Item 1: Cover Page

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Form ADV Part 2A – Firm Brochure

October 14, 2026

This Brochure provides information about the qualifications and business practices of Pandowealth. LLC. If you have any questions about the contents of this Brochure, please contact us at (678) 712-6656 and/or service@pandowealth.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Pandowealth. LLC is a registered investment adviser. Registration does not imply a certain level of skill or training.

Additional information about Pandowealth. LLC also is available on the SEC's website at www.adviserinfo.sec.gov, which can be found using the firm's identification number, 281456.

Item 2: Material Changes

Since the last annual update of this Brochure (filed on March 31, 2026), the following material changes have been made to this version of the Disclosure Brochure:

- **Direct Indexing & Sub-Advisory Services (Items 4, 8, 10, & 16):** Updated to disclose the introduction of our Direct Indexing program on the Charles Schwab platform. Pandowealth delegates discretionary trading authority to an independent third-party sub-advisor (Vanguard) to manage customized equity portfolios. Disclosures have been expanded to describe the program structure, absence of economic conflicts or referral compensation, and specific investment risks (including benchmark tracking error and tax-loss harvesting wash-sale rules).
- **Direct Indexing Fee Structure (Item 5):** Disclosed that sub-advisory fees for Direct Indexing are assessed separately by Vanguard and debited directly from the client's designated custodial account on a quarterly basis, rather than wrapped into Pandowealth's advisory fee.
- **Personal CFO Service Model & Fee Schedule (Items 4 & 5):** Consolidated standalone retail investment management and financial planning into our primary Personal CFO service model. Updated the asset-based fee schedule to a blended tiered structure and established an updated quarterly minimum fee ranging from $2,000 to $2,500 (depending on household complexity).
- **Family Member Investment Management (Item 5):** Clarified that standalone investment management without comprehensive financial planning is offered on a limited exception basis solely to immediate family members of active Personal CFO clients, with standard quarterly minimums waived.
- **Business Retirement Plan Fee Minimums (Item 5):** Established updated quarterly minimum fee tiers for ERISA 3(21) fiduciary advisory services based on plan design:
    - Standard 401(k) Plan: $750 per quarter ($3,000 annually)
    - 401(k) Plan with Profit Sharing: $875 per quarter ($3,500 annually)
    - 401(k) + Profit Sharing + Cash Balance Pension: $1,125 per quarter ($4,500 annually)
- **Elimination of Retirement Plan Fee Offset (Item 5):** Removed the prior fee credit mechanism that applied excess 3(21) plan advisory fees toward a sponsor's Personal CFO quarterly minimum. Business Retirement Plan services and Personal CFO services are now billed and accounted for as separate, independent engagements.
- **Tax Preparation Baseline Pricing (Item 5):** Established a defined baseline fee of $500 for tax preparation engagements, with additional fees applied based on scope and complexity
- **Brochure Supplement Role & Title Updates (Part 2B):** Updated the business titles and organizational roles of supervised persons to reflect current firm leadership and advisory responsibilities.

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Item 4: Advisory Business

Description of Advisory Firm

Pandowealth. LLC is a Georgia domiciled limited liability company licensed in 2015. We may operate under the trade name Pandowealth. Our firm is not a subsidiary of nor does it control another financial services industry entity. We began operating as a state-registered investment advisor in October 2015. We began operating as an SEC-registered advisor in 2021 relying on the multi-state advisor exemption. We operate under the fiduciary standard, advising clients in their best interest at all times.

Pandowealth.LLC is co-owned by two holding companies: Son of Rasmus LLC and Hannoush Enterprises LLC.

As used in this brochure, the words “Pandowealth”, "we", "our firm", “Advisor” and "us" refer to Pandowealth. LLC and the words "you", "your" and "Client" refer to you as either a client or prospective client of our firm.

Types of Advisory Services

The firm primarily offers the following services:

- **Personal + Business CFO Services – Comprehensive Financial Planning, Investment Management, Optional Tax Preparation**
- **Educational Workshops & Videos**
- **Retirement Plan Consulting, Management, & Advisory**
- **Entity Services**

An initial interview is conducted by a representative of our firm to discuss your current situation, goals and the scope of services that may be provided to you. During or prior to this meeting you will be provided with our Form ADV Part 2A: firm brochure that includes a statement involving our privacy policy, as well as a brochure supplement about the representative who will be assisting you. We will also ensure that any material conflicts of interest have been disclosed to you that could be reasonably expected to impair the rendering of unbiased and objective advice.

Should you wish to engage Pandowealth for our services, you must first execute our client agreement. Thereafter discussion and analysis will be conducted to determine your financial needs, goals, holdings, etc. Depending on the scope of the engagement, you may be asked to provide copies of the following documents early in the process:

- Wills, codicils and trusts
- Insurance policies
- Mortgage information
- Tax returns
- Student loans

- Divorce decree or separation agreement
- Current financial specifics including W-2s or 1099s
- Information on current retirement plans and benefits provided by your employer
- Statements reflecting current investments in retirement and non-retirement accounts
- Employment or other business agreements you may have in place
- Completed risk profile questionnaires or other forms provided by our firm

It is important that we are provided with an adequate level of information and supporting documentation throughout the term of the engagement including but not limited to: source of funds, income levels, and an account holder or attorney-in-fact's authority to act on behalf of the account, among other information that
may be necessary for our services. The information and/or financial statements provided to us need to be accurate. Our firm may, but is not obligated to, verify the information that you have provided to us which will then be used in the advisory process.

It is essential that you inform our firm of significant issues that may call for an update to their plan. Events such as changes in employment or marital status, an unplanned windfall, etc., can have an impact on your circumstances and plans. Our firm needs to be aware of such events so that adjustments may be made as necessary.

Personal + Business CFO Services
We offer Personal CFO Services that include Comprehensive Financial Planning, Investment Management, and Tax Preparation (when appropriate). We will design, implement, monitor the Client's financial plan on an ongoing basis, and provide discretionary Investment Management. Clients are assigned a Personal Financial Advisor to work with them in developing a comprehensive financial planning process that addresses both business and personal planning. The Personal CFO Service also includes the following:

- Dashboard to track personal and practice finances in one place
- Continuously updated net worth statement and quarterly progress reports
- Authorization for the Firm to coordinate financial planning activities with legal counsel, tax advisors, and other service professionals of the client's choice through the use of an Information Sharing agreement.

The engagement will include a written report or analysis to be provided to the Client. Our goal is to increase long-term financial success by providing accountability and ongoing financial education.

Review Process – We collect information regularly throughout the year from the Client that we use to update a personal balance sheet. This balance sheet serves as the basis for regular conversations regarding personal cash flow, financing, large financial transactions, investments, practice health and profitability, personal liquidity, and risk management. As Client circumstances and goals change, our highly organized system of proactive communication helps to ensure we remain well informed of these changes. Clients can call, email, or schedule meetings at their discretion.

Comprehensive Financial Planning

Financial planning services may be as comprehensive or narrowly focused as you desire. The incorporation of most or all of the listed components allows not only a thorough analysis but also a refined focus of your plans so that the firm is able to assist you in reaching your goals and objectives.

NOTE: Comprehensive v. Narrowly Focused Financial Planning

A comprehensive plan is an endeavor that requires detail. Certain variables can affect the development of the plan, such as the quality of your own records, complexity and number of current investments, diversity of insurance products and employee benefits you currently hold, size of the potential estate, and special needs of the client or their dependents, among others. At your request we may concentrate on reviewing only a specific area (narrowly focused planning - The intention of narrowly focused planning means the client can choose to limit our engagement to one, two, or any combination they feel is worth engaging us in instead of being forced to do all areas of financial planning) such as an employer retirement plan allocation, funding an education or estate planning issues, or evaluating the sufficiency of your current retirement plan. Note that when these services focus only on certain areas of your interest or need, your overall situation or needs may not be fully addressed due to limitations you may have established.

Whether we have created a comprehensive or narrowly focused plan, we will present you with a summary of our recommendations, guide you in the implementation of some or all of them per your decision, as well as offer you periodic reviews thereafter. In all instances involving our financial planning engagements, our clients retain full discretion over all implementation decisions and always have the right to accept or reject any recommendations we make.

Personal Financial Site

On-going clients are given access to their own secure, personal financial management website. This service provides data aggregation tools for your various financial accounts, allows you to create and reconcile your monthly budget, set reminders for important action items and dates, as well as online storage space to keep digital records of your important documents. This financial site is the tool used to analyze your financial state as well as monitor progress towards your stated financial goals. Various life scenarios can be modeled showing how they impact your lifetime cash flow and probability of successfully reaching your goals. You are able to grant limited access to your other professional advisors such as your accountant, attorney, etc. as well as screen-share between you and our advisory staff.

Investment Management

You may engage our firm to implement investment strategies that we have recommended to you. We typically prepare guidelines reflecting your objectives, time horizon, tolerance for risk, as well as addressing any reasonable account constraints you may have for the portfolio. These guidelines will

be designed to be specific enough to provide future guidance while allowing flexibility to work with changing market conditions. Since this effort is the product of information and data you have provided, you may be asked to review it and provide your final approval.

We will then develop a customized portfolio for you based on your unique situation and investment goals. We frequently recommend one or more institutional investment managers (model managers) to serve as a third-party portfolio manager maintained at our custodian. Holdings typically include low-cost, tax-efficient, exchange-traded funds (ETFs), and we ask that you refer to Item 8 to further review our strategy, investment recommendations and their associated risks. All third-party portfolio managers will have discretionary authority to maintain and trade client's portfolio. Note that we manage portfolios on a discretionary basis. As such, clients cannot impose restrictions on investing in certain securities or types of securities when held at specific institutions.

Direct Indexing

Pandowealth utilizes third-party sub-advisors to manage specific investment strategies on behalf of our clients, specifically for our Direct Indexing program. When utilizing this strategy, Pandowealth delegates discretionary trading authority to the sub-advisor (e.g., Vanguard) to manage a customized Separately Managed Account (SMA) of individual equities designed to track a specific index while optimizing for tax efficiency.

