM are derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below in Item 13 – Review of Accounts.

As noted above, KDM generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. KDM will typically hold all or a portion of a security for more than a year but may hold for shorter periods for the purpose of rebalancing a portfolio or meeting the cash needs of Clients. At times, KDM may also buy and sell positions that are more short-term in nature, depending on the goals of the Client and/or the fundamentals of the security, sector or asset class.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the potential risk of loss. KDM will assist Clients in determining an appropriate strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

While the methods of analysis help the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in these methods of analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included below. Please See Item 13 – Review of Accounts.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account[s]. The Advisor shall rely on financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. Following are some of the risks associated with the Advisor's investment approach:

<u>Market Risks</u>

The value of a Client's holdings may fluctuate in response to events specific to companies or markets, as well as economic, political, or social events in the U.S. and abroad. This risk is linked to the performance of the overall financial markets.

ETF Risks

The performance of ETFs is subject to market risk, including the possible loss of principal. The value of the ETFs will fluctuate with the value of the underlying securities that make up the funds. In addition, ETFs have a trading risk based on the loss of cost efficiency if the ETFs are traded actively and a liquidity risk if the ETFs have a large bid-ask spread and low volume. Authorized participants in an ETF may change at any time; this may result in change to the liquidity and the ability to redeem the ETF as the authorized participants control the number of shares of the ETF. The value of an ETF fluctuates based upon the market movements and may disassociate from the index being tracked or from the value of the underlying investments. An ETF purchased or sold at one point in the day may have a different value than the same ETF purchased or sold a short time later.

Mutual Fund Risks

The performance of mutual funds is subject to market risk, including the possible loss of principal. The value of the mutual funds will fluctuate with the value of the underlying securities that make up the funds. The value of a mutual fund is typically set daily therefore a mutual fund purchased at one point in the day will typically have the same value as a mutual fund purchased later that same day.

Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor.

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving KDM or its owner. KDM values the trust Clients place in the Advisor. The Advisor encourages you to perform the requisite due diligence on any advisor or service provider that the Client engages. The backgrounds of the Advisor and its Advisory Persons are available on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with the Advisor's firm name or CRD # 152002. You may also research the background of Jeffrey F. Martin by searching with his full name or his Individual CRD number 5040957.

Item 10 – Other Financial Industry Activities and Affiliations

Tax Preparation and Estate Planning Services

The Advisor may also assist Clients in the preparation of tax returns and estate planning. Depending on the terms of the agreement with each Client, the cost for these services may or may not be included in the Advisor's fees. The Advisor receives minimal income derived from tax preparation and estate planning services. These services are outsourced to another law firm or accounting and tax preparation firm, where the Advisor will pay for the services. Clients are under no obligation to engage the Advisor for tax preparation or estate planning services.

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

A. Code of Ethics

KDM has implemented a Code of Ethics (the "Code") that defines the Advisor's fiduciary commitment to each Client. This Code applies to all persons associated with KDM ("Supervised Persons"). The Code was developed to provide general ethical guidelines and specific instructions regarding the Advisor's duties to the Client. KDM and its Supervised Persons owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of KDM Supervised Persons to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code covers a range of topics that address employee ethics and conflicts of interest. To request a copy of the Code of Ethics, please contact the Advisor at (630) 232-9097.

B. Personal Trading with Material Interest

KDM allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. KDM does not act as principal in any transactions. In addition, the Advisor does not act as the general partner of a fund or advise an investment company. KDM does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

KDM allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that are recommended (purchase or sell) to you presents a conflict of interest that, as fiduciaries, must be disclosed to Clients and mitigated through policies and procedures. As noted above, the Advisor has adopted a Code, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. When trading for personal accounts, Supervised Persons of KDM have a conflict of interest if trading in the same securities. The fiduciary duty to act in the best interest of its Clients can be violated if personal trades are made with more advantageous terms than Client trades, or by trading based on material non-public information. This risk is mitigated by KDM requiring reporting of personal securities trades by its Supervised Persons for review by the Chief Compliance Officer ("CCO"). The Advisor has also adopted written policies and procedures to detect the misuse of material, non-public information.

