

Form ADV Part 2A: Firm Brochure

Conceptum Strategies LLC dba CONCEPTUM STRATEGIES

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This brochure provides information about the qualifications and business practices of Conceptum Strategies LLC dba Conceptum Strategies. If you have any questions about the contents of this brochure, please contact us at (210) 901-9856 or info@conceptumstrategies.com.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Registration as an investment adviser does not imply a certain level of skill or training.

Item 2: Material Changes

No Material Changes as of April 02, 2026

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Item 4: Advisory Business

Conceptum Strategies LLC dba Conceptum Strategies was founded in 2025 and provides customized investment advisory services to individuals, families, trusts, foundations, and small businesses.

Principal Owners

Dantonio Fowler owns 100% of the Conceptum Strategies LLC. There are no other owners with 25% or more ownership interest.

Services Offered:

- **Portfolio Management**

We provide ongoing management of client investment portfolios on a discretionary or non-discretionary basis. This includes asset allocation, security selection, and continuous monitoring to align with the client's objectives, risk tolerance, and time horizon. Portfolios may include equities, fixed income, ETFs, and other securities. Fees for this service are based on a percentage of assets under management as outlined in Item 5.

- **Financial Planning and Consulting**

We offer comprehensive financial planning services, which may include retirement planning, tax strategies, education funding, estate planning, and cash flow analysis. These services are typically provided for a fixed or hourly fee, disclosed prior to engagement, and may include:

- A. **Quarterly Progress Reviews:** A dedicated meeting to review the client's financial goals and track progress against the initial plan.

- B. **Ongoing Cash Flow Monitoring:** Monthly or quarterly analysis of income and expenses to ensure the client remains on track for their savings objectives.
- C. **Annual Tax Planning Coordination:** A review of tax-loss harvesting opportunities and a coordination meeting with the client's CPA prior to year-end.
- D. **Estate and Insurance Review:** An annual audit of beneficiary designations, insurance coverage, and estate document relevance.
- E. **Real-Time Plan Adjustments:** Immediate updates to the financial plan following major life events such as marriage, birth, or career changes.

- **Retirement Planning**

We assist clients in developing strategies for retirement income, Social Security optimization, and tax-efficient withdrawals. This service may be part of a broader financial plan or offered as a standalone engagement.

- **Tax-Efficient Investment Strategies**

We incorporate tax considerations into portfolio design, including asset location strategies and tax-loss harvesting, to help minimize the client's overall tax burden.

- **Environmental, Social and Governance (ESG) Investing**

For clients interested in socially responsible investing, we construct portfolios that integrate environmental, social, and governance factors alongside traditional financial metrics.

- **Educational Seminars and Financial Workshops**

We offer educational seminars and workshops on topics such as retirement planning, tax strategies, and investment fundamentals. These sessions are designed to improve financial literacy and help clients make informed decisions. Workshops may be complimentary or offered for a nominal fee, disclosed prior to registration. These sessions are meant to be regarded as financial planning and literacy, not individual investment advice.

- **Alternative Investments**

We may recommend alternative investments such as private funds, real estate, or other non-traditional assets when appropriate for a client's objectives and risk tolerance. These investments typically involve higher risk, lower liquidity, and longer time horizons. The Firm conducts due diligence before recommending any alternative investment and will provide full disclosure of risks and conflicts of interest. Fees for this service are included in the advisory fee schedule outlined in Item 5.

The firm operates on a fee-only basis, meaning we do not earn commissions or sell products. We focus entirely on providing personalized financial advice and crafting custom financial plans tailored to each client's unique goals and situation.

Conceptum Strategies LLC dba Conceptum Strategies also works on a discretionary basis, meaning it manages client assets without requiring prior approval for each transaction, although some relationships are nondiscretionary.

Assets Under Management (AUM): As of September 19, 2026, Conceptum Strategies LLC dba Conceptum Strategies manages \$243,608 in client assets on a discretionary basis and \$0 in client assets on a non-discretionary basis

Item 4.D: Wrap Fee Programs

The firm does not sponsor or participate in wrap fee programs. All advisory services are provided on a non-wrap basis, and clients are responsible for any applicable custodial or transaction fees as disclosed in Item 5.E.

Item 5: Fees and Compensation

Conceptum Strategies LLC dba Conceptum Strategies earns fees based on a percentage of assets under management, with a standard annual fee schedule as follows:

Portfolio management (Fee-Only)

- 1.00% on the first \$500,000
- 0.75% on the next \$1,000,000
- 0.50% on assets over \$3,000,000

Negotiable: Yes, fees may be negotiable based on account size and complexity.