Held-Away Accounts

If Client maintains investment accounts that are not managed by Pandowealth, the Advisor's advice for those accounts may be limited in scope. We may, at our discretion, choose not to provide recommendations on individual securities within accounts we do not directly manage. The Advisor's guidance will address overall asset class allocation, appropriateness of risk levels, and how such accounts align with Client's financial goals. For those outside investment accounts, the Client is responsible for any investment decisions or transactions.

Tax Return Preparation

We provide tax preparation services for our clients to assist with the filing of federal and state tax returns for individuals and businesses. We may ask for an explanation or clarification of some items, but we will not audit or otherwise verify client data. The client is responsible for the completeness and accuracy of information used to prepare the returns. Our responsibility is to prepare the returns in accordance with applicable tax laws.
We may observe opportunities for tax savings that require planning or changes in the way the client handles some transactions. While an engagement for tax return preparation does not include significant tax planning services, we will share any ideas we have with you and discuss terms for any additional work that may be required to implement those ideas.
Clients engaging us for Tax Preparation services will sign a 12-month agreement.

Educational Workshops & Videos

Pandowealth may provide periodic educational seminar sessions and online videos (webinars) for those desiring information on personal finance and investing. Topics Available: Budgeting & Cash Flow, Employee Benefits, College Funding, Estate Planning, Debt Management, Giving and Leaving a Legacy, Insurance and Risk Management, Retirement Planning, Tax Strategies, Real Estate Analysis, Saving, General Financial Planning.
Small business owners and their employees are the desired clients to be reached with these workshops.

Our workshops and videos are educational in nature and do not involve the sale of insurance or investment products. Most of these seminars are attractive to the small business owner and/or franchisee.

Retirement Plan Consulting, Management & Advisory

In a fiduciary capacity to plan sponsors as well as plan participants, Pandowealth will provide a variety of services to clients that adhere to the guidelines established by ERISA. Note – we tailor our advisory services to the individual needs and goals of our clients. We provide the following services both in-house as well as partnering with third-party entities:

- Model Portfolio Design – what models to help simply the decision process for participants.
- Plan Design Consultation – which plan (Basic Safe Harbor, QACA Safe Harbor, or QACA 3% Nonelective Contribution plan) meets the needs
- Investment Management – monitor and give advice on what to invest in
- Reporting – statements to show contributions and performance of investments
- Establishing Plan Goals – Confirm purpose of the plan to make sure designed correctly
- Understanding Tax Implications – review federal and state tax implications from implementing the plan
- Vendor Analysis and Research – Review vendors to confirm meeting agreed upon obligations for services paid for. If needed, move plan to another vendor.
- Behavior/Outcome Based Metrics – participation engagement and deferral percentages. Review if meets the purpose of the plan
- Named Fiduciary, 3(21) or 3(38) – delegation of the Administrative and Investment Fiduciary responsibilities for the plan sponsor.
- Employee Engagement/Education – website with videos that explain the retirement plan and how to best leverage it
- Financial Literacy Education – webinars for participants to learn and ask questions.
- Investment Policy Creation/Monitoring/Updating – getting knowledge and understanding of goals and how investments can meet them and formalizing the process
- Committee Oversight and Education – continued updating of videos/webinars that reinforce the purpose of the plan. Make modifications as needed.

- RFP Engagements – free quotes are given to clients seeking to implement a 401K. Billed only when decide to implement

Entity Services

Bookkeeping: We will help you set-up and maintain your QuickBooks Online account. This will include no less than quarterly transaction reconciliation along with Profit & Loss, Balance Sheet, Statement of Cash Flows, and Owner's Distribution Reports. We will help you connect all your financial accounts to QuickBooks to bring in transaction data.

Bill Pay: We will help you pay your bills online, simplifying the process of managing multiple bills by allowing you to schedule and send payments from your bank account, all in one place, rather than having to manually pay each bill separately.

Annual Payroll: We will coordinate running an annual payroll through Quickbooks so you can receive a W2, withhold and pay taxes, and allow for retirement contributions.

Wage Tax Filings and Payments: With the presence of W2 income and payroll, we will submit the appropriate Federal and State tax filing and payments. This includes helping you acquire the appropriate government registrations/identifications.

1099 Management: We will help you create, file, and distribute the appropriate 1099's for contractors working for your business.

GENERAL INFORMATION

Our firm does not sponsor or serve as a portfolio manager in an investment program involving wrapped (bundled) fees.

Pandowealth does not provide legal, accounting or insurance related services. With your consent, we may work with your other professional advisors, such as your estate-planning attorney, to assist with the coordination and implementation of accepted strategies. You should be aware that these other professionals will charge you for their services and these fees are separate from our advisory fee.

Our firm will use its best judgment and good faith effort in rendering its services. We cannot warrant or guarantee the achievement of a planning goal or any particular level of account performance or that your account will be profitable overtime. Past performance is not necessarily indicative of future results. Except as may otherwise be provided by law, our firm will not be liable to the client, heirs, or assignees for any loss an account may suffer by reason of an investment decision made or other action taken or omitted in good faith by our firm with that degree of care, skill, prudence and diligence under the circumstances that a prudent person acting in a fiduciary capacity would use; any loss arising from our adherence to your direction or that of your legal agent; any act or failure to act by a service provider maintaining an account. Federal and state securities laws impose liabilities under certain

circumstances on persons who act in good faith and, therefore, nothing contained in this document or our client engagement agreement shall constitute a waiver of any rights that a client may have under federal and state securities laws.

Client Tailored Services and Client Imposed Restrictions

We offer the same suite of services to all of our clients. However, specific client financial plans and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

We do not participate in wrap fee programs.

Assets Under Management

As of March 31, 2026, Pandowealth has $274,060,837 in discretionary and $226,215,633 in non-discretionary assets under management.

Item 5: Fees and Compensation

Pandowealth is a fee-only advisory firm. We do not sell products that generate a commission and only receive fees from our clients as specifically identified by our engagement agreement. As fiduciaries, we always act in good faith and in the best interests of our clients.

Fees are negotiable and may be paid by the following methods:

- Electronic funds transfer (ACH), check, or credit card for one-time fees or invoiced balances
- Direct fee deduction from client investment accounts held at the qualified custodian of record

Our invoice will precede payment requests for our advisory fees, and fees paid to our firm will be noted in your account statement you will receive from your custodian. In all instances, the Adviser will send the client a written invoice, including the fee, the formula used to calculate the fee, the time period covered by the fee, and, if applicable, the amount of assets under management on which the fee was based. The Adviser will send these to the client concurrent with the request for payment or payment of the Adviser's advisory fees. We urge the client to compare this information with the fees listed in the account statement. Our firm does not accept cash, money orders or similar forms of payment for its engagements. Lower fees for comparable services may be available from other sources.

Personal CFO Services

Upfront Onboarding Fee: Upon initial engagement for any service with Pandowealth, there is a one-time onboarding fee of $2,000 due upon execution of the advisory agreement. This fee is waived if Pandowealth manages $1M or more of combined investable assets.

Ongoing Asset-Based Fee Schedule: For ongoing Personal CFO services, Pandowealth charges an annualized, blended tiered asset-based fee based on the average daily balance of the Client's account(s) during the calendar quarter, billed quarterly in arrears. Personal CFO services are subject to a quarterly minimum fee of $2,000 to $2,500 (determined by household complexity and scope of planning).

Asset-based fees begin accruing upon the receipt of assets into managed accounts; discretionary trading begins upon execution of an Investment Policy Statement (IPS).

Accounts are billed quarterly, in arrears, per the following table:

Total Household Investable Assets	Annual % Fee
Up to $500k	1.25 %
$500k - $2M	1.0 %
$2M - $5M	0.75 %
$5M - $10M	0.60 %

Over $10M	0.50 %

Fee Calculation & Minimum Shortfall Example: Because tiers are blended, an account with an average daily balance of $2,000,000 over a calendar quarter is billed 1.25% on the first $500,000 ($6,250 annual) and 1.00% on the remaining $1,500,000 ($15,000 annual). The resulting annual fee of $21,250 produces a quarterly fee of $5,312.50 ($21,250 ÷ 4).

Advisory fees are deducted first from managed custodial accounts. If the asset-based fee is less than the client's agreed-upon quarterly minimum, the remaining balance is invoiced and billed through our third-party payment processor. For example, a Client with $200,000 in AUM subject to a $2,500 quarterly minimum fee would have $625 debited directly from their custodial investment account ($200,000 × 1.25% ÷ 4), and the remaining balance of $1,875 invoiced directly.

Household Aggregation: Pandowealth may allow accounts of members within the same immediate household to be aggregated for fee breakpoint calculation purposes.

Standalone Investment Management: On a limited exception basis and at the firm's discretion, Pandowealth may provide standalone investment management without ongoing comprehensive financial planning to family members of active Personal CFO clients. In these instances, fees are assessed according to the tiered fee schedule above, and the standard Personal CFO quarterly minimum fee is waived.

Cash Management Accounts: Cash management strategies overseen by Pandowealth are billed a separate annualized fee of 0.25%, calculated and deducted quarterly in arrears based on the average daily balance of the cash management account.

Fee Deductions & Proration: Clients authorize the custodian of record to deduct advisory fees directly from their account upon request from Pandowealth. Accounts initiated or terminated mid-quarter are billed a prorated fee based on the number of days the account was open during the billing period.

Direct Indexing Sub-Advisory Fees: Clients utilizing our Direct Indexing sub-advisory strategy will incur a separate sub-advisory fee. This fee is not wrapped into Pandowealth's advisory fee. The sub-advisor (Vanguard) calculates and debits its fee directly from the client's designated custodial account on a quarterly basis, which appears as a distinct transaction on the custodian's account statement. Pandowealth receives no commissions, referral fees, or revenue sharing from the sub-advisor.