D. Personal Trading at Same Time as Client

While KDM allows Supervised Persons to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, such trades are typically aggregated with Client orders or traded afterward. **At no time will KDM, or any Supervised Person of KDM, transact in any security to the detriment of any Client.**

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

KDM does not have discretionary authority to select the broker-dealer/custodian for custody and execution services. The Client will engage the broker-dealer/custodian (herein the "Custodian") to safeguard Client assets and authorize KDM to direct trades to the Custodian as agreed upon in the wealth management agreement. Further, KDM does not have the discretionary authority to negotiate commissions on behalf of Clients on a trade-by-trade basis.

Where KDM does not exercise discretion over the selection of the Custodian, the Advisor will typically recommend the Custodian to Clients for custody and execution services. Clients are not obligated to use the recommended Custodian and will not incur any extra fee or cost from the Advisor associated with using a custodian not recommended by KDM. However, the Advisor may be limited in the services it can provide if the recommended Custodian is not engaged. KDM may recommend a Custodian based on criteria such as, but not limited to, reasonableness of commissions charged to the Client, services made available to the Client, its reputation, and/or the location of the Custodian's offices. KDM does not receive research services, other products, or compensation as a result of recommending a particular broker that may result in the Client paying higher commissions than those obtainable through other broker-dealers/custodians. KDM will generally recommend that Clients establish their account[s] at Charles Schwab & Co., Inc. ("Schwab"), a FINRA-registered broker-dealer and member SIPC. Schwab will serve as the Client's "qualified custodian". KDM maintains an institutional relationship with Schwab, whereby the Advisor receives economic benefits from Schwab. Please see Item 14 below.

Following are additional details regarding the brokerage practices of the Advisor:

***1. Soft Dollars* –** Soft dollars are revenue programs offered by broker-dealers/custodians whereby an advisor enters into an agreement to place security trades with a broker-dealer/custodian in exchange for research and other services. **KDM does not participate in soft dollar programs sponsored or offered by any broker-dealer/custodian. However, the Advisor does receive certain economic benefits from Schwab. Please see Item 14 below.**

***2. Brokerage Referrals* –** KDM does not receive any compensation from any third party in connection with the recommendation for establishing an account.

3. Directed Brokerage – All Clients are serviced on a "directed brokerage basis", where KDM will place trades within the established account[s] at the Custodian designated by the Client. Further, all Client accounts are traded within their respective account[s]. The Advisor will not engage in any principal transactions (i.e., trade of any security from or to the Advisor's own account) or cross transactions with other Client accounts (i.e., purchase of a security into one Client account from another Client's account[s]). KDM will not be obligated to select competitive bids on securities transactions and does not have an obligation to seek the lowest available transaction costs. These costs are determined by the Custodian.

B. Aggregating and Allocating Trades

The primary objective in placing orders for the purchase and sale of securities for Client accounts is to obtain the most favorable net results taking into account such factors as 1) price, 2) size of the order, 3) difficulty of execution, 4) confidentiality and 5) skill required of the Custodian. KDM will execute its transactions through the Custodian as directed by the Client. KDM may aggregate orders in a block trade or trades when securities are purchased or sold through the Custodian for multiple (discretionary) accounts. If a block trade cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated in a manner that is consistent with the initial pre-allocation or other written statement. This must be done in a way that does not consistently advantage or disadvantage particular Clients' accounts.

Item 13 – Review of Accounts

A. Frequency of Reviews

Securities in a Client account[s] are monitored on a regular basis by Mr. Martin, President and Chief Compliance Officer of KDM. Formal reviews are generally conducted at least annually or more frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account[s]. The Client is encouraged to notify KDM if changes occur in the Client's personal financial situation that might adversely affect the Client's investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage statements no less than quarterly from the Custodian. These brokerage statements are sent directly from the Custodian to the Client. The Client may also establish electronic access to the Custodian's website so that the Client may view these reports and their account activity. Client brokerage statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 – Client Referrals and Other Compensation

A. Compensation Received by KDM

KDM is a fee-based advisory firm, that is compensated solely by its Clients and not from any investment product. KDM does not receive commissions or other compensation from product sponsors, broker-dealers or any un-related third party. KDM may refer Clients to various unaffiliated, non-advisory professionals (e.g. attorneys, accountants, estate planners) to provide certain financial services necessary to meet the goals of its Clients. Likewise, KDM may receive non-compensated referrals of new Clients from various third-parties.

