Item 1 – Cover Page

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May 29, 2026

NOTICE TO PROSPECTIVE CLIENTS: READ THIS DISCLOSURE BROCHURE IN ITS ENTIRETY

This brochure provides information about the qualifications and business practices of LookAhead Wealth LLC. If you have any questions about the contents of this brochure, please contact us at (503) 832.0165. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority.

Additional information about LookAhead Wealth LLC also is available on the SEC's website at www.adviserinfo.sec.gov. The Firm's CRD number is 285724.

Item 2- SUMMARY OF MATERIAL CHANGES

There are no material changes in the LookAhead Wealth LLC's ("LookAhead") Firm Brochure from the previously filed amendment dated March 2, 2026. However, some of the more notable changes to the Firm Brochure are as follows:

- As of April 30, 2026, LookAhead is solely owned by Maximillian Morgan.

Full details are outlined in the Firm Brochure, which is available upon request. LookAhead encourages each client to read the current version of this Brochure carefully and to call us with any questions. Please contact our office for a free copy by email to max@lookaheadwealth.com or on our website at https://Lookaheadwealth.com.

Pursuant to state regulations, LookAhead will ensure that clients receive a summary of any material changes to this Brochure, along with an offer to deliver the full Brochure, within 30 days of the date of the material change. Material changes relate specifically to ownership, policies, procedures or conflicts of interest.

Additional information about LookAhead and our investment adviser representatives is also available on the SEC's website at www.adviserinfo.sec.gov. The Firm's CRD number is 285724. The SEC's website also provides information about any persons affiliated with LookAhead who are registered, or are required to be registered, as an investment adviser representative of LookAhead.

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Item 4 – Advisory Business

Description of the Company

LookAhead Wealth LLC ("LookAhead" or "we") is a fee-only investment adviser that offers investment portfolio management services ("Portfolio Management") for both retail and institutional clients. LookAhead was founded in February of 2016 in Portland, Oregon and serves clients throughout the United States. LookAhead was initially owned by Maximillian Morgan and was registered as an investment advisor in 2017. As of April 30, 2026, LookAhead is wholly owned by Maximillian Morgan.

Advisory Services – Portfolio Management

LookAhead also offers Portfolio Management for both retail and institutional clients on a discretionary basis.

By developing a personalized investment strategy for each Portfolio Management client, we help our clients identify both short-term and long-term financial objectives and implement an investment plan aligned with those objectives.

We also advise Portfolio Management clients on other important areas of their financial lives, including retirement planning, concentrated positions, college savings plans and charitable giving.

To the extent requested by a Portfolio Management client, LookAhead may recommend the services of other professionals for certain non-investment implementation purposes (i.e., attorneys, accountants, insurance, etc.). The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from LookAhead.

Client Obligations

In performing its services, LookAhead shall not be required to verify any information received from the client or from the client's other professionals and is expressly authorized to rely thereon. Moreover, each client is advised that it remains his/her/its responsibility to promptly notify LookAhead if there is ever any change in his/her/its financial situation or investment objectives for the purpose of reviewing/evaluating/revising LookAhead's previous recommendations and/or services.

Tailored Advisory Services

All of our clients may impose restrictions on investing in certain securities, industries or sectors. You must advise us of any such restrictions in writing.

Retail Clients

Our relationships with our retail clients are in-depth and personalized. We tailor our advisory services to meet your particular needs. We work directly with you and your other advisers to help build and protect your wealth over the long term.

We ask you to complete an investor questionnaire to assist us in developing investment objectives that reflect your unique goals, needs, risk tolerance and time horizon. You may have multiple accounts with us, and each may have different investment objectives. We discuss your objectives at least annually to be sure the objectives continue to meet your particular needs and goals.

In this process, we also assist you in developing appropriate asset allocation objectives. However, market volatility can sometimes change asset values. When this happens, the values of your assets may become somewhat inconsistent with your desired allocation objective. If we think it is appropriate, we will rebalance your portfolio to align with your allocation objectives. While not common, rebalancing your portfolio can lead to additional trading costs.

Wrap Fee Programs
LookAhead does not participate in any wrap fee programs.

Assets Under Management
As of December 31, 2025, the Firm had $45,384,887.52 assets under management in accounts managed on a discretionary basis and no assets under management in no accounts on a non-discretionary basis.