Billing Method: Fees are deducted directly from client accounts by the custodian.

Billing Frequency: Quarterly, in arrears, based on the ending market value of assets under management.

Arrears: Fees are billed in arrears; therefore, no refunds apply.

Our advisory fees are calculated based on the gross value of the assets under management, which includes any securities purchased on margin. This creates a conflict of interest because the Firm has a financial incentive to encourage the use of margin, as it increases the total market value of the account and, consequently, the advisory fee we receive. We address this conflict by maintaining a fiduciary duty to only recommend margin when it is in the client's best interest and consistent with their risk tolerance.

Financial Planning (Hourly)

Fee Range: \$150–\$300 per hour (depending on complexity).

Negotiable: Yes, fees may be negotiable based on scope of work.

Billing Method: Clients are invoiced directly.

Billing Frequency: Upon completion of services or monthly for ongoing engagements.

Arrears: Fees are billed in arrears.

Clients may incur additional charges from custodians, brokerage firms, or third-party managers, including transaction fees, account maintenance fees, and mutual fund or ETF expenses.

Fixed Fees

Fee Range: \$500 – \$5,000 per engagement, depending on complexity and scope.

Negotiable: Yes, fees may be negotiable based on client needs.

Billing Method: Clients are invoiced directly.

Billing Frequency: Upon completion of the plan or as agreed in the engagement letter.

Quarterly in Arrears: At the end of each three-month period following the execution of this Agreement. Initial fees are not collected in advance. Fixed fees will be invoiced directly to the Client.

Refund Policy: Because Strategy Cycle fees are billed quarterly in arrears for services already rendered during the previous quarter, no portion of the fee is unearned. Therefore, no refunds are applicable for this service. If the Agreement is terminated mid-quarter, the Firm will bill a pro-rata amount for the portion of the quarter completed prior to termination.

The pro-rata fee is determined by dividing the quarterly fee by the number of days in the quarter and multiplying by the number of days elapsed prior to termination. The client will be invoiced for this final amount. Because no fees are collected in advance for this service, no refunds are applicable.

A **Strategy Cycle** is defined as a **twelve (12) month period** beginning on the date the Investment Advisory Agreement is executed. During each cycle, the Firm provides a comprehensive suite of recurring advisory services, including: * **Quarterly Progress Reviews** to track goals against the initial plan. * **Monthly or Quarterly Cash Flow Monitoring**. * **Annual Tax Planning Coordination** with the client's CPA. * **Annual Estate and Insurance Audits**. * **Real-Time Plan Adjustments** for major life events.

Educational Seminars and Financial Workshops

The Firm offers group or individual educational sessions on various financial literacy and investment topics. These sessions are intended to be general in nature and do not involve personalized investment advice regarding specific securities.

Fee Range: \$100 to \$500 per session, or \$1,200 to \$3,000 for a multi-session package (typically 4–6 sessions).

Negotiability: All fees for educational seminars and workshops are **non-negotiable**.

How Clients are Billed: Clients are billed via an electronic invoice sent through the Firm's billing platform. Fees must be paid in full at the time of registration.

Billing Frequency: Fees are collected on a **per-session** or **per-package** basis.

Payment Timing: Fees are paid in **advance**.

Refund Policy: If a client cancels their registration more than 72 hours before the scheduled start time, a **full refund** will be issued. Cancellations made less than 72 hours before the session are refundable up to 75% of the cost, also the client may apply the credit toward a future workshop of equivalent value.

Non-recoverable costs like venue booking, materials preparations, or “seat protection” where others were turned away.

Other Compensation for the Sale of Securities:

Neither Conceptum Strategies LLC nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges such as 12b-1 fees or service fees from the sale of mutual funds. The Firm is a fee-only investment adviser and does not receive commissions.

Item 5.B: Negotiability of Fees

The firm may, at its sole discretion, consider adjustments for factors such as account size, complexity of services, or other circumstances deemed appropriate.

Item 5.E: Additional Fees and Expenses

In addition to the advisory fees described above, **clients may incur additional costs**, including but not limited to:

- The Firm does not accept compensation from the sale of securities
- Custodial fees charged by the account custodian
- Internal expenses of mutual funds, ETFs, or other investment products (e.g., management fees and operating expenses) The firm does not receive any portion of these additional fees.

- Brokerage commissions and transaction fees

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

Conceptum Strategies LLC dba Conceptum Strategies does not charge performance-based fees (fees based on a share of capital gains or appreciation of client assets) for advisory accounts. All clients are billed according to the assets under management schedule described above.