Tax Preparation

In the event that we encounter unusual circumstances that would require us to expand the scope of the engagement, we will present our estimate and obtain your prior approval before continuing with the engagement. Our fee for any additional services will be based upon the amount of time required at

standard billing rates plus out-of-pocket expenses. All invoices are due and payable monthly, quarterly, or annually. The base rate is $500 but may increase based on complexity.

If a Client desires to cancel, notice must be sent by email at least 30 days prior to the Agreement's end date. In the event that the Agreement is terminated by the Client before completion of the 12-month period, Pandowealth remains entitled to receive the full annual fee. Balance will be invoiced and due upon receipt.

Educational Workshops

While certain seminars may be complimentary, workshop attendees may be assessed a per-session fee ranging from $500 to $10,000. Frequently the event sponsor, such as an employer or an association, will pay for these sessions. The workshop fee, if any, will be announced in advance and will be determined by the length of the event, the number and expertise of the presenters involved, and whether or not educational materials are being provided. Payment will be due upon completion of the session. Educational videos may be available on our website and blog. Fees are based on an hourly rate of $250 per hour.

> **Example:** $500 workshop - one topic presentation for local event. Use $250-hour times projected hours to deliver, prepare, travel to and from event.
> Fee goes up on per hour projection.
> **Example:** $10,000 - multiple day conference, on site for presentation and accessible throughout the conference - 40-hour conference

Topics Available: Budgeting & Cash Flow, Employee Benefits, College Funding, Estate Planning, Debt Management, Giving and Leaving a Legacy, Insurance and Risk Management, Retirement Planning, Tax Strategies, Real Estate Analysis, Saving, General Financial Planning

Retirement Plan Consulting, Management, & Advisory Fees

Upon the Client's first engagement for any service with Pandowealth, there is a one-time onboarding fee of $2,000. This fee is waived if Pandowealth manages $1M or more of combined invested assets across all accounts.

3(21) Investment Advisory and Consultant Services
For ongoing 3(21) investment advisory and consultant services, the Firm charges an annualized fee of 0.50% of total Plan Assets, subject to the following quarterly plan minimums (billed quarterly):

Standard 401(k) Plan: $750 per quarter

401(k) Plan with Profit Sharing: $875 per quarter

401(k) + Profit Sharing + Cash Balance Pension: $1,125 per quarter

3(38) Investment Fiduciary Services are billed separately and are not factored into these minimum fees. If the Client desires to utilize Pandowealth's Personal CFO services in addition to Business Retirement Plan services, there is a separate quarterly minimum fee for Personal CFO services.

3(38) Investment Fiduciary Services
The Firm charges an annualized fee of 0.10% of total Plan Assets for discretionary 3(38) Investment Fiduciary Services, subject to a minimum fee of $125 per quarter ($500 annually). 3(38) Investment Fiduciary fees are billed separately and are not applied toward the minimum fee for Personal CFO services.

Valuation, Proration, and Billing Terms
Retirement plan advisory fees are billed quarterly, in arrears, based on the fair market value of portfolio assets supervised by the Advisor on the last business day of the immediately preceding billing period. If the Advisor provides services for less than a full calendar quarter, compensation is calculated on the basis of the asset value on the last business day of the quarter or the date of termination, as applicable, and is payable on a pro-rata basis for the active days of service.

The Advisory Fee will be paid by either the Plan or the Plan Sponsor, as designated in the Business Retirement Plan Agreement:

Plan-Paid Fees: If the Plan Sponsor elects to have the Plan pay the Advisory Fee, the fee will be automatically deducted directly from the Plan account by the qualified Custodian based on written authorization provided by the Plan Sponsor. The Advisor sends a quarterly invoice to the Custodian indicating the specific amount to be deducted.

Direct Invoicing & Sponsor Responsibility: Regardless of whether the Plan or the Plan Sponsor pays the fee, Pandowealth will provide the Plan Sponsor or Named Fiduciary with a written invoice itemizing the fee, including the billing period, the account value, and the calculation formula. Invoices billed directly to the Plan Sponsor are payable within thirty (30) days of receipt. In the event the Plan Sponsor elects for the Plan to pay the fee but the Custodian fails to remit payment to the Advisor, the Plan Sponsor remains contractually responsible for paying the advisory fee. The Plan Sponsor is responsible for ensuring the Custodian provides the Advisor with sufficient and accurate information to calculate and collect fees.

Entity Services

The Annual Entity Services Fee is $4,000, with a $500 setup fee. This fee can be paid in a lump sum or invoiced quarterly and is for each entity. When more than one entity is involved/interrelated, custom pricing is available. This includes applicable 3rd party QuickBooks software subscription fees.

Discounting of Advisory Fees

The services to be provided to you and their specific fees will be detailed in your engagement agreement. Our advisory fee may be discounted with the final determination to be made by our firm.

ADDITIONAL CLIENT FEES

Any transactional or service fees (e.g., brokerage fees) for an account maintained at another custodian ("held-away" accounts), individual retirement account fees, qualified retirement plan fees, account termination fees, or wire transfer fees will be borne by the account holder and per the separate fee schedule of the custodian of record. Fees paid by our clients to our firm for our advisory services are separate from any of these fees or other similar charges. In addition, advisory fees paid to our firm for its services are separate from any internal fees or charges a client may pay involving mutual funds, ETFs, exchange-traded notes (ETNs), or other similar investments.

Per annum interest at the current statutory rate in the state in which the client resides may be assessed on fee balances due more than 30 days, and we may refer past due accounts to collections or legal counsel for processing. We reserve the right to suspend some or all services once an account is deemed past due.

Additional information about our fees in relationship to our brokerage and operational practices are noted in Items 12 and 14 of this document.

EXTERNAL COMPENSATION FOR THE SALE OF SECURITIES TO CLIENTS

Our firm does not charge or receive a commission or a mark-up on securities transactions, nor will the firm or an associate be paid a commission on the purchase of a securities holding that is recommended to a client. We do not receive "trailer" or SEC Rule 12b-l fees from an investment company that may be recommended to a client. Fees charged by such issuers are detailed in prospectuses or product descriptions and interested investors are always encouraged to read these documents. Our firm and its associates receive none of these described or similar fees or charges. You always have the right to decide whether to purchase recommended or similar investments through your own selected service provider.

TERMINATION OF SERVICES

Either party may terminate the agreement at any time by communicating the intent to terminate in writing. If you verbally notify our firm of the termination and, if in two business days following this notification we have not received your notice in writing, we will make a written notice of termination in

our records and send you our own termination notice as a substitute. Our firm will not be responsible for investment allocation, advice or transactional services (except for limited closing transactions) upon receipt of a termination notice. It will also be necessary that we inform the custodian of record that the relationship between the parties has been terminated.

If a client did not receive our Form ADV Part 2 firm brochure at least 48 hours prior to entering into the firm's agreement, then that client will have the right to terminate the engagement without fee and penalty within five business days after entering into the agreement. Subscription engagements will be refunded on a prorated daily basis.

If notified in writing more than 30 calendar days that the event has been cancelled, a full refund of the event fee less a $250 administrative fee is available. If notified in writing 15-30 calendar days before the event, a partial refund of the event fee is available in the amount of 1/2 of the event price. If notified in writing 14 calendar days or less, no refund for the event fee is available. Travel expenses incurred due to advanced arrangements will be invoiced and due upon receipt.

Portfolio management clients that terminate their agreement after the five-day period will be assessed fees on a prorated basis for services incurred from either (i) as a new client, the date of the engagement to the date of the firm's receipt of the written notice of termination, or (ii) all other engagements, the last billing period to the date of the firm's physical or constructive receipt of written termination notice.

If you were required to provide an advanced fee of $1,200 or more for a financial planning engagement, you provided all requested information, and such plans or services have not been delivered to you within six months' time from the date of the engagement, you will be refunded any unearned prepaid fees.

With the exception of our portfolio management services, our return of prepaid fees to a client will be completed via check from our firm's US-based financial institution; no credits or "transaction reversals" will be issued. We will coordinate remuneration of any portfolio management fee to the investment account via the account custodian. Return of fees will never involve a personal check, cash or money order from our firm or from an associate of our firm.

Sale of Securities or Other Investment Products

Advisor and its supervised persons do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

Our firm's advisory fees will not be based on a share of capital gains or capital appreciation (growth) of any portion of managed funds, also known as performance-based fees. Our fees will also not be based on side-by-side management, which refers to a firm simultaneously managing accounts that do pay performance- based fees (such as a hedge fund) and those that do not.

Item 7: Types of Clients

Our firm primarily serves the Chick-fil-A community, Operators and Support Center Staff, Professional Athletes, and high-powered, purpose-driven families. This was decided in order for the firm to specialize its services to a tailored niche given its experience and professional relationships. We do reserve the right to selectively serve clients outside of this group. We do not require minimum income, minimum asset levels or other similar preconditions. We reserve the right to waive or reduce certain fees based on unique individual circumstances, special arrangements or preexisting relationships. Our firm reserves the right to decline services to any prospective client for any nondiscriminatory reason.

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

Our firm employs what we believe to be an appropriate blend of fundamental, technical and cyclical analysis. We evaluate various economic factors including interest rates, the current state of the economy, or the future growth of an industry sector. We then study historical patterns and trends of securities, markets, or economies as a whole in an effort to determine potential future behaviors, the estimation of price movement, and an evaluation of a transaction before entry into the market in terms of risk and profit potential. Our research is often drawn from sources such as financial periodicals, reports from economists and other industry professionals, and corporate rating services.

Our primary investment strategy is based on Modem Portfolio Theory. We believe that proper diversification and risk management will provide an investor with a more stable and consistent return over time. We do not employ market timing or stock selection methods of investing but rather a long-term buy-and-hold strategy with periodic rebalancing of the account to maintain desired risk levels. We strive to create portfolios that contain holdings that are diversified, tax-efficient, and low-cost whenever practical. Portfolios we manage at our custodian will comprise solely of ETFs; however, we may also recommend a broad range of private equity, mutual funds, individual stocks and bonds for held-away accounts when appropriate.

