

Item 1. Cover Page



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FORM ADV – PART 2A BROCHURE

October 1, 2024

This Brochure provides information about the qualifications and business practices of FORM Wealth Advisors, LLC ("FORM"). If you have any questions about the contents of this Brochure, please contact us at (262) 686-3005. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission ("SEC") or by any state securities authority.

Additional information about FORM (CRD No. 326519), including a copy of its Form ADV Part 1, is available on the SEC's website at www.adviserinfo.sec.gov.

FORM is a registered investment adviser. Registration of an investment adviser does not imply any certain level of skill or training.

Item 2. Material Changes

FORM Wealth Advisors, LLC has the following material changes to report. Material changes relate to FORM Wealth Advisors, LLC's policies, practices or conflicts of interests.

- We have transitioned to registration with the United States Securities and Exchange Commission from its prior registration at the state level.
- We have amended item 4 and item 5 to disclose portfolio management services and the fee schedule associated with those services.
- We have updated item 8 of the brochure to disclose methods of analysis and risk of securities.
- We have amended item 12 to disclose the custodian used for portfolio management services and our relationship with the custodian, Raymond James Financial Services, Inc.
- We have amended item 15, Custody, to describe that we do not take custody of client accounts at any time and that custody of client's accounts is held primarily at the client's custodian.
- We have amended item 16 to disclose that we provide discretionary investment advisory services to clients.
- We have removed item 19 of the brochure as we are applying for SEC registration.

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Item 4. Advisory Business

FORM Wealth Advisors, LLC (“FORM”) is a state registered investment adviser. FORM has been registered as an investment adviser since June 1, 2023. FORM provides financial services to a wide variety of clients. FORM is wholly owned by Tyson Ray. FORM is not under common control with any other firm, nor does it control any other firm. The firm engages in wealth management services in addition to providing investment advice. The advisory services of FORM are described in detail below.

Financial Planning Services

FORM provides holistic financial planning services for a flat fee. Financial Planning Services are performed in the scope requested by a client and can include any or all of the following:

- **Financial Planning.** Budgeting, cash flow analysis, assessing current financial situation, defining financial goals, net worth statement, debt management, lifestyle planning, major buy/sell decisions, risk tolerance review, asset allocation design, portfolio holdings review and portfolio analysis.
- **Tax Strategy.** Tax strategy analysis, tax distribution analysis, gift tax analysis and capital gain/loss analysis.
- **Insurance Planning.** Life insurance review, disability insurance review, needs analysis, disability, long term-care, risk management and liability insurance
- **Education Planning.** Tuition planning, education account reviews and education funding.
- **Retirement Planning.** Retirement accumulation planning, income analysis, longevity planning, retirement account review and distribution analysis.
- **Estate Planning.** Estate planning review and analysis, gift strategies, multigenerational planning, philanthropic planning and legacy planning.
- **Business Planning.** Business succession planning, business insurance review and disability protection options.

As recommendations are made, consideration is given to risk tolerance, income needs and short and long-term financial objectives. Financial Planning Services are often provided in connection with a specific event or transaction, for example, a business exit or estate planning. Financial Planning Services include access to a financial planner and ongoing conversations during the duration of the engagement. Recommendations are generally provided in the course of conversations with a client; however, written information regarding recommendations may be provided upon request. Financial Planning Services are generally provided until the conclusion of a particular event or transaction and are not ongoing unless a client requests otherwise.

The decision to accept any recommendation or advice provided by FORM through its Financial Planning Services, and all decisions regarding implementation thereof, are left to the client. Clients are free to implement recommended transactions through broker-dealers and other service providers other than those recommended by FORM. Clients should evaluate independently the transaction execution services recommended by FORM, including the reasonableness of any transaction price and commission they may receive.

All Financial Planning Services advice is based on information provided by the client. It is the client's responsibility to be certain that FORM has current and accurate information. Changes in client's financial condition, personal circumstances, goals, or general economic conditions may trigger changes to the advice that would be provided by FORM. To the extent that material changes have occurred to a client's circumstances or goals, or to the extent a client requests FORM address a new project, the client will be asked to sign a new Services Agreement.

Portfolio Management Services

FORM offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. FORM provides an Investment Policy Statement. Which outlines the portfolio management services which include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Research
- Asset selection
- Regular portfolio monitoring

FORM evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

FORM seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of FORM's economic, investment or other financial interests. To meet its fiduciary obligations, FORM attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and, accordingly, FORM's policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is FORM's policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent on a fair and equitable basis over time.

