

Form ADV Part 2A – Disclosure Brochure

Effective: March 31, 2026

This Disclosure Brochure provides information about the qualifications and business practices of Williams Wealth Management (“WWM”). If you have any questions about the contents of this Disclosure Brochure, please contact us at (617) 459-3634 or by email at joewilliams@wwmanage.com.

WWM is a Registered Investment Advisor with the State of Massachusetts. 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 WWM to assist you in determining whether to retain the Advisor.

Additional information about WWM and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov.

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Item 2 – Material Changes

Form ADV 2 is divided into two parts: Part 2A and Part 2B. Part 2A (the “Disclosure Brochure”) provides information about a variety of topics relating to an Advisor’s business practices and conflicts of interest. Part 2B (the “Brochure Supplement”) provides information about advisory personnel of WWM.

The principal of WWM believes that communication and transparency are the foundation of a relationship and we continually strive to provide our Clients with complete and accurate information at all times. We encourage all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us.

Material Changes

The initial filing for the firm's ADV was September 1, 2020 and there have been no material changes to the firms ADV Part II.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure 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 WWM. 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.

To review the firm information for WWM:

- Click Investment Advisor Search in the left navigation menu.
- Select the option for Investment Advisor Firm and enter 309307 (our firm’s CRD number) in the field labeled “Firm IARD/CRD Number”.
- This will provide access to Form ADV Part 1 and Part 2.
- Item 11 of the ADV Part 1 lists legal and disciplinary questions regarding the Advisor.
- In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (617) 459-3634 or by email at joewilliams@wwmanage.com.

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Item 4 – Advisory Services

Firm Information

Williams Wealth Management (“WWM” or the “Advisor”) is a Registered Investment Advisor with the State of Massachusetts, which is organized as a Limited Liability Company under the laws of the State of Massachusetts. WWM was founded in April 2020, and is owned and operated by President, Chief Investment Officer, Joseph Williams. WWM markets its advisory services under both “Williams Wealth Management” and “Williams Wealth Management, LLC”. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by WWM.

Advisory Services Offered

WWM offers investment advisory services to individuals, high net worth individuals, trusts, and estates in Massachusetts and other states.

Account Portfolio Management

WWM provides customized investment advisory solutions for its Clients. This is achieved through continuous personal Client contact and interaction while providing discretionary investment management and portfolio construction advisory services. WWM 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 allocation. WWM will then construct a portfolio, consisting of mutual funds, exchange-traded funds, individual stocks, bonds, and options on securities to achieve the Client’s investment goals. All risks associated with various investment vehicles will be discussed with the Client before implementation.

Williams’s investment strategy is primarily long-term focused, but the Advisor may buy, sell or re-allocate positions that have been held less than one year to meet the objectives of the Client or to respond to market conditions. WWM 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 the acceptance by the Advisor.

Our general philosophy is to utilize low cost ETF’s in client portfolios to give exposure to appropriate asset classes. In some circumstances, individual equities may be included for clients. Those stocks will be selected based on fundamental filters and most often will only include those individual equities that trade \$20 million or more in daily trading volume (current price times the fifty day trailing average volume) to limit volatility. Positions are initiated and maintained based on technical indications. Risk management is vital to our strategy.

WWM evaluates and selects assets for inclusion in Client portfolios based on information supplied by Clients through the Client Profile questionnaire and is always informed by the Investment Policy Statement. WWM may recommend, on occasion, redistributing investment allocations to diversify the portfolio. WWM 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. WWM 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 positions in the portfolio, change in risk tolerance of Client, generating cash to meet Client needs, or any risk deemed unacceptable for the Client’s risk tolerance.

Client Account Management

Prior to engaging WWM to provide investment advisory services, each Client is required to enter into an Investment Advisory Agreement with the Advisor that defines the terms, conditions, authority and responsibilities of the Advisor and the Client. These services may include:

Establishing an Investment Policy Statement – Williams, in connection with the Client, will develop a statement that summarizes the Client’s investment goals and objectives along with the broad strategy or strategies to be employed to meet the objectives. An Investment Policy Statement generally includes specific information on the Client’s stated goals, time horizon for achieving the goals, investment strategies, risk tolerance, and any restrictions imposed by the Client.

Asset Allocation – WWM 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 – WWM will develop a portfolio for the Client that is intended to meet the stated goals and objectives of the Client.