RISK OF LOSS

Our firm believes its strategies and investment recommendations are designed to produce the appropriate potential return for a given level of risk; however, there is no guarantee that an investment objective will be achieved. Investing in securities involves risk of loss that clients should be prepared to bear. We have offered examples of such risk in the following paragraphs, and we believe it is important that our clients review and consider each of them risk prior to investing.

- ***Artificial Intelligence Use Risk*:** With the increased use of artificial intelligence ("AI"), we rely on programs that may utilize AI, machine learning, probabilistic modeling, and complex algorithms when providing advisory services ("AI Tools"). AI tools are highly intricate and may contain errors or biases that can affect the reliability and performance of the AI output. AI tools also present an inherent cybersecurity risk, especially when AI tools are developed by third parties as our firm has limited control over the accuracy and completeness of AI tools used. Approval of AI tools and human oversight and review is required in order to permit AI for daily business-related tasks and to verify all information produced before it is incorporated into any advisory service.

- ***Company Risk:*** When investing in securities, such as stocks, there is always a certain level of company or industry-specific risk that is inherent in each company or issuer. There is the risk that the company will perform poorly or have its value reduced based on factors specific to the company or its industry. This is also referred to as unsystematic risk and can be reduced or mitigated through diversification.

- ***Cyclical Analysis:*** Cyclical analysis (form of technical analysis) may experience risk due to an economic cycle that may not be as predictable as preferred; many fluctuations may occur between long-term expansions and contractions. The length of an economic cycle may be difficult to predict with accuracy and therefore the risk of cyclical analyses is the difficulty in predicting economic trends. Consequently, the changing value of securities is affected.

- ***Failure to Implement:*** As a financial planning client, you always have the right to accept or reject any or all of the recommendations made to you. While no advisory firm can guarantee future performance, no plan can succeed if it is not implemented. Clients who choose not to take the steps recommended in their financial plan may face an increased risk that their stated goals and objectives will not be achieved.

- ***Financial Risk:*** Excessive borrowing to finance a business operation increases profitability risk because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

- ***Fundamental Analysis***: The challenge involving fundamental analysis is that the information obtained may be incorrect; the analysis may not provide an accurate estimate of earnings, which may be the basis for a security's value. If a security's price adjusts rapidly to new information, a fundamental analysis may result in unfavorable performance.

- ***Inflation Risk:*** When any type of inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.

- ***Market Risk:*** When the stock market as a whole or an industry as a whole fall, it can cause the prices of individual stocks to fall indiscriminately. This is also called systemic or systematic risk.

- ***Passive Investing:*** A portfolio that employs a passive, efficient markets approach has the risk of generating lower-than-expected returns due to its broad diversification when compared to a portfolio more narrowly focused.

- ***Political Risk:*** The risk of financial and market loss because of political decisions or disruptions in a particular country or region and may also be known as "geopolitical risk."

- ***Research Data:*** When research and analyses are based on commercially available software, rating services, general market and financial information, or due diligence reviews, a firm is relying on the accuracy and validity of the information or capabilities provided by selected vendors, rating services, market data, and the issuers themselves. While our firm makes every effort to determine the accuracy of the information received, we cannot predict the outcome of events or actions taken or not taken, or the validity of all information researched or provided which may or may not affect the advice on or investment management of an account.

- ***Technical Analysis:*** The risk of investing based on technical analyses is that it may not consistently predict a future price movement; the current price of a security may reflect all known information. This may occur due to analyst bias or misinterpretation, a sector analysis error, late recognition of a trend, etc.

Security-Specific Material Risks

- ***ETF and Mutual Fund Risks:*** The risk of owning ETFs and mutual funds reflect their underlying securities (e.g., stocks, bonds, securities futures, etc.). These forms of securities typically carry additional expenses based on their share of operating expenses and certain brokerage fees, which may result in the potential duplication of certain fees. We do not recommend leveraged or inverse ETFs due to their inherent heightened risk.

- ***Equity (Stock) Risk:*** Common stocks are susceptible to general stock market fluctuations and to volatile increases or decreases in value as market confidence in and perceptions of their issuers change. If an investor held common stock or common stock equivalents of any given issuer, they may be exposed to greater risk than if they held preferred stocks and debt obligations of the issuer.

- ***Fixed Income Risks:*** Various forms of fixed income instruments, such as bonds, money market or bond funds may be affected by various forms of risk, including:

    - **Credit Risk -** The potential risk that an issuer would be unable to pay scheduled interest or repay principal at maturity, sometimes referred to as "default risk." Credit risk may also occur when an issuer's ability to make payments of principal and interest when due is interrupted. This may result in a negative impact on all forms of debt instruments, as well as funds or ETF share values that hold these issues. Bondholders are creditors of an issuer and have priority to assets before equity holders (i.e., stockholders) when receiving a payout from the liquidation or restructuring. When defaults occur due to bankruptcy, the type of bond held will determine seniority of payment.

    - **Duration Risk -** Duration is a measure of a bond's volatility, expressed in years to be repaid by its internal cash flow (interest payments) Bonds with longer durations carry more risk and have higher price volatility than bonds with shorter durations.

    - **Interest Rate Risk -** The risk that the value of the fixed income holding will decrease because of an increase in interest rates.

    - **Liquidity Risk -** The inability to readily buy or sell an investment for a price close to the true underlying value of the asset due to a lack of buyers or sellers. While certain types of fixed income are generally liquid (I.e., bonds), there are risks which may occur such as when an issue trading in any given period does not readily support buys and sells at an efficient price. Conversely, when trading volume is high, there is also a risk of not being able to purchase a particular issue at the desired price.

- **Reinvestment Risk -** With declining interest rates, investors may have to reinvest interest income or principal at a lower rate.

- ***Index Investing:*** Certain ETFs and indexed funds have the potential to be affected by "active risk" (or "tracking error risk"), which might be defined as a deviation from a stated benchmark.

- ***Direct Indexing:*** We may utilize a direct indexing strategy via a sub-advisor. This involves directly owning a basket of individual stocks intended to replicate the performance of a broad market index. The primary goal is to generate 'tax alpha' through daily tax-loss harvesting and charitable gifting optimization. This strategy introduces tracking error, meaning the portfolio's returns may deviate from the benchmark index. Additionally, tax-loss harvesting involves the risk of triggering wash-sale rules if not carefully monitored across all of a client's accounts, and the strategy may defer rather than eliminate taxes unless appreciated shares are ultimately gifted or passed to heirs.

- ***QDI Ratios:*** While various investment holdings may be known for their potential tax-efficiency and higher "qualified dividend income" (QDI) percentages, there are asset classes within these investment vehicles or holding periods within that may not benefit. Shorter holding periods, as well as commodities and currencies (that may be part of fund or portfolio), may be considered "non-qualified" under certain tax code provisions. A holding's QDI will be considered when tax-efficiency is an important aspect of the client's portfolio.

Item 9: Disciplinary Information

Criminal or Civil Actions

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

Administrative Enforcement Proceedings

Pandowealth and its management persons have not been involved in any administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Pandowealth and its management persons have not been involved in any self-regulatory organization (SRO) proceedings.

Item 10: Other Financial Industry Activities and Affiliations

Firm policies require associated persons to conduct business activities in a manner that avoids conflicts of interest between the firm and its clients, or that may be contrary to law. We will provide disclosure to each client prior to and **t**hroughout the term of an engagement regarding any conflicts of interest involving its business relationships that might reasonably compromise its impartiality or independence. Our advisory firm and its management are not registered nor have an application pending to register as a Financial Industry Regulatory Authority (FINRA) or National Futures Association (NFA) member firm or associated person of such a firm, nor are we required to be registered with such entities. Neither our firm nor its management is or has a material relationship with any of the following types of entities:

- accounting firm
- another financial planning firm
- bank, credit union or thrift institution
- insurance company or insurance agency
- lawyer or law firm
- pension consultant
- real estate broker or dealer
- sponsor or syndicator of limited partnerships
- trust company
- issuer of a security, to include investment company or other pooled investment vehicle (including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund)

Our custodian may engage their affiliate to serve as a model manager to assist in the development of various portfolios that we will recommend to our clients. The model manager is required to be registered as an investment advisor. If we recommend to you that your portfolio employ investment models created or served by that model manager, we will first ensure that their firm is appropriately registered and/or notice-filed within your state of residence. Note that neither our firm nor the client directly compensates the model manager for its services. However, since our firm presently recommends one external model manager for our portfolio management component, and that model manager is an affiliate of our recommended custodian (see Item 12), a conflict of interest exists due to the additional services and/or discounts that we receive from our custodian. We therefore have an incentive to recommend that model manager over another if less favorable compensation or services arrangements were to be offered to us by another external manager. Note we provide assurance that before selecting other advisors that they are properly licensed or registered as an investment advisor.

In light of this conflict of interest, we will review our recommendations and "mix of business" as it pertains to our client's needs, goals and objectives. Our clients are encouraged to review all of our firm's services and their stated fees prior to the engagement. In addition, there is the potential for clients' fees assessed via a model manager engagement to be higher than had a client obtained those services directly from that manager. Each client always has the right to decide whether to purchase recommended or similar investments through their own selected service provider, and it should be noted that certain model managers may not be available to self-directed investors or at the same cost.

While Jim Rasmussen is Certified Public Accountant (CPA), he is not associated with an accounting firm. He does not act in the capacity of an accountant to an advisory firm client, nor does he serve in a role that would be defined as having physical custody of an account (please refer to Item 15).

Pandowealth performs due diligence on private funds and may recommend clients invest in these private funds. Should a client choose to act on our recommendation to invest in a private fund, they will do so on their own accord (Pandowealth does not implement these recommendations). A conflict of interest exists because employees of Pandowealth may personally invest in these private funds. Pandowealth does not receive any compensation for performing due diligence on these private funds, nor does the firm receive any compensation when an advisory client invests in a private fund the firm has performed due diligence on. Pandowealth does not manage any private fund assets, including those on which we perform due diligence, or those in which employees may personally invest.