FORM will tailor a program for each individual client. This will include an interview session to get to know the client's specific needs and requirements as well as a plan that will be executed by FORM on behalf of the client. FORM may use model allocations, together with a specific set of recommendations for each client based on their personal restrictions, needs, and targets. Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent FORM from properly servicing the client account, or if the restrictions would require FORM to deviate from its standard suite of services, FORM reserves the right to end the relationship.

A wrap fee program is an investment program wherein the investor pays one stated fee that includes management fees, transaction costs, and certain other administrative fees. FORM does not participate in any wrap fee programs.

FORM has the following assets under management:

Discretionary Amounts:	Non-Discretionary Amounts:	Date Calculated:
\$735,847,331	\$189,913,439	July 2024

Item 5. Fees and Compensation

Portfolio Management Services

Our tiered investment advisory fees for management and service are combined for a total fee deducted quarterly in advance, based on the aggregated total value of your household's advisory account(s) as follows:

	Asset Range	Advisory	Service	Total Advisory Fee
First	\$500,000	0.75%	0.75%	1.50%
Next	\$500,000	0.75%	0.50%	1.25%
Next	\$1,000,000	0.70%	0.30%	1.00%
Next	\$2,000,000	0.60%	0.15%	0.75%
Next	\$6,000,000	0.50%	0.00%	0.50%
Next	\$10,000,000	0.40%	0.00%	0.40%
Next	\$10,000,000	0.30%	0.00%	0.30%
Over	\$30,000,001	0.20%	0.00%	0.20%

Fees are negotiable. The specific fee charged will be agreed upon between the client and FORM as described in the contract. Please note that the above does not include any fees or expenses within the individual investments that may be used or fees or costs required by custodian. Portfolio management fees are withdrawn directly from the client's accounts with client's written authorization.

Financial Planning Fees

FORM charges a flat fee for Financial Planning Services. For engagements of less than four weeks, the total fee is set up front and ranges from \$1,000 - \$4,000. The set fee is based largely on the expected scope of the engagement, with a one-time meeting to discuss financial plans set at \$1,000 and a maximum planning fee of \$4,000 for an expected four weeks of work. For engagements expected to last longer than four weeks, FORM charges a flat fee of \$1,000 per week for the duration of the agreement. These fees may be negotiable on a case-by-case basis if a client's needs fall outside the usual scope of FORM's weekly financial planning services.

Although the hours spent working on a client's financial plan are one part of the scope of an engagement, FORM also considers the number of FORM associates working on a project, the unique expertise of those associates, and the financial benefit and savings clients may realize as a result of implementing FORM's advice to be important factors in setting fees. FORM expects to spend time working on a client's financial plan throughout the course of the engagement, but FORM does not guarantee that a minimum number of hours will be spent on the plan each week or limit the maximum number of hours that will be spent on the plan each week.

Fees paid to FORM are for advisory services only. The fees do not include, for example, the fees charged by third parties such as third-party managers, or accountants and attorneys assisting with providing the client with accounting and legal advice. Commissions on transactions and other account fees will also be charged by brokerage firms in accordance with the account's brokerage firm's normal commission schedule. See Item 12, Brokerage Practices. Customary commissions on insurance are also not included.

Prospective clients should be aware that in addition to FORM's advisory fees, each mutual fund in which a client's assets are invested also pays its own advisory fees and other internal expenses which already have been deducted from the fund's reported performance. Depending on the fund, a client may be able to invest directly in the shares issued by the fund with or without incurring any sales or third-party management fees. Account maintenance fees are also deducted by the custodian.

In addition, there may be tax effects resulting from fund share redemptions, and other sales, made by clients in response to recommendations from FORM. Redemptions and sales are taxable events which may accelerate the recognition of capital gains, and losses, and frequent redemptions and sales may result in short-term, rather than long-term, capital gains and losses.

Billing

Clients will be billed monthly in arrears for their Financial Planning Fees. Bills are expected to be sent out at the beginning of the month following the month in which services are rendered. This includes final bills for services that were concluded at any time during the previous month. Fees will be paid by the client directly, or by a custodian of client's choice at client's instruction and are due within 10 days of receipt of the bill.

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

Performance-based fees are fees based on a share of capital gains on or capital appreciation of the assets of a client. Side-by-side management refers to the practice of managing both accounts that are charged performance-based fees and accounts that are charged another type of fee. FORM does not charge any performance-based fees. All fees are disclosed above.