Item 5 – Fees and Compensation

Amount of Fees

Fees – Portfolio Management Services
For Portfolio Management services, LookAhead charges an asset-based advisory fee for retail clients based on the standard fee schedule is as follows:

Retail Assets Managed	**Maximum Fee** ***(as a % of AUM)***
$0 to $1,000,000.00, *plus*	1.00%
$1,000,001 to $3,000,000, *plus*	0.80%
$3,000,000,01 or More	0.60%

For institutional clients, LookAhead charges 0.10 – 0.35% of account balances.

For clients of Titus Financial, which were acquired in 2024, LookAhead charges advisory fees inherited from the assigned advisory contracts. The maximum fee charged for those clients is 1.45%.

Portfolio Management fees are based on the total value of a client's account assets. All fees are negotiable based on specific qualities of a client's portfolio. Multiple accounts within a household may be aggregated for fee calculation purposes. Aggregated accounts may be noted on the Investment Advisory Agreement, in an addendum to the Agreement, or in another manner mutually agreeable. For purposes of determining value, securities and other instruments traded on a market for which actual transaction prices are publicly reported shall be valued at the last reported sale price on the principal market in which they are traded (or, if there shall be no sales on such date, then at the mean between the closing bid and asked prices on such date), other readily marketable securities and other instruments shall be priced using a pricing service or through quotations from one or more dealers, and all other assets shall be valued at fair value by the Advisor whose determination shall be conclusive. Please contact the Firm if you have questions about or disagree and dispute the valuations.

The Adviser's Management Fee is billed quarterly in accordance with the Annual Fee Rate on Schedule A of the Investment Advisory Agreement. The Management Fee will be assessed in advance based upon the average daily balance of the account(s') assets (securities, cash & cash equivalents) for the prior quarter.

Both the client's Investment Advisory Agreement and account documents with the custodian authorize LookAhead to directly debit fees from client accounts. Other than at the beginning and termination of a client relationship, we do not adjust your quarterly fee due to assets you add or withdraw during a quarter.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Fees will be calculated on a pro rata basis using the average daily balance of assets under management during the shortened period. Upon termination of any account, any earned, unpaid fees will be due and payable. Any unearned but paid fees will be returned to the client by check, ACH or other process mutually agreeable. No charges or penalties will apply to a client that does not receive a brochure at least 48 hours prior to entering into an investment advisory agreement and terminates the contract within five (5) business days after entering into the contract.

In order to comply with WAC 460-24A106(1)(b)(ii) and WAC 460-24A-135, each time the Adviser charges an advisory fee, the Adviser will send the client a written invoice, including the fee, the formula used to calculate the fee, the fee calculation itself, the time period covered by the fee, and if applicable, the amount of assets under management on which the fee was based and the name of the custodian(s).

In addition to our advisory fees, clients may incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. When considering an investment in a mutual fund or ETF, we use a no- load, open-end fund when appropriate. We evaluate the relative annual costs as a part of our decision process. LookAhead shall not receive any portion of these commissions, fees, and costs.

You could invest in a mutual fund or ETF directly, without our services. In that case, you would not receive the services we provide, which are designed in part to help you determine which, if any, mutual funds and ETFs are best suited to your financial condition and objectives. You should review the fees charged by the mutual fund and/or ETFs and our fees to fully understand the total amount of fees you will pay and to evaluate the advisory services we provide.

Item 12 further describes the factors that LookAhead considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (e.g., commissions).

No Compensation from Sales of Securities
Neither LookAhead nor its employees receive any compensation for the sale of securities or other investment products, including asset-based sales charges or services fees from the sale of mutual funds or other investment vehicles.

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

Performance-based fees are based on a share of capital gains on or capital appreciation of a client's assets. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance- based fees. Our fees are calculated as described in Item 5 above, and are not charged on the basis of a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

LookAhead does not accept performance-based fees or participate in side-by-side management.

Item 7 – Types of Clients

We no longer provide sub advisory services or consulting to other advisors. We provide Portfolio Management Services to retail and institutional investors (we do have institutional cash management accounts for businesses so keeping this makes sense to me, those clients are charged 35bps or less for that service).

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

Methods of Analysis and Investment Strategies

LookAhead provides analysis on the unique investment strategies structured on behalf of their clients. The methods of analysis will differ from strategy to strategy but are generally examined over the past 1, 3, and 5-year time frames, with special attention to how the investment options being analyzed have behaved over the preceding quarter. LookAhead gathers and reports on a variety of qualitative and quantitative data points. The data points used for the analysis are subject to change depending on the type of investment strategy being analyzed.