Investment Management and Supervision – WWM will provide investment management and ongoing oversight of the Client’s portfolio and overall account.

Wrap Fee Programs

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

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of WWM and the Client.

Fees for Advisory Services

Investment advisory fees will be paid monthly in arrears. Fees paid monthly are prorated from the inception date of the account to the end of the first month. Investment advisory fees range from 0.75% to 1.65% depending on the size and complexity of the Client relationship. Fees are negotiable. Relationships with multiple objectives, specific reporting requirements, portfolio restrictions and other complexities may be charged a higher fee. All fees will be disclosed on the Client Agreement.

Fees if below asset minimum:

An asset minimum of \$350,000 is required. If a client has less than the minimum, a monthly minimum fee will be charged until assets under management for the client household reaches the required level. The monthly fee will range from \$49/mo to \$419/mo depending on the level of assets under management, but under the required asset level. See hypothetical fee table under Exhibit A below.

AUM Fee Billing

Investment Advisory Fees that are paid monthly will be automatically deducted from the Client Account by the Custodian at the instruction of the Advisor. The Advisor shall send an invoice to the Custodian indicating the amount of the fees to be deducted from the Client Account at the respective month end date. The amount due is calculated by applying the monthly rate (annual rate divided by 12) to the total assets under management with WWM at the end of each month. Clients will be provided with a monthly invoice for fees, and a statement, at least quarterly, from the Custodian reflecting deduction of the Investment Advisory Fee. It is the responsibility of the Client to verify the accuracy of these fees as listed on the custodian’s account statement as the Custodian does not assume this responsibility. Clients provide written authorization permitting WWM to be paid directly from their accounts held by the Custodian as part of the Investment Advisory Agreement and separate account forms provided by the Custodian.

Minimum Fee Billing:

All fees related to a client being under the asset minimum will be billed monthly via a debit or credit card. Monthly minimum fees will be billed at the end of the month, in arrears, in conjunction with the timing of the advisory fees billed via the asset custodian. Invoices will be provided via the software billing provider or uploaded and stored to each client’s personal financial planning site with the Vault/Invoice folder.

Other Fees and Expenses

Clients may incur certain fees or charges imposed by third-parties, other than Williams, in connection with investment made on behalf of Client accounts. The Client is responsible for all custodial fees charged by the custodian. The Investment Advisory Fee charged by WWM is separate and distinct from these custodian fees.

In addition, all fees paid to WWM for investment advisory services are separate and distinct from the internal expenses of mutual funds and exchange-traded funds, 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 could invest in these products directly, without the services of Williams, but would not receive the services provided by WWM which are designed, among other things, to assist the Client in determining which products or services are most appropriate to 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 WWM to fully understand the total fees to be paid.

Payment of Fees and Termination

For monthly fees, WWM is compensated for its services in arrears of the month in which investment advisory services are rendered. Clients may request to terminate their Investment Advisory Agreement with Williams, in whole or in part, by providing advance written notice. The Client shall be responsible for Investment Advisory Fees up to and including the effective date of termination.

Compensation for Sales of Securities

WWM does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above. More information is available in Item 12 of the Brochure.

Compensation for Sales of Insurance Products

Joseph Williams may at times assist clients with insurance products, but does not receive compensation for such transactions. More information is available in Item 12 of the Brochure.

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

WWM does not charge performance-based fees. Clients are charged a fee based on assets under management as disclosed in Item 5 above.

Item 7 – Types of Clients

WWM provides investment advisory/money management services to the following types of Clients:

- Individuals, Personal Trusts and Businesses – private investors, investing their personal and business assets
- High Net Worth Individuals - private investors with more than one million dollars invested with the Advisor or more than two million in net worth

The relative percentage each type of Client is available on Williams’s Form ADV Part 1. These percentages will change over time. WWM generally imposes a minimum investment size of \$1,000 for establishing a relationship. This minimum may change over time or be negotiated at the sole discretion of WWM and its ownership.

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

Methods of Analysis

WWM primarily employs fundamental and technical analysis methods in developing investment strategies for its Clients. Research and analysis from WWM 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 in Item 13.

Technical analysis is used for analyzing various economic and market trends. These trends, both short and long term, are used for determining specific trade entry and exit points and broad economic analysis. These trends may include put/call ratios, pricing trends, moving averages, volume, and changes in volume, among many others. These indicators do not speak to the financial health of a particular issuer. Rather, indicators are used to gauge market sentiment regarding a given issue. Technical analysis will be used primarily for the timing of a particular trade, and not security selection.