Item 7. Types of Clients/Minimum Account Size

FORM provides advisory services available to a wide variety of clients including, but not limited to, high income or high net worth individuals, trusts, and business entities. FORM does not require a minimum account size, but does reserve the right to refuse or terminate an account at its discretion.

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

Methods of Analysis

FORM may discuss the risk factors applicable to investing, generally. Clients are also encouraged to carefully read the prospectus of each investment selected before they invest. Some of these general risks associated with investing in securities include:

- **Market Risk.** The price of a security may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances.
- **Interest-rate Risk.** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **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.
- **Liquidity Risk.** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

FORM does not guarantee the results of the advice given. Thus, significant losses can occur by investing in any security, or by following any strategy, including those recommended by FORM.

FORM's methods of analysis may include charting analysis, fundamental analysis, technical analysis, cyclical analysis, quantitative analysis and modern portfolio theory.

Charting analysis involves the use of patterns in performance charts. FORM uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security. Charting analysis strategy involves using and comparing various charts to predict long and short term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Technical analysis involves the analysis of past market data; primarily price and volume. Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not work long term.

Modern portfolio theory is an investment approach that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, by carefully choosing the proportions of various assets. Modern Portfolio Theory assumes that investors are risk averse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns. Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Risks of Specified Securities

In managing client account, FORM may discuss the risk factors applicable to investing asset and diversifying client accounts.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry market conditions and general economic environments.

Fixed Income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This includes corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general the fixed income market is volatile, and fixed income securities carry significant interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting, but these bonds still carry a risk of losing share price value. Risks of investing in foreign fixed income securities also include the general risks inherent in non-U.S. investing.

Non-U.S. Securities present certain additional risks such as currency fluctuation, political and economic change, social unrest, changes in government regulation, differences in accounting and the lesser degree of accurate public information available.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond (fixed income) nature or stock (equity) nature, or a mix of multiple underlying security types.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Because ETFs use "authorized participants" (APs) as agents to facilitate creations or redemptions (primary market), there is a risk that an AP decides to no longer participate for a particular ETF; however, that risk is mitigated by the fact that other APs can step in to fill the vacancy of the withdrawing AP [an ETF typically has multiple APs] and ETF transactions predominantly take place in the secondary market without need for an AP. Like other liquid securities, ETF pricing changes throughout the trading day and there can be no guarantee that an ETF is purchased at the optimal time in terms of market movements. Moreover, due to market fluctuations, ETF brokerage costs, differing demand and characteristics of underlying securities, and other factors, the price of an ETF can be lower than the aggregate market price of its cash and component individual securities (net asset value – NAV). An ETF is subject to the same market risks as those of its underlying individual securities, and also has internal expenses that can lower investment returns.

Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed "electronic shares" not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

Real Estate funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Private Equity Funds: In addition to the risks associated with hedge funds, there are risks specifically associated with investing in private equity. Capital calls can be made on short notice, and the failure to meet capital calls can result in significant adverse consequences, including but not limited to a total loss of investment.

Venture Capital Funds invest in start-up companies at an early stage of development in the interest of generating a return through an eventual realization event; the risk is high as a result of the uncertainty involved at that stage of development.

Private Placements carry a substantial risk as they are subject to less regulation than are publicly offered securities, the market to resell these assets under applicable securities laws may be illiquid, due to restrictions, and liquidation may be taken at a substantial discount to the underlying value or result in the entire loss of the value of such assets.

Commodities are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints and weather. Because of those risk factors, even a well-diversified investment in commodities can be uncertain.

Options are contracts to purchase a security at a given price, risking that an option may expire out of the money resulting in minimal or no value. An uncovered option is a type of options contract that is not backed by an offsetting position that would help mitigate risk. The risk for a "naked" or uncovered put is not unlimited, whereas the potential loss for an uncovered call option is limitless. Spread option positions entail buying and selling multiple options on the same underlying security, but with different strike prices or expiration dates, which helps limit the risk of other option trading strategies. Option writing also involves

risks including but not limited to economic risk, market risk, sector risk, idiosyncratic risk, political/regulatory risk, inflation (purchasing power) risk and interest rate risk.