Investment Strategies
LookAhead customizes and builds investment strategies that fit the client's unique needs and preferences. Generally, LookAhead structures the components of portfolios into strategies, which are designed to provide a framework for portfolios to receive efficient, low cost exposure in the assets that are difficult to obtain active management outperformance in, while coupling it with strategies that have a higher probability of the manager providing outperformance. This being said, all of our clients are different and have differing needs for investment strategies, and LookAhead structures investment strategies which their clients desire.

Regardless of the type of investment strategy constructed on behalf of the client, LookAhead utilizes the following criteria for definitions of investment strategies:

- Purpose
- Management Style
- Investment Products
- Target Asset Allocation
- Benchmark

Risk Associated with Our Methods of Analysis and Investment Strategies

Material Risks
All investments in securities include a risk of losing principal and any profits not yet realized. Stock markets and fixed-income markets fluctuate substantially over time. In addition, as recent global and domestic economic events have shown, the performance of any investment is not guaranteed.

Our agreements with our investment adviser clients state that we are not liable for any loss suffered because of the performance, either historical or prospective, of the portfolio models we recommend.

Investment Strategy Risk
The primary risk of our investment strategies is that a specific asset class (such as equity, fixed-income, alternative investment and cash), and correspondingly a client's portfolio, does not perform as expected in our capital market assumptions. Another risk of our investment strategies is that a client's choice not to implement the strategies could prevent them from participating in sharp increases in a particular asset class, industry or sector. There is also the risk that the ratio of a client's investments will change over time due to securities and market

movements and, if not rebalanced, will no longer be consistent with the investment policy statement.

Clients should understand that the investment objective selected for your household is an overall objective that may be inconsistent with a particular holding and the account's performance at any time. Investing in securities (including stocks, bonds, or any other securities) involves the risk of loss of principal. Further, depending on the different types of investments, there may be varying degrees of risk. You should be prepared to bear investment loss, including loss of the original principal you invested.

Because of the inherent risk of loss associated with investing, our Firm is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines. There are certain additional risks associated when investing in securities through our asset management programs.

Market Risk – Risk that either the stock market as a whole or the value of an individual company goes down, resulting in a decrease in the value of client investments. This is also referred to as systemic risk.

Equity (Stock) Market Risk – Common stocks are susceptible to general stock market fluctuations and volatile increases and decreases in value as market confidence in, and perceptions of, their issuers change. If you held common stock, or common stock equivalents, of any given issuer, you would generally be exposed to greater risk than if you held preferred stocks and debt obligations of the issuer.

Company Risk – When investing in stock positions, there is always a certain level of company or industry-specific risk that is inherent in each investment. This is also referred to as unsystematic risk and can be reduced through appropriate diversification. 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. For example, if a company's employees go on strike or the company receives unfavorable media attention for its actions, the value of the company may be reduced.

Fixed-Income Risk – When investing in bonds, there is the risk that the issuer will default on the bond and be unable to make payments. Further, individuals who depend on set amounts of periodically paid income face the risk that inflation will erode their spending power. Fixed-income investors receive set, regular payments that face the same inflation risk.

ETF and Mutual Fund Risk – When the Firm invests in an ETF or mutual fund, the client will bear additional expenses based on its pro rata share of the ETF's or mutual fund's operating expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund generally reflects the risks of owning the underlying securities the ETF or mutual fund holds.

Management Risk – Your investment with our Firm varies with the success and failure of our investment strategies, research, analysis, and determination of portfolio securities. If our investment strategies do not produce the expected returns, the value of the investment will decrease.

Item 9 – Disciplinary Action

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client or prospective client's evaluation of us or the integrity of our management. Effective as of May 7, 2025, Lookahead (entered into a consent order with the Washington Department of Financial Institutions regarding a violation of the investment adviser rules relating to registration requirements set forth in RCW 21.20.040 resulting in a Civil & Administrative Penalty/Fine of $10,000; Disgorgement to Washington clients in the amount of $39,872.12; and a Monetary Penalty Other Than Fines in the amount of $1,000.

Item 10 – Other Financial Industry Activities and Affiliations

We are obligated to disclose if we, any of our "supervised persons" (meaning our members), or any of our "affiliates" (meaning our employees and independent contractors) are involved in other financial industry activities, such as those of a broker-dealer, asset manager, pooled investment vehicle or sponsor of limited partnerships or limited liability companies. We are also obligated to disclose if we receive compensation from other advisers for recommending or selecting those advisers for you.