As noted above, WWM generally employs a long-term investment strategy for its Clients, as consistent with their Investment Policy Statement. WWM 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 reducing risk, rebalancing a portfolio or meeting the cash needs of Clients.

Use of Put Options for Hedging Portfolio Risk

Our firm may utilize stock options, such as put options, as part of our investment strategies to hedge against potential declines in the value of portfolio holdings.

A put option grants us the right, but not the obligation, to sell a specific security at a predetermined price—known as the strike price—within a specified time period. This approach can serve as a protective mechanism for client portfolios. For instance, if the market value of a security falls below the strike price, exercising the put option allows us to sell the security at the higher strike price, thereby limiting the portfolio's losses and reducing the impact of adverse market movements.

However, it is critical to understand that put options, like any other security, carry inherent risks. One primary risk is that if the security's price does not decline as anticipated, the put option may expire worthless, resulting in a complete loss of the premium paid to acquire it.

Additionally, the value of put options can fluctuate due to several factors, including:

- **Market Volatility:** Changes in the security's price volatility can increase or decrease the option's value unpredictably.
- **Time Decay:** As the expiration date approaches, the option's value may erode, even if the security's price remains stable.
- **Interest Rates:** Shifts in interest rates can also influence option pricing.

These factors can lead to losses if not carefully managed. To address these risks, our firm adopts a disciplined approach to the use of put options. We select strike prices and expiration dates that align with our market outlook and risk tolerance, and we actively monitor and adjust positions as market conditions evolve. While put options can be an effective tool for managing downside risk in a portfolio, their complexity requires ongoing expertise and vigilance to mitigate potential losses effectively.

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. WWM 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.

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. The Advisor shall rely on the 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 discussed with 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.

The Advisor is aware of risks associated with the trading of exchange traded funds ("ETF"). Their trading mechanism is dependent on authorized participants ("AP") and ETF providers exchanging baskets of securities for ETF Shares. The Advisor mitigates this risk by only utilizing liquid ETF's with broad AP participation. Liquidity and shutdown risk for ETF's are always present. The Advisor does its best to mitigate this risk by using only the most liquid and broad-based AP supported ETF's in the marketplace. While a change in AP is always possible, the ETF's utilized are supported by a broad list of the largest AP's and given the financial incentive in the marketplace. Any change in AP or non-participation would be expected to be muted by the increased activity of another AP. The Advisor is aware that an ETF can and will at times vary slightly from its net asset value or the underlying index.

The Advisor understands the risk inherent with mutual funds in terms of performance, fees and tax implications if held in a non-qualified account. Any mutual fund will be selected based on historical performance, management tenure and asset class if a lower fee ETF is unavailable or lacks sufficient liquidity.

Item 9 - Disciplinary Information

Like all registered investment advisors, WWM is required to disclose any disciplinary event that might be material to any Client when evaluating our services. There are no regulatory or disciplinary events involving Williams.

WWM and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. To review the firm information contained in ADV Part 1, select the option for Investment Adviser Firm and enter 309307 in the field labeled "Firm IARD/CRD Number". This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions. In addition, disciplinary history for WWM and Mr. Williams is available through the Commonwealth of Massachusetts Securities Division.

Item 10 - Other Financial Industry Activities and Affiliations

Advisory Persons of WWM are licensed by Massachusetts to sell insurance products. However, WWM does not sell insurance products to Clients of WWM. Details are provided in each Advisory Person's Form ADV 2B below.

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

Code of Ethics

WWM has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with Williams. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. WWM and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of WWM associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. WWM has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (617) 459-3634 or by email at joewilliams@wwmanage.com.

Personal Trading with Material Interest

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

Personal Trading in Same Securities as Clients

WWM allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities that we recommend (purchase or sell) to you presents a potential conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you. Depending on the strategy, time horizon and objectives of each individual Client as well as the current market conditions, in certain instances the Advisor may take a position in a security opposite of its Clients.

In addition, the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

Personal Trading at Same Time as Client

While WWM allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, these trades do not occur at the same time. WWM will place trades only after Client orders have been placed and filled.

At no time, will WWM or any associated person of Williams, transact in any security to the detriment of any Client.