Treasury Inflation Protected/Inflation Linked Bonds are treasury bonds indexed to an inflationary gauge, with the aim of protecting the bond holder from declines in the purchasing power of the holder's money. The principal value of these bonds will typically increase with inflation and decrease with deflation, whereas the interest payment varies with the adjusted principal value of the bond. The risk of default on these bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal.

Currency investments, including related financial instruments with primary exposure to currencies, entail significant price fluctuation. Currency values change quickly and frequently based on numerous factors, including but not limited to interest rates, monetary policy, broader government actions, changes in national or local economic conditions, political events, economic news, liquidity concerns, ratings agency updates, and the movement of other currencies throughout the world. Currency trading also entails transaction risk (the possibility of exchange rates changing before a trades has settled) and, if engaging in trades on a lightly regulated exchange, significant counterparty risk. If employed, leverage will amplify these risks.

In preparing a financial plan for clients, FORM's main sources of information include, but are not limited to, online research, online materials prepared by others, and financial planning software.

Item 9. Disciplinary Information

FORM does not have any legal or disciplinary events to disclose.

Item 10. Other Financial Industry Activities and Affiliation

Representatives of FORM may also be registered representatives for Cabot Lodge, a broker-dealer, member FINRA/SIPC. Persons providing investment advice are also investment adviser representatives of Raymond James Financial Services Advisors, Inc., an SEC-registered investment adviser.

FORM is not actively engaged in any other financial industry activities, nor does it have any other affiliations that are material to its advisory services.

Form Wealth Advisors is affiliated with FORM Financial Group, LLC. Form Financial Group, LLC manages commission-based business. Form Wealth Advisors and FORM Financial Group, LLC may share clients. Should a conflict of interest arise, FORM will mitigate the conflict in the client's best interest.

FORM may recommend that clients engage Cabot Lodge for brokerage services and/or Raymond James Financial Services Advisors, Inc for investment advisory services. A conflict of interest exists when a representative recommends that a client purchase securities or obtain investment advice through that representative.

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

FORM has adopted a Code of Ethics (the "Code") for all supervised persons of the firm describing its high standard of business conduct and fiduciary duty to its clients. FORM's clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Kim Cochenour, Chief Compliance Officer.

FORM does not recommend that clients buy or sell any security in which FORM or a related person has a material financial interest.

From time to time, representatives of FORM may buy or sell securities for themselves that they also recommend to clients. This may provide an opportunity for representatives of FORM to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest. FORM will always document any transactions that could be construed

as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

From time to time, representatives of FORM may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of FORM to buy or sell securities before or after recommending securities to clients resulting in representatives profiting off the recommendations they provide to clients. Such transactions may create a conflict of interest; however, FORM will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

Item 12. Brokerage Practices

Custodians/broker-dealers will be recommended based on FORM's duty to seek "best execution," which is the obligation to seek to execute securities transactions for a client on terms that are the most favorable to the client under the circumstances. The client will not necessarily pay the lowest commission or commission equivalent, and FORM may also consider the market expertise and research access provided by the payment of commissions, including but not limited to access to written research, oral communication with analysts, admittance to research conferences and other resources provided by the brokers to aid in the research efforts of FORM. FORM will never charge a premium or commission on transactions, beyond the actual cost imposed by the broker-dealer/custodian.

FORM recommends Raymond James Financial Services, Inc. Representatives of FORM are also registered representatives for Raymond James Financial Services, Inc. and may benefit from a client's decision to engage that representative for brokerage services. This creates a conflict of interest.

1. Research and Other Soft Dollar Benefits

FORM has access to research, products, or other services from its broker/dealer in connection with client securities transactions ("soft dollar benefits") consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended, and may consider these benefits in recommending brokers. There can be no assurance that any particular client will benefit from any particular soft dollar research or other benefits. FORM benefits by not having to produce or pay for the research, products or services, and FORM will have an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that FORM's acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. Brokerage for Client Referrals

FORM receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

FORM will require clients to use a specific broker-dealer to execute transactions.

Aggregating (Block) Trading for Multiple Client Accounts

If FORM buys or sells the same securities on behalf of more than one client, it might, but would be under no obligation to, aggregate or bunch, to the extent permitted by applicable law and regulations, the securities to be purchased or sold for multiple clients in order to seek more favorable prices, lower brokerage commissions or more efficient execution. In such case, FORM would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. FORM would determine the appropriate number of shares to place with brokers and will select the appropriate brokers consistent with FORM's duty to seek best execution, except for those accounts with specific brokerage direction (if any). When FORM does not or cannot aggregate trades, clients may receive less favorable prices, pay higher brokerage commissions, or experience less efficient trade execution.