Pandowealth engages Vanguard as an independent, third-party sub-advisor for our Direct Indexing program. We do not receive any compensation, revenue sharing, or referral fees from Vanguard for utilizing their management services, ensuring no conflict of interest in our recommendation.

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

Pandowealth holds itself to a fiduciary standard, which means the firm and its associates will act in the utmost good faith, performing in a manner believed to be in the best interest of its clients. Our firm believes that business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. You should be aware that no set of rules can possibly anticipate or relieve all material conflicts of interest, our firm will disclose to its advisory clients any material conflict of interest relating to the firm, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

CODE OF ETHICS DESCRIPTION

We have adopted a Code of Ethics that establishes policies for ethical conduct for our personnel. Our firm accepts the obligation not only to comply with applicable laws and regulations but also to act in an ethical and professionally responsible manner in all professional services and activities. Firm policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. Our firm periodically reviews and amends its Code of Ethics to ensure that it remains current and requires firm personnel to annually attest to their understanding of and adherence to the firm's Code of Ethics. A copy of the firm's Code of Ethics is made available to any client or prospective client upon request.

Firm associates that are CERTIFIED FINANCIAL PLANNER™ Practitioners also adhere to the Certified Financial Planner Board of Standards, Inc.'s Code of Ethics & Professional Responsibility which you may find at www.cfp.net.

STATEMENT INVOLVING OUR PRIVACY POLICY

We respect the privacy of all clients and prospective clients (collectively termed "customers"), both past and present. It is recognized that you have entrusted our firm with non-public personal information and it is important that both access persons and customers are aware of firm policy concerning what may be done
with that information.

The firm collects personal information about customers from the following sources:

- Information customers provide to complete their financial plan or investment recommendation;
- Information customers provide in engagement agreements and other documents completed in connection with the opening and maintenance of an account;
- Information customers provide verbally; and
- Information received from service providers, such as custodians, about customer transactions.

The firm does not disclose nonpublic personal information about our customers to anyone, except in the following circumstances:

- When required to provide services our customers have requested;
- When our customers have specifically authorized us to do so;
- When required during the course of a firm assessment (i.e. independent audit); or
- When permitted or required by law (i.e. periodic regulatory examination).

Within the firm, access to customer information is restricted to personnel that need to know that information. All access persons and service providers understand that everything handled in firm offices are confidential and they are instructed not to discuss customer information with someone else that may request information about an account unless they are specifically authorized in writing by the customer to
do so. This includes, for example, providing information about a spouse's IRA or to children about a parent's account.

To ensure security and confidentiality, the firm maintains physical, electronic, and procedural safeguards to protect the privacy of customer information.

The firm will provide you with its privacy policy on an annual basis per federal law and at any time, in advance, if firm privacy policies are expected to change.

INVESTMENT RECOMMENDATIONS INVOLVING A MATERIAL FINANCIAL INTEREST AND CONFLICTS OF INTEREST

Neither the firm nor an associate is authorized to recommend to a client, or effect a transaction for a client, involving any security in which the firm or a "related person" (e.g., associate, an immediate family member, etc.) has a material financial interest, such as in the capacity as a board member, underwriter or advisor to an issuer of securities, etc.

An associate is prohibited from borrowing from or lending to a client unless the client is an approved financial institution.

Our firm remains focused on ensuring that its offerings are based upon the needs of its clients, not resultant fees received for such services. We want to note that you always have the right to decide whether to act on a recommendation from our firm and, if you elect to do so, you always have the right to do so through the investment professional of your choice.

FIRM/PERSONNEL PURCHASES OF SAME SECURITIES RECOMMENDED TO CLIENTS AND CONFLICTS OF INTEREST

Our firm does not trade for its own account (e.g., proprietary trading). The firm's related persons buy or sell securities that are the same as, similar to, or different from, those recommended to clients for their

accounts, and this poses a conflict of interest. We mitigate this type of conflict of interest through our policies and procedures to ensure that the firm or a related person does not receive preferential treatment over a client when trading in the same securities as clients. In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation, etc.), firm policy may require that we periodically restrict or prohibit related parties' transactions. Our Chief Compliance Officer must approve any exceptions in writing, and personal trading accounts are reviewed on a quarterly or more frequent basis.

A conflict of interest exists because employees of Pandowealth may personally invest in private funds we recommend to clients. Pandowealth does not receive any compensation for performing due diligence on these private funds, nor does the firm receive any compensation when an advisory client invests in a private fund the firm has performed due diligence on. Pandowealth does not manage any private fund assets, including those on which we perform due diligence, or those in which employees may personally invest.

Furthermore, our firm does not receive any compensation for recommending clients invest in certain securities.

Item 12: Brokerage Practices

Factors Used to Select Custodians

Pandowealth does not have any affiliation with any custodian we recommend. Specific custodian recommendations are made to the Client based on their need for such services. We recommend custodians based on the reputation and services provided by the firm.

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

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody);
- Capability to execute, clear, and settle trades (buy and sell securities for your account);
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payment, etc.);
- Breadth of available investment products (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 the prices;
- Reputation, financial strength, security and stability;
- Prior service to us and our clients.

With this in consideration, our firm recommendsCharles Schwab & Co., Inc. ("Schwab"), an independent and unaffiliated SEC registered broker-dealer firm and member of the Financial Industry Regulatory Authority ("FINRA") and the Securities Investor Protection Corporation ("SIPC").

Research and Other Soft-Dollar Benefits

We do not have any soft-dollar arrangements with custodians whereby soft-dollar credits, used to purchase products and services, are earned directly in proportion to the amount of commissions paid by a Client. However, as a result of being on their institutional platform, Schwab may provide us with certain services that may benefit us.

The Custodians and Brokers We Use (Schwab)

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or

administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor at all times must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

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

2. **Services that may not directly benefit you.** Schwab also makes available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our Clients' accounts. They include investment research, both Schwab's own and that of third parties. We may use this research to service all or a substantial number of our Clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:
    - provide access to Client account data (such as duplicate trade confirmations and account statements)
    - facilitate trade execution and allocate aggregated trade orders for multiple Client accounts
    - provide pricing and other market data
    - facilitate payment of our fees from our Clients' accounts
    - assist with back-office functions, recordkeeping, and Client reporting

3. **Services that generally benefit only us.** Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:
    - Educational conferences and events
    - Consulting on technology, compliance, legal, and business needs
    - Publications and conferences on practice management and business succession

4. **Your brokerage and custody costs.** For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Brokerage for Client Referrals

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

Clients Directing Which Broker/Dealer/Custodian to Use

Our internal policy and operational relationship with our custodian requires client accounts custodied with them to have trades executed per their order routing requirements. We do not direct which executing broker should be selected for client account trades; whether that is an affiliate of our preferred custodian or another executing broker of our custodian's choice. As a result, you may experience greater spreads, or receive less favorable net prices on transactions than might otherwise be the case. Since we routinely recommend a custodian for our advisory clients, and that custodian may choose to use the execution services of its broker affiliate for some or all of our client account transactions, there is an inherent conflict of interest involving our recommendation since our advisory firm receives various products or services described in this section from that custodian. Note that we are not compensated for trade routing/order flow, nor are we paid commissions on such trades. We do not receive interest on our client accounts' cash balances.

Our portfolio management clients are unable to engage in directed brokerage via our custodian. As a result, they may pay higher transaction costs, potentially experience greater spreads, or receive less favorable net prices on transactions for their account than would otherwise be the case if they had the opportunity to direct brokerage.

Clients who maintain their account at a custodian of their choice (e.g., held-away accounts) may choose to request that a particular broker is used to execute some or all account transactions. Under these circumstances, the client will be responsible for negotiating, in advance of each trade, the terms and/or arrangements involving their account with that broker, and whether the selected broker is affiliated with their custodian of record or not. We will not be obligated to seek better execution services or prices from these other brokers, and we will be unable to aggregate transactions for execution via our custodian with other orders for accounts managed by our firm.

Aggregating (Block) Trading for Multiple Client Accounts

Trade aggregation involves the purchase or sale of the same security for several clients/accounts at approximately the same time. This may also be termed "blocked, "bunched" or "batched" orders. Aggregated orders are affected in an attempt to obtain better execution, negotiate favorable transaction rates, or to allocate equitably among multiple client accounts should there be differences in prices, brokerage commissions or other transactional costs that might otherwise be unobtainable through separately placed orders. Our firm may, but is not obligated to aggregate orders, and the firm does not receive additional compensation or remuneration as a result of aggregated transactions.

Transaction charges and/or prices may vary due to account size and/or method of receipt. To the extent that the firm determines to aggregate client orders for the purchase or sale of securities, including securities in which a related person may invest, the firm will generally do so in accordance with the parameters set forth

in SEC No-Action Letter, SMC Capital, Inc., or similar guidance if the jurisdiction in which the client resides provides such direction.

Please note that when trade aggregation is not allowed or infeasible and necessitates individual transactions (e.g., withdrawal or liquidation requests, odd-lot trades, non-discretionary accounts, etc.), an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

We review firm trading processes on a periodic basis to ensure they remain within stated policies and regulation. You will be informed, in advance, should trading practices change at any point in the future.

Item 13: Review of Accounts

SCHEDULE FOR PERIODIC REVIEW OF CLIENT ACCOUNTS

Financial Planning Services

Periodic reviews are encouraged for any form of our planning services. Depending on the type of engagement with our firm, they may occur on a monthly, quarterly or at least on an annual basis. Reviews will be scheduled with and conducted by the Director of Financial Planning, and typically involve analysis and possible revision of your previous financial plan or investment allocation. A copy of the revised plans or asset allocation reports will be provided to the client upon request.

Portfolio Management Services

Jim Rasmussen or Daniel Hannoush review portfolios on a quarterly or more frequent basis based on the investment strategy implemented in the client account. When managing your portfolio, we are alerted on a daily basis if the market were to change your overall allocation beyond specific tolerance bands. Example: 80% stock allocation with 20% bonds based on market changes moves to 83% stock and 17% bonds. Upon such alert, we may rebalance your portfolio in order to maintain your risk tolerance and allocation for your stated goals and objectives. The Director of Investments also complete client-level reviews, and we recommend that they occur on at least an annual basis. A copy of a revised investment guidelines or asset allocation reports will be provided to the client upon request.