Item 12 - Brokerage Practices

Requirement of Custodian

WWM has discretionary authority to select the broker-dealer/custodian for custodial and execution services. Schwab Advisor Services ("Schwab") has been selected by WWM to be the broker-dealer or custodian (herein the "custodian") to safeguard Client assets. WWM will direct trades to this custodian as agreed in the Investment Advisory Agreement. WWM does not have the discretionary authority to negotiate commissions on behalf of our Clients on a trade-by-trade basis. WWM does not receive research services, other products, or compensation as a result of its choice of a particular custodian that may result in the Client paying higher commissions than those obtainable through other custodians.

Following are additional details regarding the brokerage practices of WWM:

Soft Dollars

Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. WWM does not participate in soft dollar programs sponsored or offered by any broker-dealer.

Brokerage Referrals

WWM does not receive any compensation from any third party in connection with the recommendation for establishing a brokerage account.

Directed Brokerage

All Clients are serviced on a "directed brokerage basis", where WWM will place trades within the established account[s] at Schwab. Further, all Client accounts are traded within their respective brokerage 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]). In selecting the custodian, WWM 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 designated custodian.

Item 13 – Review of Accounts

Frequency of Reviews

Accounts are monitored on a regular and continuous basis by Joseph Williams. Formal reviews are generally conducted at least quarterly or more or less frequently depending on the needs of the Client.

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 or less 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. The Client is encouraged to notify WWM if changes occur in his/her personal financial situation that might adversely affect his/her investment goals. Additional reviews may be triggered by material market, economic or political events.

Review Reports

The Client will receive account statements no less than quarterly from the custodian. These 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 will provide year-end performance and tax reporting and may provide additional reports on request.

Item 14 - Client Referrals and Other Compensation

Compensation Received by WWM

WWM is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. WWM does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third party relative to the assets under management of its Clients. WWM may refer Clients to various third-parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, WWM may receive referrals of new Clients from a third-party.

Client Referrals from Solicitors

WWM does not engage paid solicitors for Client referrals.

Item 15 – Custody

WWM maintains custody of Client assets. All Clients must place their assets with Schwab to retain their funds and securities and direct WWM to utilize that custodian for the Client's security transactions. WWM encourages Clients to review statements provided by Schwab. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

Item 16 – Investment Discretion

WWM 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 Williams. 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 an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by WWM will be in accordance with each Client's investment objectives and goals.

Item 17 – Voting Client Securities

WWM does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither Williams, nor its management has any adverse financial situations that would reasonably impair the ability of WWM to meet all obligations to its Clients. Neither Williams, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. WWM is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Item 19 – Requirements for State Registered Advisors

Educational Background and Business Experience of Principal Officer

The President of WWM is Joseph Williams. Information regarding the formal education and background of Mr. WWM is included in Item 2 of Part 2B below.

Other Business Activities of Principal Officer

Joseph Williams has additional business activities that are detailed in Item 10 - Other Financial Activities and Affiliations.

Performance Fee Calculations

WWM will not receive a Performance Fee based upon any gains obtained in the accounts of its Clients.

Disciplinary Information

There are no regulatory or disciplinary events involving Joseph Williams or WWM.

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. Disciplinary history for WWM and Mr. Williams is available through the Commonwealth of Massachusetts Securities Division.

Material Relationships with Issuers of Securities

Neither WWM Wealth Management nor Joseph Williams has any relationships or arrangements with issuers of securities.

Exhibit A: Hypothetical Fee Table

Assets Under Management		Fee	Monthly Financial Planning Minimum Fee
Portfolio Value ABOVE Minimum AUM			
\$0	\$100,000	1.65%	
\$100,001	\$750,000	1.35%	
\$750,001	\$3,000,000	1.00%	
\$3,000,001	\$5,000,000	0.75%	
\$5,000,001	\$100,000,000	0.55%	
Portfolio Value BELOW Minimum AUM			
		No Assets Under Management	+\$419/mo
\$1	\$50,000	See above fee schedule for AUM fees	+\$349/mo
\$50,001	\$150,000	See above fee schedule for AUM fees	+\$299/mo
\$150,001	\$200,000	See above fee schedule for AUM fees	+\$199/mo
\$200,001	\$300,000	See above fee schedule for AUM fees	+\$149/mo
\$300,001	\$350,000	See above fee schedule for AUM fees	+\$49/mo

Item 20 – Privacy Policy and Confidentiality of Client Information

Williams Wealth Management, LLC (“WWM”) is committed to maintaining the confidentiality, integrity, and security of the non-public personal information (“NPI”) that we collect about our clients in the course of providing investment advisory services. We collect NPI such as contact information, account and transaction information, financial and tax information, and information about your investment objectives and risk tolerance from account applications, custodial and account-opening documents, financial planning materials, and other forms and documentation that you or your authorized representatives provide to us, as well as from third parties in connection with servicing your accounts.