Item 7: Types of Clients

Conceptum Strategies LLC dba Conceptum Strategies provides advisory services to:

- Individuals and families
- High-net-worth individuals
- Trusts and estates
- Foundations and endowments
- Small businesses

The firm generally requires a minimum account size of \$5,000 for portfolio management services, although exceptions may be made at the firm's discretion.

"In accordance with Texas Rule 116.12(c), no assignment of this Agreement shall be made by Conceptum Strategies LLC without the prior written consent of the Client."

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

Conceptum Strategies LLC dba Conceptum Strategies employs fundamental, technical, and quantitative analysis to evaluate investment opportunities across asset classes including equities, fixed income, alternatives, and cash equivalents.

• Fundamental Analysis

We evaluate securities by attempting to measure their intrinsic value through the examination of related economic and financial factors. This process involves a deep dive into the company's financial statements, including the balance sheet, income statement, and cash flow statement, to assess its financial health. We also analyze qualitative factors such as the strength of the management team, the company's competitive advantages (or "moat"), and broader industry conditions.

Material Risks: Assumptions about company financials or economic conditions may be incorrect, leading to mispricing. Unexpected events (e.g., fraud, regulatory changes) can invalidate analysis.

- **Technical Analysis**

We analyze historical market data, primarily price and volume, to identify patterns and trends that may suggest future price movements. This method does not attempt to measure a security's intrinsic value but instead focuses on market sentiment and supply-and-demand dynamics as reflected in the stock's price history. We utilize various technical indicators, such as moving averages and relative strength indices, to time entries and exits.

Material Risks: Relies on historical price patterns, which may not predict future movements. Sudden market shocks can render technical indicators ineffective.

- **Quantitative Analysis**

We employ mathematical and statistical modeling to identify investment opportunities. This involves using algorithms or screening software to filter large datasets—such as price-to-earnings ratios, revenue growth rates, or volatility metrics—to find securities that meet specific numerical criteria.

Material Risks: Models depend on historical data and assumptions. Extreme market conditions or data errors can cause inaccurate forecasts.

We may employ tactical asset allocation strategies that adjust portfolio exposures based on economic trends, valuation metrics, and market indicators. These strategies aim to reduce risk or capture opportunities during changing market conditions. Market timing does not guarantee profits and involves significant risk.

Investment Strategies:

- **Strategic Asset Allocation**

We make short-term shifts in portfolio weightings in response to market conditions, economic indicators, or valuation metrics.

Material Risks: Long-term allocations may underperform during prolonged market downturns. Rebalancing may incur transaction costs.

- **Tactical Adjustments Based on Market Conditions**

We incorporate environmental, social, and governance factors into investment decisions for clients who prioritize sustainability.

Material Risks: Attempts to time markets can lead to losses if signals are wrong. Increased trading may raise costs and taxes.

- **ESG Integration**

We incorporate environmental, social, and governance factors into investment decisions for clients who prioritize sustainability.

Material Risks: ESG factors may limit investment universe, potentially reducing diversification. ESG data can be inconsistent or subjective.

- **Tax Optimization**

We implement strategies such as tax-loss harvesting and asset location to minimize tax impact on investment returns.

Material Risks: Tax laws can change unexpectedly, reducing effectiveness. Strategies like tax-loss harvesting may not offset gains as intended.

- **Long-Term Growth and Wealth Preservation**

We focus on building diversified portfolios aimed at compounding wealth over time while managing downside risk.

Material Risks: Market volatility, inflation, and geopolitical events can erode returns over time. Diversification reduces but does not eliminate risk.

- **Alternative Investments**

We may recommend alternative investments such as private funds, real estate, or other non-traditional assets when appropriate for a client's objectives and risk tolerance.

Material Risks:

- A. **Illiquidity Risk:** Many alternative investments cannot be easily sold or redeemed, which may limit access to funds.
- B. **Valuation Risk:** Pricing for private or non-traditional assets may be subjective and less transparent than public markets.
- C. **Higher Volatility:** Certain alternatives, such as private equity or hedge funds, can experience significant fluctuations in value.
- D. **Regulatory and Legal Risk:** Alternatives may be subject to limited regulatory oversight, increasing the potential for fraud or mismanagement.
- E. **Concentration Risk:** Alternative investments often represent a concentrated exposure to specific sectors or strategies.
- F. **Leverage Risk:** Some alternatives use leverage, which can magnify gains and losses.
- G. **Loss of Principal:** There is a risk of losing the entire investment due to market conditions or issuer failure.

- **Margin & Options**

The Firm utilizes derivative strategies, specifically exchange-traded options, to generate income, hedge against downside risk, or facilitate strategic position entry. These strategies are employed solely for clients with a 'Speculative' or 'Aggressive' risk tolerance who demonstrate a sophisticated understanding of the unique risks associated with leverage and the potential for a total loss of principal.