For accounts served by a recommended third-party investment manager, Jim Rasmussen or Daniel Hannoush will periodically review reports provided to you by your third-party investment manager. We will contact you at least annually to review your financial situation and objectives. We will communicate information to your third-party investment manager as warranted and assist you in understanding and evaluating the services provided by the third-party manager. In certain instances, you may be able to communicate directly with your selected third-party investment manager but we ask that you coordinate the session through our firm.

Retirement Plans

Periodic plan sponsor reviews are encouraged, and we believe they should occur at least on an annual basis if practical. The Director of Business Retirement Services will conduct reviews, and it typically involves an analysis and possible revision of previous plan recommendations. A copy of the revised plans or other requested reports will be provided upon request. We will conduct annual plan participant group review sessions upon request.

REVIEW OF CLIENT ACCOUNTS ON NON-PERIODIC BASIS

Financial Planning Services

You should contact our firm for additional reviews when you anticipate or have experienced changes in your financial situation (i.e., changes in employment, an inheritance, the birth of a new child, etc.), or

should you prefer to change requirements involving your investment account. The Director of Financial Planning will conduct non-periodic reviews, and a copy of revised plans or asset allocation reports will be provided to the client upon request.

Portfolio Management Services
Additional reviews may be triggered by news or research related to a specific holding, a change in our view of the investment merits of a holding, or news related to the macroeconomic climate affecting a sector or holding within that sector. A portfolio may be reviewed for an additional holding or when an increase in a current position is under consideration. Account cash levels above or below what we deem appropriate for the investment environment, given the client's stated tolerance for risk and investment objectives, may also trigger a review.

Periodic reviews of Securities held are done on a minimum quarterly basis by the advisor. Reviews of the Clients accounts and underlying holdings are also done on a minimum quarterly basis. Reviews of Clients accounts with the Client are suggested to be at a minimum annual basis with their advisor.

Retirement Plans
Plan sponsors should contact our firm for additional reviews when there are material changes to the plan requirements or financial situation. The review is conducted by the Director of Financial Planning and typically involves an analysis and possible revision of previous plan recommendations. A copy of the revised reports will be provided upon request. We do not conduct unscheduled participant-level reviews.

CONTENT OF CLIENT PROVIDED REPORTS AND FREQUENCY

Whether you have opened and maintained an investment account on your own or with our assistance, you will receive account statements sent directly from mutual fund companies, transfer agents, custodians or brokerage companies where your investments are held. We urge you to carefully review these account statements for accuracy and clarity, and to ask questions when something is not clear.

We may provide portfolio "snapshots" if we are asked to provide periodic asset allocation advice for a held-away account, but we do not provide ongoing performance reporting through a financial planning component. Portfolio management services accounts may receive performance reports from our firm that have been generated from our custodian's data systems; however, we do not create our own performance reports. We do not back-test or certify reports from an external party.

Clients are urged to carefully review and compare account statements that they have received from their custodian with any report they may receive from any source if that report contains any type of investment performance information.

Item 14: Client Referrals and Other Compensation

Please refer to Items 10 and 12 for additional information with respect to our offerings/services and the conflicts of interest they may present. Also, refer to Item 12 for explanation of soft dollar benefits received from our custodians.

We engage independent solicitors to provide Client referrals. If a Client is referred to us by a solicitor, this practice is disclosed to the Client in writing by the solicitor and we pay the solicitor out of our own funds—specifically, we generally pay the solicitor a portion of the advisory fees earned for managing the capital of the Client or investor that was referred. The use of solicitors is strictly regulated. Our policy is to fully comply with the requirements of Rule 206(4)-1, under the Investment Advisers Act of 1940, as amended, and similar state rules, as applicable.

We do not engage in solicitation activities involving unregistered persons. If we offer an introduction to a client, we do not earn a referral fee, nor are there established quid pro quo arrangements. Each client retains the option to accept or deny such referral or subsequent services.

An associate of the firm may hold individual membership or serve on boards or committees of professional industry associations. Generally, participation in any of these entities require membership fees to be paid, adherence to ethical guidelines, as well as in meeting experiential and educational requirements. A benefit these entities may provide to the investing public is the availability of online search tools that allow interested parties (prospective clients) to search for individual participants within a selected state or region. These passive websites may provide means for interested persons to contact a participant via electronic mail, telephone number, or other contact information, in order to interview the participating member. The public may also choose to telephone association staff to inquire about an individual within their area, and would receive the same or similar information. A portion of these participant's membership fees may be used so that their name will be listed in some or all of these entities' websites (or other listings). The noted associations do not actively market prospective clients locating our advisory firm or an associate via these methods. Clients who find our firm in this way do not pay more for their services than clients referred in any other fashion. The firm does not pay these entities for prospective client referrals, nor is there a fee-sharing arrangement reflective of a solicitor engagement.

Item 15: Custody

An unaffiliated, qualified custodian, such as a bank, trust company, broker/dealer, mutual fund companies or transfer agent, will maintain accounts. Our firm does not have physical custody of any client's funds or securities. In keeping with this policy involving our clients' funds or securities, our firm does the following:

- Restrict the firm or an associate from serving as trustee or having general power of attorney over a client account;
- Prohibit any associate from having authority to directly withdraw securities or cash assets from a client account.
- Does not accept or forward client securities (i.e., stock certificates) erroneously delivered to our firm;
- Will not collect advance fees of $1,200 or more for services that are to be performed six months or more into the future; and
- Will not authorize an associate to have knowledge of a client's account access information (i.e., online 401(k), brokerage or bank accounts) if such access would allow physical control over account assets.

We require clients to provide us with written authorization to instruct our custodians to deduct our management fees directly from the clients account. We are deemed to have constructive custody of your assets due to this authority.

Your custodian of record will provide you with your transaction confirmations and account statements, which will include all debits and credits as well as our firm's advisory fee for that period. Statements are provided on at least a quarterly basis or as transactions occur within their account. Our firm will not create an account statement for a client or serve as the sole recipient of an account statement.

Safeguards around custody of client assets:
A. The investment adviser has custody of the funds and securities solely as a consequence of its authority to make withdrawals from client accounts to pay its advisory fee.
B. The investment adviser has written authorization from the client to deduct advisory fees from the account held with the qualified custodian.
C. Each time a fee is directly deducted from a client account, the investment adviser concurrently:

i. Sends the qualified custodian an invoice or statement of the amount of the fee to be deducted from the client's account; and
ii. Sends the client an invoice or statement itemizing the fee. Itemization includes the formula used to calculate the fee, the value of the assets under management on which the fee is based, and the time period covered by the fee.

You are reminded to carefully review and compare your account statements that you have received directly from your custodian of record with any performance report you may receive from any source. We urge you to carefully review such statements and compare such official custodial records to the account statements, reports, and invoices that we provide to you.

Item 16: Investment Discretion

PORTFOLIO MANAGEMENT SERVICES

We provide our portfolio management services on a discretionary basis. Under a limited power of attorney, discretionary authority allows our firm to implement investment decisions, such as the purchase or sale of a security on behalf of your account, without requiring your prior authorization for each transaction in order to meet your stated investment objectives. This authority will be granted through your execution of both our engagement agreement and the selected custodian's account opening documents. Note that your custodian will specifically limit our firm's authority within your account to the placement of trade orders and the request for the deduction of our advisory fees.

It remains your responsibility to notify us if there is any change in your situation and/or investment objective so that we may reevaluate previous investment recommendations or portfolio holdings.

For accounts enrolled in our Direct Indexing program, clients grant full discretionary trading authority to the third-party sub-advisor. This allows the sub-advisor to execute trades, rebalance the portfolio, and harvest tax losses daily without requiring prior client approval for each transaction.

FINANCIAL PLANNING SERVICES

If you ask us to assist you in any trade execution (including account rebalancing) under an investment consultation component of our financial planning services, such as assisting you with your held-away assets, it will only be accomplished on a non discretionary basis.

RETIREMENT PLANS

Our firm may serve plans/plan sponsors as an ERISA §3(38), to include making the final decision of the selection and termination of a mutual fund or ETF, and we may serve as the investment manager, and have trading authority within a plan participant (self-directed) account.

Item 17: Voting Client Securities

You may periodically receive proxies or other similar solicitations sent directly from your selected custodian or transfer agent. Should we receive a duplicate copy, note that we do not forward these or any correspondence relating to the voting of your securities, class action litigation, or other corporate actions.

Our firm does not vote proxies on your behalf, including accounts that we serve on a discretionary basis. We do not offer guidance on how to vote proxies, nor will we offer guidance involving any claim or potential claim in any bankruptcy proceeding, class action securities litigation or other litigation or proceeding relating to securities held at any time in a client account, including, without limitation, to file proofs of claim or other documents related to such proceeding, or to investigate, initiate, supervise or monitor class action or other litigation involving client assets. We will answer limited questions with respect to what a proxy-voting request or other corporate matter may be and how to reach the issuer or their legal representative.

You will maintain exclusive responsibility for directing the manner in which proxies solicited by issuers of securities that are beneficially owned by you shall be voted, as well as making all other elections relative to mergers, acquisitions, tender offers or other legal matters or events pertaining to your holdings. You should consider contacting the issuer or your legal counsel involving specific questions you may have with respect to a particular proxy solicitation or corporate action.

Item 18: Financial Information

Our advisory firm will not take physical custody of client assets, nor do we have the type of account authority to have such control. Fee withdrawals must be done through a qualified intermediary (e.g., custodian of record), per prior written agreement with the client, and following the client's receipt of our firm's written notice (termed "constructive custody").

Engagements with our firm does not require that we collect fees from a client of $1,200 or more for our advisory services that we have agreed to perform six months or more into the future.

Neither our firm nor its management serve as general partner for a partnership or trustee for a trust in which the firm's advisory clients are either partners of the partnership or beneficiaries of the trust.