The Firm does not receive direct or indirect compensation from other investment advisers for recommending or selecting those advisers for our clients, and does not have other business relationships with those advisers that create a material conflict of interest.

Other Brokerage Activities
Mr. Morgan are not registered, or have an application pending to register, as a broker-dealer or a registered representative of a broker-dealer.

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

Description of Code of Ethics
We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Under the Securities Act of Washington and other applicable federal and state securities laws, the Adviser owes the client a fiduciary duty to put the client's interest first which includes, but is not limited to, a duty of care, loyalty, obedience, and utmost good faith. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary

duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with LookAhead.

Client or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions
Neither the Adviser nor a related person: (i) has a material financial interest (i.e. ownership interest) in securities which the Adviser or a related person recommends to clients, or buys or sells for client accounts, (ii) invests in the same securities that the Adviser or a related person recommends to clients, or (iii) recommends securities to clients, or buys or sells for client accounts, at or about the same time the Adviser or a related person buys or sells securities for your own account(s).

Item 12 – Brokerage Practices

We will generally recommend Altruist Financial LLC ("Altruist") to maintain custody of our Portfolio Management clients' assets and to affect trades for their accounts. Altruist is an SEC-registered broker-dealer and FINRA/SIPC member and there CRD number is 299274. However, clients may request that LookAhead uses other custodians or broker/dealers for securities transactions. Each asset management client of LookAhead will be required to establish an account with a designated broker.

Except to the extent the Client directs otherwise, LookAhead will use its discretion in recommending the broker-dealer and therefore the commissions charged, and will seek "best execution." In selecting or recommending a broker-dealer, LookAhead will comply with its fiduciary duty to obtain best execution and with the Securities Exchange Act of 1934 and other relevant securities laws as LookAhead may be subject, and will take into account such relevant factors as (a) price, (b) the broker-dealer's facilities, reliability and financial responsibility, (c) the ability of the broker-dealer to effect the transactions, particularly with regard to such aspects as timing, order size and execution of order, (d) the research and related brokerage services provided by such broker-dealer to LookAhead, notwithstanding that the Account may not be the direct or exclusive beneficiary of such services, and (e) any other factors LookAhead considers to be relevant. If a client directs the brokerage to be used for transactions, the Firm may be unable to achieve the most favorable execution of client transactions, and that this may be detrimental to the client.

Altruist provides services to investment advisers, such as LookAhead, which include custody of securities, trade execution, clearance, and settlement of transactions. LookAhead receives benefits from Altruist through its participation in programs oriented to investment advisors (Please see the disclosures under Item 15 below).

AGGREGATION OF CLIENT ORDERS – BLOCK TRADING POLICY

Transactions we implement for your accounts for model portfolios are generally effected in aggregate, as the Firm decides to purchase or sell the same securities for several clients at approximately the same time. This process is referred to as aggregating orders, batch trading, or block trading, and it is used by the Firm when we believe such action may enhance efficiency, increase pricing power, and ensure that all clients' accounts are executed with equal priority. When we aggregate client orders, the allocation of securities among client accounts will be done on a fair and equitable basis. Typically, the process of aggregating client orders is done in order to achieve better execution, negotiate more favorable commission rates, or allocate orders among clients on a more equitable basis in order to avoid differences in prices and transaction fees or other transaction costs that might be obtained when orders are placed independently.

Under this procedure, transactions will be averaged as to price and allocated among our clients in proportion to the purchase and sale orders placed for each client account on any given day. When we determine to aggregate client orders for the purchase or sale of securities, including securities in which we may invest, we will do so in accordance with out compliance policies. It should be noted that we do not receive any additional compensation or remuneration as a result of aggregation.

Like our policy, the process of aggregating client orders is done in order to achieve better execution, negotiate more favorable commission rates, or allocate orders among clients on a more equitable basis in order to avoid differences in prices and transaction fees or other transaction costs that might be obtained when orders are placed independently.

Item 13 – Review of Accounts

LookAhead's Portfolio Management clients are retail and institutional investors. With respect to Portfolio Management clients, we review each of our clients' portfolios with the client on no less than an annual basis for the purpose of reviewing your accounts and determining if there have been changes in your financial situation or investment objectives. A review may also be triggered when there is a change in client circumstances, deposit or significant withdrawal into or from a client's account or securities are transferred. During a review, accounts are analyzed by the Investment Advisor Representative assigned to your accounts, and the following areas are assessed:

- Account investment selections and asset allocation.
- Portfolios are reviewed to ensure they are managed in a tax-efficient manner.
- Portfolio performance is in line with market expectations.