Participation in Institutional Advisor Platform

KDM has established an institutional relationship with Schwab through its "Schwab Advisor Services" unit, a division of Schwab dedicated to serving independent advisory firms like KDM. As a registered investment advisor participating on the Schwab Advisor Services platform, KDM receives access to software and related support without cost because the Advisor renders investment management services to Clients that maintain assets at Schwab. Services provided by Schwab Advisor Services benefit the Advisor and many, but not all services provided by Schwab will benefit Clients. In fulfilling its duties to its Clients, the Advisor endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence the Advisor's recommendation of this custodian over one that does not furnish similar software, systems support, or services.

Services that Benefit the Client – Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of Client's funds and securities. Through Schwab, the Advisor may be able to access certain investments and asset classes that the Client would not be able to obtain directly or through other sources. Further, the Advisor may be able to invest in certain mutual funds and other investments without having to adhere to investment minimums that might be required if the Client were to directly access the investments.

Services that May Indirectly Benefit the Client – Schwab provides participating advisors with access to technology, research, discounts and other services. In addition, the Advisor receives duplicate statements for Client accounts, the ability to deduct advisory fees, trading tools, and back office support services as part of its relationship with Schwab. These services are intended to assist the Advisor in effectively managing accounts for its Clients but may not directly benefit all Clients.

Services that May Only Benefit the Advisor – Schwab also offers other services to KDM that may not benefit the Client, including: educational conferences and events, consulting services and discounts for various service providers. Access to these services creates a financial incentive for the Advisor to recommend Schwab, which results in a conflict of interest. KDM believes, however, that the selection of Schwab as Custodian is in the best interests of its Clients.

B. Compensation for Client Referrals

KDM does not compensate, either directly or indirectly, any persons who are not supervised persons, for Client referrals.

Item 15 – Custody

The Advisor is authorized to deduct its fees from the Client's account[s] at the Custodian. The Client must place all assets with a "qualified custodian". The Client is required to engage the Custodian to retain all funds and securities and direct the Advisor to utilize that Custodian for security transactions in the account[s]. The Client should review statements provided by the Custodian, as the Custodian does not perform this review. For more information about custodians and brokerage practices, see Item 12 – Brokerage Practices.

Item 16 – Investment Discretion

KDM generally has discretion over the selection and amount of securities to be bought or sold in Client accounts without obtaining prior consent or approval from the Client. However, these purchases or sales may be subject to specified investment objectives, guidelines, or limitations previously set forth by the Client and agreed to by KDM. Discretionary authority will only be authorized upon full disclosure to the Client. The granting of such authority will be evidenced by the Client's execution of a wealth management agreement containing all applicable limitations to such authority. All discretionary trades made by KDM will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

KDM does accept proxy-voting responsibility for any Client. KDM will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies and retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither KDM, nor Mr. Martin, have any adverse financial situations that would reasonably impair the ability of KDM to meet all obligations to its Clients. Neither KDM, nor any of its Advisory Persons, have been subject to a bankruptcy or financial compromise. KDM is not required to deliver a balance sheet along with this Disclosure

Brochure as the Advisor does not collect advance fees of $1,200 or more for services to be performed six months or more in the future.

Form ADV Part 2B – Brochure Supplement

for

Jeffrey F. Martin
President and Chief Compliance Officer

Effective: August 6, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jeffrey F. Martin (CRD# **5040957**) in addition to the information contained in the KDM Wealth Management, Inc. ("KDM" or the "Advisor") (CRD # 152002) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the content of the KDM Disclosure Brochure or this Brochure Supplement, please contact the Advisor at (630) 232-9097.

Additional information about Mr. Martin is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5040957.

Item 2 – Educational Background and Business Experience

Jeffrey F. Martin, born in 1966, is dedicated to advising Clients of KDM in his role as the President and Chief Compliance Officer of KDM. Mr. Martin earned a Bachelor of Science in Commercial Data Processing from University of Georgia in 1988. Additional information regarding Mr. Martin's employment history is included below.