Item 13. Review of Accounts and Reports

Portfolio management accounts are reviewed on an ongoing basis at least annually by the investment adviser representatives of FORM with regard to their assigned clients' respective investment policies and risk tolerance levels.

Portfolio management reviews may be triggered by material market, economic, or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

Financial plans are reviewed on an ongoing basis for the duration of the engagement. FORM's Representatives conduct all reviews. Recommendations are generally communicated during the course of conversations with a client, but written reports may be provide upon a client's request.

Each portfolio management client will receive at least quarterly a written report that details the client's account including assets held and asset value, which report will come from the custodian.

Item 14. Client Referrals and Other Compensation

FORM does not receive any economic benefit, directly or indirectly from any third party for advice rendered to FORM clients. FORM does not compensate non-advisory personnel (solicitors/promoters) for client referrals.

Item 15. Custody

FORM does not take custody of client accounts at any time. Custody of client's accounts is held primarily at the client's custodian. Clients will receive account statements from the custodian and should carefully review those statements.

Item 16. Investment Discretion

FORM provides discretionary investment advisory services to clients. The Investment Advisory Contract established with each client outlines the discretionary authority for trading. Where investment discretion has been granted, FORM generally manages the client's account and makes investment decisions without consultation with the client as to what securities to buy or sell, when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, or the price per share. In some instances, FORM's discretionary authority in making these determinations may be limited by conditions imposed by a client (in investment guidelines or objectives, or client instructions otherwise provided to FORM).

Item 17. Voting Client Securities

FORM and its Representatives do not vote proxies on behalf of clients who will receive such notices from their account's custodian or a transfer agent. FORM and its Representatives do not provide advice regarding proxy solicitations.

Item 18. Financial Information

FORM does not have any financial condition that is reasonably likely to impair its ability to meet its contractual commitments to its clients.

Privacy Policy

FACTS

WHAT DOES FORM WEALTH ADVISORS, LLC ("FORM") DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and employment information
- Income, net worth and investment experience
- Risk tolerance and retirement assets

When you are no longer our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons FORM chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FORM share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	Yes
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	Yes	Yes
*If your representative terminates his or her relationship with us and moves to another investment advisory firm, we or your independent representative may disclose your personal information to the new firm, unless you instruct us not to by returning the completed Privacy Choices Notice form attached to this notice.		

Questions?

Call 262-686-3005

Who we are

Who is providing this notice?	FORM Wealth Advisors, LLC (FORM)
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What we do

How does FORM protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We only allow access to your personal information to those employees who need it to perform their job responsibilities.
How does FORM collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • enter into investment advisory contract • apply for insurance • seek financial advice <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes—information about your creditworthiness • affiliates from using your information to market to you • sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> • Non-affiliates we share with can include companies such as vendors, and other service providers.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <p>Our joint marketing partners include categories of companies such as insurance companies.</p>

Other important information

FORM Wealth Advisors, LLC (FORM) is a registered investment adviser.

If you want to limit our sharing

Contact us

If you prefer that we not share your nonpublic personal information (except in those circumstances described previously that are permitted or required by law), please contact us:

By telephone: 262-686-3005

By mail: Mark your choices below, fill in, and send the form to:

FORM Wealth Advisors
431 Geneva National Ave.
South Lake Geneva, WI 53147

Unless we hear from you, we can begin sharing your information 30 days from the date of this letter. However, you can contact us at any time to limit our sharing.

Check your choices

Your choices will apply to everyone on your account

Check any/all you want to limit:

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my personal information with non-affiliates to market their products and services to me.

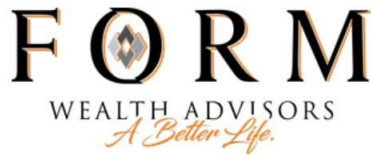
Your name

Your address

Account number

Mail to:

FORM Wealth Advisors
431 Geneva National Ave.
South Lake Geneva, WI
53147



431 Geneva National Ave., S.
Lake Geneva, WI 53147

Phone (262) 686-3005

SCHEDULE 2B: BROCHURE SUPPLEMENT

October 1, 2024

Investment Adviser Representatives

Tyson Ray, CFP[®], CExP[®], CIMA[®]

Lucas Kuchenberg, CFP[®], CPWA[®]

Christine Hayward, MBA, CIS[®]

Jesse Schrock, CFP[®]

Adam Kierzek

Billy Lauderdale

Brayden Zettle

This Brochure Supplement provides information about the investment adviser representatives of FORM Wealth Advisors, LLC (“FORM”) and supplements the information provided in the FORM brochure. You should have received a copy of that brochure. Please contact Kim Cochenour at (262) 686-3005 if you did not receive FORM's brochure or if you have any questions about the contents of this supplement.