Risk of Leverage and Margin: The use of margin and leverage in an account can significantly increase the risk of loss. While leverage can magnify gains, it can also magnify losses. Clients using margin may be subject to a 'margin call,' requiring the immediate deposit of additional cash or securities. In the event of a market downturn, the Firm or the custodian

may be forced to sell securities in the account without notice to the client to cover the margin balance.

Risk Disclosure: Investing in securities involves risk of loss that clients should be prepared to bear. Risks include, but are not limited to, market risk, interest rate risk, credit risk, inflation risk, liquidity risk, and geopolitical risk.

Alternative investments involve significant risks, including illiquidity, lack of transparency, potential loss of principal, and limited regulatory oversight. Clients should carefully consider these risks before investing

Conceptum Strategies LLC dba Conceptum Strategies seeks to mitigate risks through diversification and ongoing monitoring but cannot guarantee against loss.

"This Agreement shall be governed by and construed in accordance with the laws of the **State of Texas**. Nothing in this Agreement shall be construed in any manner so as to stand in violation of the Texas Securities Act or the Rules and Regulations of the Texas State Securities Board."

Item 9: Disciplinary Information

Conceptum Strategies LLC dba Conceptum Strategies and its management have no legal or disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Conceptum Strategies LLC dba Conceptum Strategies is an independent advisory firm. Neither the firm nor its management personnel are registered as broker-dealers or have material relationships with other financial institutions that would create conflicts of interest.

Item 11: Code of Ethics Description

Conceptum Strategies LLC dba Conceptum Strategies maintains a Code of Ethics requiring all employees to act with integrity, avoid conflicts of interest, and place client interests above their own. The firm has policies governing personal trading, and all transactions are monitored for compliance.

Item 11.B: Recommending Securities with a Material Financial Interest

Neither Conceptum Strategies LLC nor any related person has a material financial interest in the securities recommended to clients. The Firm does not engage in principal transactions (buying or selling securities from its own inventory to clients) or agency cross-transactions (acting as a broker for both the client and another party in the same trade).

Item 11.C: Recommending Same Securities for Client Accounts as the Firm Invests for Themselves

Conceptum Strategies LLC and its related persons may buy or sell for their own accounts securities which they also recommend to clients. This practice creates a conflict of interest in that the Firm or its related persons may technically be in a position to benefit from the sale or purchase of those securities based on the timing of client transactions.

To address this conflict and fulfill our fiduciary duty, the Firm has adopted a Code of Ethics that requires all supervised persons to act in the best interest of clients at all times. Personal trading by the Firm's related persons is monitored to ensure it does not disadvantage clients. As a general rule, client trades will be executed before or simultaneously with personal trades in the same security to prevent 'front-running' or other unfair advantages".

Item 11.D: Trading Securities in Client Accounts at the Same Time as Firm Places Trades for Themselves

Conceptum Strategies LLC or its related persons may trade in the same securities in their personal accounts at or about the same time as the Firm places trades for client accounts. This creates a conflict of interest as the Firm could potentially receive a more favorable price than its clients.

To mitigate this risk and fulfill our fiduciary duty, the Firm has established a **Code of Ethics** that prioritizes client interests above all personal trading. As a matter of policy, the Firm will either:

1. Execute client trades **prior** to any personal trades in the same security on the same day; or
2. Aggregate (bunch) personal trades with client trades to ensure that all parties receive the same average execution price.

All personal securities transactions for related persons are reviewed periodically by the Chief Compliance Officer to ensure compliance with this policy

Item 12: Brokerage Practices

Conceptum Strategies LLC dba Conseptum Strategies does not maintain any "soft dollar" arrangements. We do not receive research, products, or other services from brokerage firms or third parties in exchange for directing client securities transactions.

Our selection of custodians and brokers is based solely on their ability to provide the best execution, the quality of their services, and the competitiveness of their transaction costs.

Conceptum Strategies does not maintain custody of your assets. Your assets must be maintained in an account at a "qualified custodian," generally a broker-dealer or bank. We recommend that our clients use **Charles Schwab & Co., Inc. (Schwab)** or **Altruist Financial LLC (Altruist)**, both registered broker-dealers and members of SIPC.

While we recommend these custodians, you will open your account with them by entering into a separate account agreement directly with them. We do not exercise discretion to select the custodian. We have selected these platforms based on their proven technology, cost-effective execution, and the high level of security they provide for client assets.