WWM does not sell client information and does not share client NPI with non-affiliated third parties for their marketing purposes. We share NPI only as permitted or required by law and only with: (i) our qualified custodian, Charles Schwab & Co., Inc. (“Schwab”), which holds client assets, executes securities transactions, and provides account statements and related custodial services; (ii) third-party service providers engaged by WWM to support our operations (for example, technology, portfolio management, or compliance vendors) who are bound by contractual obligations to protect the confidentiality of your information and to use it solely for the purposes for which it is provided; (iii) professional advisers you have engaged or authorized us to work with, such as your attorney or accountant; and (iv) regulatory authorities, self-regulatory organizations, or other parties when required by applicable law, regulation, or legal process, or when you otherwise direct or consent to such disclosure.

WWM maintains physical, electronic, and procedural safeguards that are reasonably designed to protect the confidentiality and security of client NPI. These include restricting access to client information to those personnel who need it to perform their job responsibilities, maintaining secure office and data-storage environments, utilizing password-protected and role-based access to systems, and monitoring our service providers’ compliance with contractual confidentiality obligations. WWM has adopted a Written Information Security Program (“WISP”) that is designed to comply with applicable Massachusetts data-security regulations with respect to personal information of Massachusetts residents. We provide clients with a separate privacy notice describing our practices in greater detail and will provide updated notices as required by applicable law.

Form ADV Part 2B – Brochure Supplement

for
Joseph Williams, President

Effective: September 1, 2020

This Brochure Supplement provides information about the background and qualifications of Joseph Williams (CRD# 7068047) in addition to the information contained in Williams Wealth Management (“Williams” or the “Advisor” - IARD #309307) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you any questions about the contents of Williams Disclosure Brochure or this Brochure Supplement, please contact us (617) 459-3634 or by email at joewilliams@wwmanage.com.

Additional information about Mr. Williams is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

Item 2 – Educational Background and Business Experience

The President of Williams Wealth Management is Joseph Williams. Mr. Williams is a dedicated Portfolio Manager for Clients of the firm.

Mr. Williams earned a Bachelor’s Degree in Accounting from Eastern Connecticut State University and an MBA from Babson Graduate School.

Additional information regarding Mr. Williams’s employment history is included below.

Employment History:

President, Williams Wealth Management	04/2020 to Present
Financial Advisor, Northwestern Mutual	08/2019 to 04/2020
Staples, Senior Director – Pricing & Revenue Management	09/2018 to 05/2019
Staples, Director Pricing Product Management & Analytics	11/2014 to 09/2018
Staples, Senior Manager – Pricing	11/2011 to 11/2014

Item 3 – Disciplinary Information

Mr. Williams has never been the subject of a customer complaint or an adverse regulatory action by any regulatory agency.

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. Mr. Williams has no reportable events. However, we do encourage you to independently view the background of Mr. Williams on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter 7068047 in the field labeled “Individual CRD Number”. In addition, disciplinary history for Mr. Williams is available through the Commonwealth of Massachusetts Securities Division.

Item 4 – Other Business Activities

Mr. Williams does not have any other business activities.

Item 5 – Additional Compensation

Mr. Williams does not have any additional business activities where compensation is received.

Item 6 – Supervision

Mr. Williams serves as the President of Williams and the Chief Compliance Officer.

WWM has implemented a comprehensive internal Compliance Manual. Adherence to the Compliance Manual ensures Mr. Williams is in compliance with industry and regulatory rules and best practices.

WWM has implemented a Code of Ethics that guides each WWM advisor in meeting his or her fiduciary obligations to Clients.

WWM is subject to regulatory oversight by various agencies. These agencies require registration by WWM and its employees. As a registered entity, WWM is subject to examinations by regulators, which may be announced or unannounced. WWM is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets under management of Mr. Williams.

Item 7 – Requirements for State Registered Advisors

Mr. Williams does not have any additional information to disclose.