Additional information about the investment adviser representative identified in this brochure supplement is available on the SEC's website at www.adviserinfo.sec.gov.

Tyson Ray
CFP®, CExP®, CIMA®

Educational Background and Business Experience

Mr. Ray was born in 1975. He attended University of West Florida from 1993-1997, where he graduated from the Honors program with a Bachelor of Science in Business, Psychology, and Political Science. Over the past 25+ years, Mr. Ray has sought to expand his knowledge and expertise through Yale School of Management, Investment Management Theory & Practice, CIMA Certification Registration Education Program, including obtaining the Certified Investment Management Analyst® (CIMA®) Certification and through the College for Financial Planning for the CFP® Certification, including obtaining Certified Financial Planner™ Certification. He received his Certification in Business Exit Planning to better help entrepreneurs and business owners make the transition of selling their life's work.

Mr. Ray has been working in the wealth management industry since he co-founded FORM in 2001. He is a member of the Financial Planning Association of Wisconsin. He has been recognized for his many philanthropic endeavors in the community, including the Invest in Others Global Community Impact Award and REP. Magazine's Advisor with a Heart Award for Sustainable Charity for his ongoing work with the Ray's non-profit, Children's World Impact.

He has successfully passed the FINRA Series 7 General Securities Representative Exam, Series 9 and 10 General Securities Sales Supervisor Exams, and SIE Securities Industry Essentials Exam, as well as the NASAA Series 63 Uniform Securities Agent State Law Exam and the Series 65 Uniform Investment Adviser Law Exam.

Disciplinary Information

Mr. Ray does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

Mr. Ray is also a registered representative for Raymond James Financial Services, Inc., member FINRA/SIPC, and an investment adviser representative of Raymond James Financial Services Advisors, Inc., an SEC-registered investment adviser. He is also licensed as a health and life insurance agent.

Additional Compensation

In addition to the fee-based compensation Mr. Ray receives for providing advisory services, Mr. Ray may earn commissions for transactional business in accordance with Raymond James Financial Services, Inc.'s published commission schedule. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Supervision

Kim Cochenour is the Chief Compliance Officer for FORM and is responsible for the supervision of all FORM investment adviser representatives, including Mr. Ray. Mrs. Cochenour's contact information can be found on the cover page of this Schedule 2B Brochure Supplement.

Lucas Kuchenberg
CFP®, CPWA®

Educational Background and Business Experience

Mr. Kuchenberg was born in 1975. He attended University of West Florida from 1993-1998, where he received a Bachelor's Degree with a focus of study on psychology.

Financial advice and wealth management have been Mr. Kuchenberg's sole professional focus since completing his undergraduate work. Mr. Kuchenberg is a Certified Financial Planner™ professional and holds the Certified Private Wealth Advisor® certification, and through his experience and education, has developed specialized knowledge in retirement planning. He is also a member of the Financial Planning Association of Wisconsin.

He has successfully passed the FINRA Series 7 General Securities Representative Exam, Series 9 and 10 General Securities Sales Supervisor Exams, and SIE Securities Industry Essentials Exam, as well as the NASAA Series 63 Uniform Securities Agent State Law Exam and the Series 65 Uniform Investment Adviser Law Exam.

Disciplinary Information

Mr. Kuchenberg does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

Mr. Kuchenberg is also a registered representative for Raymond James Financial Services, Inc., member FINRA/SIPC, and an investment adviser representative of Raymond James Financial Services Advisors, Inc., an SEC-registered investment adviser. He is also licensed as a health and life insurance agent.

Additional Compensation

In addition to the fee-based compensation Mr. Kuchenberg receives for providing advisory services, Mr. Kuchenberg may earn commissions for transactional business in accordance with Raymond James Financial Services, Inc.'s published commission schedule. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Supervision

Kim Cochenour is the Chief Compliance Officer for FORM and is responsible for the supervision of all FORM investment adviser representatives, including Mr. Kuchenberg. Mrs. Cochenour's contact information can be found on the cover page of this Schedule 2B Brochure Supplement.