Employment History:

President and Chief Compliance Officer, KDM Wealth Management, Inc.	10/2009 to Present
Investment Advisor Representative, Hieser Webb Capital Management	01/2008 to 09/2009
Investment Advisor Representative, Webb Financial Advisors	08/2005 to 12/2007

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Martin. Mr. Martin has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Martin.

Securities laws require an advisor to disclose any instances where the advisor or its Advisory Persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Martin.***

However, we do encourage you to independently view the background of Mr. Martin on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 5040957.

Item 4 – Other Business Activities

Mr. Martin is dedicated to the investment advisory activities of KDM's Clients. Mr. Martin does not have any other business activities.

Item 5 – Additional Compensation

Mr. Martin is dedicated to the investment advisory activities of KDM's Clients. Mr. Martin does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Martin serves as the President and Chief Compliance Officer and Chief Compliance Officer of KDM. Mr. Martin can be reached at (630) 232-9097.

KDM has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of KDM. Further, KDM is subject to regulatory oversight by various agencies. These agencies require registration by KDM and its Supervised Persons. As a registered entity, KDM is subject to examinations by regulators, which may be announced or unannounced. KDM is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

David A. Schlesselman
Investment Advisor Representative

Effective: August 6, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of David A. Schlesselman (CRD# 6785404) in addition to the information contained in the KDM Wealth Management, Inc. ("KDM" or the "Advisor", CRD# 152002) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the KDM Disclosure Brochure or this Brochure Supplement, please contact us at (630) 232-9097.

Additional information about Mr. Schlesselman is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6785404.

Item 2 – Educational Background and Business Experience

David A. Schlesselman, born in 1957, is dedicated to advising Clients of KDM as an Investment Advisor Representative. Mr. Schlesselman earned an MBA - Finance from DePaul University in 1983. Mr. Schlesselman also earned a BS - Business Administration from University of Illinois - Urbana-Champaign in 1979. Additional information regarding Mr. Schlesselman's employment history is included below.

Employment History:

Investment Advisor Representative, KDM Wealth Management, Inc.	05/2017 to Present
Vice President, Acxiom Corporation	06/1999 to 06/2015

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Schlesselman. Mr. Schlesselman has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Schlesselman.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Schlesselman.***

However, we do encourage you to independently view the background of Mr. Schlesselman on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 6785404.

Item 4 – Other Business Activities

Mr. Schlesselman is dedicated to the investment advisory activities of KDM's Clients. Mr. Schlesselman does not have any other business activities.

Item 5 – Additional Compensation

Mr. Schlesselman is dedicated to the investment advisory activities of KDM's Clients. Mr. Schlesselman does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Schlesselman serves as an Investment Advisor Representative of KDM and is supervised by Jeffrey Martin, the Chief Compliance Officer. Mr. Martin can be reached at (630) 232-9097.

KDM has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of KDM. Further, KDM is subject to regulatory oversight by various agencies. These agencies require registration by KDM and its Supervised Persons. As a registered entity, KDM is subject to examinations by regulators, which may be announced or unannounced. KDM is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Form ADV Part 2B – Brochure Supplement

for

Maxwell T. Martin
Associate Advisor

Effective: August 6, 2026

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Maxwell T. Martin (CRD# 7793484) in addition to the information contained in the KDM Wealth Management, Inc. ("KDM" or the "Advisor", CRD# 152002) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the KDM Disclosure Brochure or this Brochure Supplement, please contact us at (630) 232-9097.

Additional information about Mr. Martin is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7793484.

Item 2 – Educational Background and Business Experience

Maxwell T. Martin, born in 2001, is dedicated to advising Clients of KDM as an Associate Advisor. Mr. Martin earned a Bachelor's of Economics degree from Vanderbilt University in 2023. Additional information regarding Mr. Martin's employment history is included below.

Employment History:

Associate Advisor, KDM Wealth Management, Inc.	05/2023 to Present
Intern, KDM Wealth Management, Inc.	07/2019 to 05/2023

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Martin. Mr. Martin has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Martin.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Martin.***

However, we do encourage you to independently view the background of Mr. Martin on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 7793484.