The firm and its management do not have a financial condition likely to impair its ability to meet commitments to clients, nor has the firm and its management has been the subject of a bankruptcy petition at any time during the past ten years.

Due to the nature of our firm's advisory services and operational practices, an audited balance sheet is not required nor included in this brochure.

Item 1: Cover Page



Pandowealth. LLC
Mailing Address:
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Peachtree City, GA 30269
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service@pandowealth.com
www.pandowealth.com

James A. Rasmussen, CPA/PFS℠, CGMA®, CKA®, CFP®
Principal, Chief Growth Officer, &
Investment Advisor Representative

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Jim Rasmussen that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Jim Rasmussen is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

PRINCIPAL EXECUTIVE OFFICERS AND MANAGEMENT PERSONS

Chief Growth Officer / Investment Advisor Representative/ Principal

James (Jim) Andrew Rasmussen

Year of Birth: 1973 / CRD Number: 6524907

Educational Background

- **Bachelors of Business Administration (Accounting)**, Georgia State University; Atlanta, GA
- **Certified Public Accountant (CPA),** Georgia Board of Public Accountancy[1]
- **Personal Financial Specialist (PFS℠)**, American Institute of Certified Public Accountants[2]
- **Certified Financial Planner™ Practitioner (CFP®)**, Certified Financial Planner Board of Standards, Inc.[3]
- **Chartered Global Management Accountant (CGMA®),** American Institute of Certified Public Accountants[4]
- **Certified Kingdom Advisor (CKA®),** Kingdom Advisors[5]

Business Experience

- Pandowealth. LLC *(formerly One & Done Financial Services)* (08/2015 – Present)
  Peachtree City, GA
  Principal/ Co-Managing Member / Chief Growth Officer

- Chick-fil-A, Inc. (08/1996—12/2016)
  Atlanta, GA
  Financial Management Consultant

- Wise Investment Services, LLC (07/2015—09/2015)
  Cumming, GA
  Investment Advisor Representative

Professional Designations

Certified Public Accountant (CPA): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

Personal Financial Specialist (PFS): This designation is issued by the American Institute of Certified Public Accountants (AICPA) and is granted to individuals who must meet all of the following prerequisites: a member of the AICPA; hold an unrevoked CPA certificate issued by a state authority; earn at least 100 points under the PFS point system; and have substantial business experience in personal financial planning related services. The candidate is required to obtain personal financial planning specific education in addition to holding a valid CPA. The candidate must take a final certification examination (proctored by the AICPA) and once issued the individual must undergo Continuing Education in the form of 60 PFS points in personal financial planning experience as well as qualified 'life-long learning' activities every three years.

Chartered Global Management Accountant (CGMA®): This credential is offered through American Institute of Certified Public Accountants (AICPA) and demonstrates that an individual has met the minimum education, experience and testing required of a CGMA designee. The exam is an integrated, comprehensive strategic case study that assesses the competencies required in today's business environment. Candidates are required to apply theoretical and practical knowledge to a real-world scenario in order to demonstrate their ability to guide business decisions. To qualify for the CGMA designation through the AICPA, the candidate must be a regular member of the AICPA, pass the CGMA exam and have a minimum of three years relevant, work-based, practical management accounting experience. The range of experience must be across at least four competencies in the technical and business skills knowledge areas, with a minimum of one per area. The depth of experience must include a minimum of 18 months at the intermediate or higher proficiency level as defined in the CGMA® Competency Framework. Demonstrated work-based experience in competencies from the leadership or people skills knowledge areas. To maintain the CGMA® designation, a person must remain a regular member of the AICPA in good standing and pay the annual fee for the designation. Continuing professional education (CPE) is required for CPAs to maintain their professional competence and provide quality professional services.

Certified Kingdom Advisor® (CKA®): CKA® is a designation granted by Kingdom Advisors to individuals who have demonstrated themselves to be:

- Able to Apply Biblical Wisdom in Counsel: By successfully completing the rigorous Certified Kingdom Advisor® coursework and examination.
- Technically Competent:By providing evidence of an approved professional designation (varying by discipline) or by having at least 10 years full-time experience in their discipline.
- Ethical: By agreeing to espouse and practice the Kingdom Advisors Code of Ethics, by maintaining active local church involvement, and by providing pastoral and Client letters of reference.
- Biblical Stewards: By pledging that they practice biblical stewardship in their personal and professional lives and by giving regularly in proportion to their income.

CFP® (Certified Financial Planner):
Jim Rasmussen is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Jim Rasmussen may refer to themself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Jim Rasmussen may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Jim Rasmussen has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Jim Rasmussen is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Jim Rasmussen is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Jim Rasmussen is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.

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Daniel Hannoush, MS, CFP®

Principal, Chief Executive Officer, Chief Compliance Officer, &
Investment Advisor Representative
4117 Moonstone Dr, Bozeman, MT 59718

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Daniel Hannoush that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Daniel Hannoush is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

PRINCIPAL EXECUTIVE OFFICERS AND MANAGEMENT PERSONS

Principal, Chief Executive Officer, Chief Compliance Officer, & Investment Advisor Representative

Daniel Hannoush

Year of Birth: 1988 / CRD Number: 6449227

Educational Background

- **Bachelors of Science in Chemical & Biomolecular Engineering**, Georgia Institute of Technology; Atlanta, GA
- **Master of Science in Wealth Management,** Georgia State University
- **CERTIFIED FINANCIAL PLANNER™ (CFP®)**, Certified Financial Planner Board of Standards, Inc.[1]

Business Experience

- Pandowealth. LLC *(formerly One & Done Financial Services)* (05/2016 – Present)
  Peachtree City, GA
  Principal, CEO, & CCO

- BluePeak Wealth Management, Inc. (02/2015 – 12/2016)
  Covington, GA
  Founder | Financial Advisor

- General Mills, Inc. (05/2010 – 8/2013)
  Covington, GA
  Project Manager

Professional Designations

CFP® (Certified Financial Planner):
Daniel Hannoush is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Daniel Hannoush may refer to themself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Daniel Hannoush may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No

federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Daniel Hannoush has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Daniel Hannoush is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Daniel Hannoush is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Daniel Hannoush serves as the firm's Chief Compliance Officer. Because supervising one's self poses a conflict of interest, the firm has adopted policies and procedures to mitigate this conflict, and Mr. Hannoush agrees to adhere to such policies and procedures. He will be supervising his own activities and no one else will be supervising him. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.

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Gregory Sean Plunkett

Service Advisor

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Gregory “Sean” Plunkett that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Gregory “Sean” Plunkett is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1991 / CRD Number: 7210416

Educational Background

- **Bachelor of Business Administration**, Kennesaw State University; Kennesaw, GA

Business Experience

- Pandowealth. LLC *(formerly One & Done Financial Services)* (10/2020 – Present)
  Service Advisor
- Pandowealth. LLC *(formerly One & Done Financial Services)* (09/2019 – 09/2020)
  Associate Advisor
- Samada, LLC dba Chick-fil-A*)* (09/2018 – 08/2019)
  Director of Operations
- WinShape Camps (08/2017 – 08/2018)
  Operations Specialist
- WinShape Camps (01/2016 – 07/2017)
  Customer Care Specialist
- WinShape Camps (08/2014 – 12/2015)
  Customer Care Apprentice
- WinShape Camps (09/2013 – 07/2014)
  Customer Care Intern
- Kennesaw State University (08/2010 – 05/2014)
  Full-Time Student

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Gregory “Sean” Plunkett has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Gregory “Sean” Plunkett is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Gregory “Sean” Plunkett is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Sean Plunkett is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth’s operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.

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Thomas Meek

Director of Operations

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Thomas Meek that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Thomas Meek is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1998 / CRD Number: 7434576

Educational Background

- **Bachelors of Personal Financial Planning**, Kansas State University; Manhattan, KS

Business Experience

- Pandowealth. LLC *(formerly One & Done Financial Services)* (05/2020 – Present)
  Director of Operations
- Kansas State University (08/2019– 05/2020)
  Peer Mentor
- Powercat Financial (08/2018– 05/2020)
  Peer Financial Counselor
- Kansas State University (08/2016– 05/2020)
  Full Time Student
- Altair Adfvisers (05/2019– 08/2019)
  Client Service Intern
- Brown's Shoe Fit Co. (09/2014– 06/2019)
  Salesman

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Thomas Meek has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Thomas Meek is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Thomas Meek is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Thomas Meek is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.

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Jessica Lusakueno

Advisor

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Jessica Lusakueno that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Jessica Lusakueno is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1981 / CRD Number: 5839850

Educational Background

- 2010 – M.B.A. in Investment Management and Sustainable Enterprise, UNC Chapel Hill Kenan-Flagler Business School
- 2003 - Bachelor of Administration in Economics, Davidson College

Business Experience

- Pandowealth. LLC *(formerly One & Done Financial Services)* (11/2021 – Present)
  Advisor
- The Hoerner Planning Group, LLC (10/2012– 11/2021)
  Director of Investments
- J.P. Morgan Securities Inc (08/2010– 08/2012)
  Associate
- UNC Chapel Hill Kenan-Flagler Business School (08/2008– 05/2010)
  Full-Time Student

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Jessica Lusakueno has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Jessica Lusakueno is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Jessica Lusakueno is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Jessica Lusakueno is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.