On an ongoing basis, we continually research and monitor all positions in our clients' accounts. These positions are maintained or sold based upon this ongoing analysis. In January of each year, our clients with taxable accounts also receive a Management Fees Paid Report and a Realized

Gains and Loss Report. The Realized Gains and Loss Reports are only sent to clients that have taxable accounts where transaction(s) resulted in a realized gain or loss. These documents assist our clients with tax preparation.

Our Privacy Policy is also sent to all clients annually with the amended Brochure.

Our advisers usually meet with clients at least once per year either in person, on the phone or via an online meeting. During these meetings, the following reports are typically reviewed:

- Unrealized Gains & Loss Report
- Portfolio Holdings Report
- Performance Report which includes investment fees paid

The purpose of these meetings is to provide our clients and advisers the opportunity to review their accounts, go over any questions the client may have, discuss a client's changing situation or financial goals and, when appropriate, update their retirement plan.

We encourage our clients to contact us at any time with any questions, concerns or to update us as financial situations and goals change. We are available by phone, e-mail or to meet in person.

Item 14 – Client Referrals and Other Compensation

LookAhead has no information responsive to this section.

Item 15 – Custody

LookAhead does not provide custodial services. All funds are held at an outside custodial firm such as Altruist and our clients receive regular statements and online access to their accounts from them. LookAhead provides invoices with a statement of fees to its Washington clients and upon request. It is important that clients carefully review statements from the custodian and compare the figures with the reports provided by LookAhead. If any discrepancies are found, they should be addressed with LookAhead staff immediately.

Since client assets are generally held at Altruist, we shall have no liability to the client for any loss or other harm to any property in the account, including any harm to any property in the account resulting from the insolvency of the custodian or any independent acts of the agents or employees of the custodian and whether or not the full amount or such loss is covered by the Securities Investor Protection Corporation ("SIPC") or any other insurance which may be carried by the custodian. The Client understands that SIPC provides only limited protection for the loss of property held by a broker-dealer.

Item 16 – Investment Discretion

With respect to LookAhead's Portfolio Management clients, LookAhead accepts discretionary authority to manage client assets. This authority is authorized by our Portfolio Management clients through our service agreement and in their brokerage account applications. Discretionary authority allows us to quickly and proactively manage our clients' accounts by giving us authority to perform the following tasks:

- The full discretionary power to purchase, sell and exchange securities and other instruments, exercise all rights conferred on the holder of such assets, and reinvest all proceeds.
- Deducting advisory client fees directly from client accounts.

Allowing LookAhead to have discretionary authority on your accounts does not allow us to:

- Change the address or beneficiaries on your accounts.
- Withdraw funds from your account, except client fees.

Item 17 – Voting Client Securities

With respect to LookAhead's Portfolio Management clients, LookAhead invests in many securities that allow shareholders to vote on various issues, typically at an annual shareholder meeting. Portfolio Management clients who cannot attend the meeting have the ability to vote by proxy. It is our policy to not vote client securities. Clients typically receive annual proxy forms from the custodian where their assets are held. Clients can contact the Firm with questions about a particular matter.

Item 18 – Financial Information

We do not require prepayment of more than six months or more in advance or prepayment of more than $500 or more in advance when billing in advance.

We must disclose any financial condition that could impair our ability to meet our contractual obligations to you. We must also disclose if we have ever been the subject of any bankruptcy proceeding.

We do not have any financial condition or impairment (including no prior bankruptcies or other financial complications) that would prevent us from meeting our contractual commitments.

Item 19 – Requirements for State-Registered Advisers

Please refer to the Part(s) 2B for background information about our principal executive officers, management personnel and those soliciting on behalf of our firm.

Our representatives and members are actively engaged in another business. For more information on the other business activities and the approximate amount of time we spend on that business refer to Item 10 above.

Neither LookAhead, nor any persons associated with LookAhead, are compensated for advisory services with performance-based fees. Refer to Item 6 above for additional information on this topic.

Neither LookAhead, nor any of its management persons, have any reportable arbitration claims, civil, self- regulatory organization proceedings or administrative proceedings.

Neither LookAhead, nor any of its management persons, have a material relationship or arrangement with any issuer of securities.

Item 20 – Additional Information

LookAhead has no information responsive to this section.

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