Item 4 – Other Business Activities

Mr. Martin is dedicated to the investment advisory activities of KDM's Clients. Mr. Martin does not have any other business activities.

Item 5 – Additional Compensation

Mr. Martin is dedicated to the investment advisory activities of KDM's Clients. Mr. Martin does not receive any additional forms of compensation.

Item 6 – Supervision

Mr. Martin serves as an Associate Advisor of KDM and is supervised by Jeffrey Martin, the Chief Compliance Officer. Mr. Martin can be reached at (630) 232-9097.

KDM has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of KDM. Further, KDM is subject to regulatory oversight by various agencies. These agencies require registration by KDM and its Supervised Persons. As a registered entity, KDM is subject to examinations by regulators, which may be announced or unannounced. KDM is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy
Effective Date: April 30, 2026

Our Commitment to You
KDM Wealth Management, Inc. (“KDM” or the “Advisor”) is committed to safeguarding the use of personal information of our Clients (also referred to as “you” and “your”) that we obtain as your Investment Advisor, as described here in our Privacy Policy (“Policy”).

Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything that we can to maintain that trust. KDM (also referred to as "we", "our" and "us”) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you.

KDM does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and reasonable business purposes in connection with the servicing and management of our relationship with you, as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Policy.

Why you need to know?
Registered Investment Advisors (“RIAs”) must share some of your personal information in the course of servicing your account. Federal and State laws give you the right to limit some of this sharing and require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?

Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number[s]	Income and expenses
E-mail address[es]	Investment activity
Account information (including other institutions)	Investment experience and goals

What Information do we collect from other sources?

Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

How do we protect your information?
To safeguard your personal information from unauthorized access and use we maintain physical, procedural and electronic security measures. These include such safeguards as secure passwords, encrypted file storage and a secure office environment. Our technology vendors provide security and access control over personal information and have policies over the transmission of data. Our associates are trained on their responsibilities to protect Client’s personal information.

We require third parties that assist in providing our services to you to protect the personal information they receive from us.

How do we share your information?
An RIA shares Client personal information to effectlively implement its services. In the section below, we list some reasons we may share your personal information.

Basis For Sharing	Do we share?	Can you limit?
Servicing our Clients We may share non-public personal information with non-affiliated third parties (such as administrators, brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed upon services to you, consistent with applicable law, including but not limited to: processing transactions; general account maintenance; responding to regulators or legal investigations; and credit reporting.	Yes	No
Marketing Purposes KDM does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where KDM or the Client has a formal agreement with the financial institution. **We will only share information for purposes of servicing your accounts, not for marketing purposes.**	No	Not Shared
Authorized Users Your non-public personal information may be disclosed to you and persons that we believe to be your authorized agent[s] or representative[s].	Yes	Yes
Information About Former Clients KDM does not disclose and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our Clients.	No	Not Shared

Changes to our Privacy Policy
We will send you a copy of this Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise this Policy and will provide you with a revised Policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

SMS Terms & Conditions
- SMS consent is not shared with third parties.
- Visit here for Privacy Policy and Terms of Service.

SMS Opt-in, Opt-out, and Help Messages
- Opt-in Message: Thank you for opting into SMS messaging from KDM Wealth Management. Message frequency varies. To opt out, text STOP. For assistance, text HELP or visit https://www.kdmwealth.com/. Message & data rates may apply.
- Opt-Out Message: You will no longer receive messages from KDM Wealth Management. To opt back in at any time reply START.
- Help Message: Thank you for contacting KDM Wealth Management. For assistance, visit our support page at www.kdmwealth.com.

Types of SMS Communications
- If you have consented to receive text messages from KDM Wealth Management, you may receive messages related to the following:
- Appointment reminders
- Follow-up messages
- Example: "Hello, this is a friendly reminder of your upcoming appointment with [Advisor] at [Location] on [Date] at [Time]. You can reply STOP to opt out of SMS messaging from KDM Wealth Management at any time."

SMS Terms of Service

- By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from KDM Wealth Management. This includes SMS messages for conversations (external). Message frequency varies. Message and data rates may apply. See privacy policy here. Message HELP for help. Reply STOP to any message to opt out.

Any Questions?

You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting the Advisor at (630) 232-9097.