Pandowealth. LLC
Mailing Address:
151 Hwy 74S Box 2164
Peachtree City, GA 30269
678.712.6656
service@pandowealth.com
www.pandowealth.com

Daniel Whitt

Senior Advisor

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Daniel Whitt that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Daniel Whitt is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1988 / CRD Number: 7472693

Educational Background

- 2011 – BS and MS in Exercise Science, University of South Carolina

Business Experience

- Pandowealth. LLC *(formerly One & Done Financial Services)* (03/2021 – Present)
  Senior Advisor
- MountainChild, Inc. (08/2015 – 10/2021)
  Program Director
- Youth With A Mission (02/2014 – 06/2015)
  Program Staff
- Caneel Bay Resort (11/2011 – 04/2012)
  Front Desk Agent

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Daniel Whitt has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Daniel Whitt is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Daniel Whitt is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive

additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Daniel Whitt is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

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Item 1: Cover Page



Pandowealth. LLC
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Brenton Ernsbarger
Lead Advisor

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Brenton Ernsbarger that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Brenton Ernsbarger is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

PRINCIPAL EXECUTIVE OFFICERS AND MANAGEMENT PERSONS

Lead Advisor

Brenton Ernsbarger

Year of Birth: 1997 / CRD Number: 6954228

Educational Background

- 2019 - Bachelors of Science in Finance with a focus in Investments and a Minor in Management from University of Arkansas

Business Experience

- Pandowealth. LLC (07/2023 – Present)
  Lead Advisor
- Bank of America (06/2022—07/2023)
  Financial Solutions Advisor
- Merrill Lynch, Pierce, Fenner & Smith Incorporated (04/2022—07/2023)
  Financial Solutions Advisor
- Investment Planners Inc. (05/2021—04/2022)
  Registered Representative & Investment Adviser Representative
- Edward Jones (06/2019—05/2021)
  Financial Advisor
- Wharton School of Business (08/2015—05/2019)
  Student

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Brenton Ernsbarger has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Brenton Ernsbarger is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Brenton Ernsbarger is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Brenton Ernsbarger is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

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Donald W. Wilson IV, CFP®, CFA®

Chief Investment Officer

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Donald W. Wilson IV that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Donald W. Wilson IV is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1971 / CRD Number: 3062301

Educational Background

- 1995 – Bachelor of Electrical Engineering, Georgia Institute of Technology

Business Experience

- Pandowealth. LLC *(formerly One & Done Financial Services)* (04/2024 – Present)
  Chief Investment Officer
- Unemployed (04/2023 – 03/2024)
  Unemployed
- CI Brightworth Private Wealth (10/2022 – 03/2023)
  Partner/Chief Investment Officer
- CIPW Service Company (01/2022 – 03/2023)
  Employee
- Brightworth, LLC (01/2014 – 10/2022)
  Partner/Chief Investment Officer

Professional Designations

CFP® (Certified Financial Planner):
Donald W. Wilson IV is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Donald W. Wilson IV may refer to themself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Donald W. Wilson IV may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Chartered Financial Analyst (CFA®): The CFA charter is a graduate-level professional designation established in 1962 and awarded by CFA Institute. To earn the CFA charter, candidates must pass three sequential, six-hour examinations over two to four years. The three levels of the CFA Program test a wide range of investment topics, including ethical and professional standards, fixed-income analysis, alternative, and derivative investments, and portfolio management and wealth planning. In addition, CFA charterholders must have at least four years of acceptable professional experience in the investment decision-making process and must commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Donald W. Wilson IV has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Donald W. Wilson IV is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Donald W. Wilson IV is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Donald W. Wilson IV is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.



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Sidney Meriweather, CFP®

Lead Advisor

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Sidney Meriweather that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Sidney Meriweather is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1995 / CRD Number: 6831928

Educational Background

- 2017 - Bachelor of Arts in Business Administration with an emphasis in Marketing and a Minor in Mass Communications from Quachita Baptist University

Business Experience

- Pandowealth. LLC (10/2023 – Present)
  Lead Advisor
- CWM, LLC (08/2021 – 10/2023)
  Investment Adviser Representative
- Wise Counsel Wealth Management (08/2021– 10/2023)
  Associate Wealth Advisor
- Wise Counsel Wealth Management (07/2019 – 07/2021)
  Relationship Manager
- Wise Counsel Wealth Management (07/2017 – 06/2019)
  Director of First Impressions
- Ouachita Baptist University (08/2013 – 05/2017)
  Full-Time Student
- Daniel Springs Baptist Camp (05/2016 – 08/2016)
  Logistics Coordinator
- Sky Ranch Christian Camps (05/2015 – 08/2015)
  Senior Counselor

Professional Designations

CFP® (Certified Financial Planner):
Sidney Meriweather is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, Sidney Meriweather may refer to themself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Sidney Meriweather may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.

- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Sidney Meriweather has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Sidney Meriweather is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Sidney Meriweather is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Sidney Meriweather is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.

Pandowealth. LLC
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www.pandowealth.com

Jimmy Cochran

Planner

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Jimmy Cochran that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Jimmy Cochran is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 2000 / CRD Number: 7806551

Educational Background

- 2023 - Master of Science in Behavior Financial Planning from University of Georgia
- 2022 - Bachelors in Family and Consumer Sciences (Financial Planning) from University of Georgia
- 2022 - Bachelors in Family and Consumer Sciences (Consumer Economics) from University of Georgia

Business Experience

- Pandowealth. LLC (06/2023 – Present)
  Planner
- University of Georgia (08/2022 – 08/2023)
  Full-Time Student
- Elwood & Goetz Wealth Advisors (05/2022 – 08/2022)
  Financial Planning Intern
- University of Georgia (08/2018 – 05/2022)
  Full-Time Student
- Cochran & Sons Farm LLC (08/2018 – 05/2022)
  Farmhand
- McGill Advisors (05/2021 – 08/2021)
  Wealth Planning Intern

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Jimmy Cochran has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Jimmy Cochran is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Jimmy Cochran is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Jimmy Cochran is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

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Mailing Address:
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Jacob Moore

Associate Advisor

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Jacob Moore that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Jacob Moore is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1996 / CRD Number: 7184936

Educational Background

- 2019 - Bachelor of Arts in Economics from University of North Carolina Chapel Hill

Business Experience

- Pandowealth. LLC (07/2025 – Present)
  Associate Advisor
- RVO Health (05/2023 – 05/2025)
  Associate Director
- Dimensional Fund Advisors (08/2019 – 05/2023)
  LEAD Associate
- UNC Chapel Hill (08/2015 – 05/2019)
  Full-Time Student
- Chick-fil-A (04/2011 – 12/2015)
  Team Member
- Buffaloe Road Aquatic Center (02/2015 – 08/2015)
  Lifeguard

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Jacob Moore has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Jacob Moore is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Jacob Moore is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Jacob Moore is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

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www.pandowealth.com

Caleb Crawley, CPA, CFP®

Director of Tax / Lead Advisor

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Caleb Crawley that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Caleb Crawley is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1994 / CRD Number: 8217779

Educational Background

- 2018 - University of Central Arkansas, Masters Business Administration Degree
- 2017 - University of Central Arkansas, Accounting Degree
- 2015 - Mississippi Gulf Coast Community College, Associates Degree

Business Experience

- Pandowealth. LLC (01/2026 – Present)
  Director of Tax / Lead Advisor
- Pandowealth. LLC (01/2022 – 12/2025
  Director of Tax
- Conner & Sartain PA (11/2018 – 12/2021)
  Certified Public Accountant
- Hudson Cisne & Co - (01/2016 – 11/2018)
  Certified Public Accountant

Professional Designations

Certified Public Accountant (CPA): CPAs are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two year period or 120 hours over a three year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

CFP® (Certified Financial Planner):
Caleb Crawley is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, Caleb Crawley may refer to themself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and Caleb Crawley may use these and CFP Board’s

other certification marks (the "CFP Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Caleb Crawley has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Caleb Crawley is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Caleb Crawley is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

Caleb Crawley is supervised by the firm's Chief Compliance Officer. Daniel Hannoush serves as the firm's Chief Compliance Officer and supervises Pandowealth's operations and employees. The firm has adopted policies and procedures to ensure the firm's oversight obligations are met. Questions relative to the firm, its services or this Form ADV Part 2B brochure supplement may be made to the attention of Mr. Hannoush at service@pandowealth.com.

Additional information about the firm, other advisory firms, or an associated investment advisor representative is available on the internet at www.adviserinfo.sec.gov. A search of this site for firms may be accomplished by firm name or a unique firm identifier, known as an IARD or CRD number. The IARD number for Pandowealth is 281456. The business and disciplinary history, if any, of an investment advisory firm and its representatives may also be obtained by calling the Georgia Securities Division at (478) 207-2440.

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Jacob Buffington

Investment Operations Associate

Form ADV Part 2B: Brochure Supplement

October 14, 2026

This brochure provides information about Jacob Buffington that supplements the Pandowealth. LLC Form ADV Part 2A firm brochure. You should have received a copy of that brochure. Please contact Pandowealth at service@pandowealth.com if you did not receive the full brochure or if you have any questions about the contents of this supplement. Additional information about Jacob Buffington is available on the Securities and Exchange Commission's (SEC) website at *www.adviserinfo.sec.gov*.

ITEM 2: EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Year of Birth: 1993 / CRD Number: 6906811

Educational Background

- 2015 - Bachelor of Business Administration in Finance, Oklahoma Baptist University

Business Experience

- Pandowealth. LLC (11/2025 – Present)
  Investment Operations Associate
- RightNow Media (04/2025 – 11/2025)
  Senior Account Coordinator
- The Cannon Team (04/2022 – 03/2025)
  Real Estate Agent
- GuideStone Financial Services - (01/2018 – 01/2022)
  Registered Representative
- GuideStone Financial Resources - (09/2016 – 01/2022)
  Customer Solutions Specialist
- Prestonwood Baptist Church - (06/2015 – 07/2016)
  Intern to High School Students
- Oklahoma Baptist University - (08/2014 – 05/2015)
  Finance Tutor

ITEM 3: DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to your evaluation of each officer or a supervised person providing investment advice. Jacob Buffington has not been the subject of any such event.

ITEM 4: OTHER BUSINESS ACTIVITIES

Jacob Buffington is not involved in any other business activities.

ITEM 5: ADDITIONAL COMPENSATION

Neither our advisory firm nor Jacob Buffington is compensated for advisory services involving performance-based fees. Firm policy does not allow associated persons to accept or receive additional economic benefit, such as sales awards or other prizes, for providing advisory services to firm clients.

ITEM 6: SUPERVISION

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