Conceptum Strategies receives certain 'support products and services' from Charles Schwab (Schwab) and Altruist. These may include investment research, pricing information, and software tools. The receipt of these services creates a potential conflict of interest, as it may provide an incentive for us to recommend these custodians over others that do not provide such services. We mitigate this risk by regularly reviewing our custodians to ensure they remain in the best interest of our clients

Item 12.B: Aggregation of Client Orders

The Firm may aggregate (bunch) orders for the purchase or sale of securities for multiple client accounts to seek more efficient execution and identical pricing. When trades are aggregated, each participating account receives the average share price. If an order is only partially filled, securities are typically allocated on a pro-rata basis. If the Firm does not aggregate trades, some clients may pay higher transaction costs or receive less favorable prices than others.

Item 13: Review of Accounts

Client accounts are reviewed at least quarterly by dedicated portfolio managers. Reviews may also occur upon request or following significant changes in market conditions or

client circumstances. Clients receive statements directly from custodians and periodic performance reports from Conceptum Strategies LLC dba Conceptum Strategies.

Item 14: Client Referrals and Other Compensation

Conceptum Strategies LLC dba Conceptum Strategies does not have arrangements whereby it pays or receives compensation for client referrals.

Upon establishing any solicitation relationships, the Firm will update Form ADV Part 2A to clearly disclose these relationships to clients.

Any outside investment adviser the Firm may engage in the future will be appropriately registered; notice filed or exempt from registration in the State of Texas.

Any third-party that solicits clients to the Firm will be appropriately registered, notice filed, or exempt from registration as an investment adviser in Texas, pursuant to Board Rule 116.1(b)(1)(A).

Item 15: Custody

Client assets are held with qualified custodians. Conceptum Strategies LLC dba Conceptum Strategies does not take physical custody of client funds or securities, although it may have authority to deduct advisory fees.

We seek custodians who will hold client assets and execute transactions on terms that are overall most advantageous when compared to other available providers and their services. We consider a wide range of factors, including, among others, these:

- combination of transaction execution services along with asset custody services (generally without a separate fee for custody)
- capability to execute, clear and settle trades (buy and sell securities for your account)
- capabilities to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.)
- breadth of investment products made available (stocks, bonds, mutual funds, exchange traded funds (ETFs), etc.)
- availability of investment research and tools that assist us in making investment decisions
- quality of services

- competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate them
- reputation, financial strength and stability of the provider • their prior service to us and our other clients

Item 16: Investment Discretion

Conceptum Strategies LLC dba Conceptum Strategies generally accepts discretionary authority to manage client accounts. Clients may impose reasonable limitations on this authority, such as restricting certain securities, asset classes, or requiring a minimum cash balance. Any limitations must be agreed upon in writing and documented in the client's advisory agreement.

Item 17: Voting Client Securities

Conceptum Strategies LLC dba Conceptum Strategies does not accept the authority to vote a client's securities (i.e., proxies) on their behalf. Clients receive proxies directly from the Financial Institutions where their assets are custodied and may contact the Firm at the contact information on the cover of this brochure with questions about any such issuer solicitation.

Item 18: Financial Information

Conceptum Strategies LLC dba Conceptum Strategies does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to provide a balance sheet. The Firm has no financial condition that would impair its ability to meet contractual commitments to clients.

Item 19: Requirements for State-Registered Advisors

Item 19.A: Principal Executive Officers and Management Persons

Dantonio Fowler – Founder & CEO

Mr. Fowler brings over 21 years of experience in the financial markets and holds a Master of Science degree in Criminology from Saint Leo University. He is currently licensed as an Investment Adviser Representative. As Founder and CEO, Mr. Fowler is responsible for setting the firm's strategic direction, overseeing operations, and ensuring compliance with all regulatory requirements.

Item 19.B: Other Business Activities

The principal officer serves as a Legal Administrative Specialist for the Executive Office of Immigration Review, where I work approximately 40 hours a week, I maintain my investment advisory business. This role is separate from advisory work, but clients should be aware of the commitment of time and potential for divided focus.

The principal officer is the Managing Member of a HIAS, a media management company that operates efficiently without much of my time. I typically spend two hours or less a week on this task.

Item 19.C: Performance-Based Fees

Neither Conceptum Strategies LLC nor any of its supervised persons are compensated for advisory services with performance-based fees (fees based on a share of capital gains or capital appreciation of client assets). Therefore, the conflicts of interest associated with such fee arrangements are not applicable to this Firm."

Item 19.D: Disciplinary Information

The Firm and its management persons have no disciplinary history to disclose

Item 19.E: Arbitration Claims

Neither the Firm nor its management persons have been subject to any arbitration claims or similar proceedings.