Christine Hayward

MBA, CIS®

Educational Background and Business Experience

Mrs. Hayward was born in 1985. She attended University of Wisconsin-Eau Claire from 2004-2008, where she earned a Bachelor's in Business Administration and a Minor in Finance, and University of Wisconsin-Milwaukee from 2009-2011, where she earned a Master of Business Administration. Ms. Hayward is a Certified Income Specialist®.

Mrs. Hayward has worked in the financial services industry since 2012. She was the 2016 Middleton Jaycees President, Regional Director on the 2017 Wisconsin Jaycees State Board, and a Project Manager on the 2018 Wisconsin Jaycees State Board. She has been on the Director's Council with the Dane County Humane Society since 2018.

She has successfully passed the FINRA Series 7 General Securities Representative Exam and SIE Securities Industry Essentials Exam, as well as the NASAA Series 63 Uniform Securities Agent State Law Exam and the Series 65 Uniform Investment Adviser Law Exam.

Disciplinary Information

Mrs. Hayward does not have any disciplinary information to disclose. She has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

Mrs. Hayward is also a registered representative for Raymond James Financial Services, Inc., member FINRA/SIPC, and an investment adviser representative of Raymond James Financial Services Advisors, Inc., an SEC-registered investment adviser. She is also licensed as a health and life insurance agent.

Additional Compensation

In addition to the fee-based compensation Mrs. Hayward receives for providing advisory services, Mrs. Hayward may earn commissions for transactional business in accordance with Raymond James Financial Services, Inc.'s published commission schedule. She does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Supervision

Kim Cochenour is the Chief Compliance Officer for FORM and is responsible for the supervision of all FORM investment adviser representatives, including Mrs. Hayward. Mrs. Cochenour's contact information can be found on the cover page of this Schedule 2B Brochure Supplement.

Jesse Schrock

CFP®

Educational Background and Business Experience

Mr. Schrock was born in 1990. He attended Carthage College from 2009-2013, where he received a bachelor's degree in accounting and minored in economics. He was named to the Dean's List from 2009-2013. Mr. Schrock began his professional career in management and joined FORM in 2021 to embark on a career in financial services.

He is a CERTIFIED FINANCIAL PLANNER™ professional, and successfully passed the FINRA Series 7 General Securities Representative Exam, SIE Securities Industry Essentials Exam, and NASAA Series 66 Uniform Securities Agent State Law Exam.

Disciplinary Information

Mr. Schrock does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

Mr. Schrock is also licensed as a health and life insurance agent.

Additional Compensation

In addition to the fee-based compensation Mr. Schrock receives for providing advisory services, Mr. Schrock may earn commissions for transactional business in accordance with FORM's published commission schedule. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Supervision

Kim Cochenour is the Chief Compliance Officer for FORM and is responsible for the supervision of all FORM investment adviser representatives, including Mr. Schrock. Mrs. Cochenour's contact information can be found on the cover page of this Schedule 2B Brochure Supplement.

Adam Kierzek

Candidate for CFP® certification

Educational Background and Business Experience

Mr. Kierzek was born in 2001. He attended Muskego High School in Muskego, Wisconsin from 2015-2019. During that time, he was part of the National Honors Society and the National Business Honors Society, was the Muskego Future Business Leaders of America President, and graduated with High Honors.

After high school, Mr. Kierzek attended Arizona State University from 2019-2020 and the University of Wisconsin-Whitewater from 2020-2023. He received a bachelor's degree in finance with an emphasis in financial planning. Mr. Kierzek joined FORM in 2022 to embark on a career in financial services.

He is a Candidate for CFP® certification, and successfully passed the FINRA Series 7 General Securities Representative Exam, SIE Securities Industry Essentials Exam, and NASAA Series 66 Uniform Securities Agent State Law Exam.

Disciplinary Information

Mr. Kierzek does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

Mr. Kierzek is also licensed as a health and life insurance agent.

Additional Compensation

In addition to the fee-based compensation Mr. Kierzek receives for providing advisory services, Mr. Kierzek may earn commissions for transactional business in accordance with FORM's published commission schedule. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Supervision

Kim Cochenour is the Chief Compliance Officer for FORM and is responsible for the supervision of all FORM investment adviser representatives, including Mr. Kierzek. Mrs. Cochenour's contact information can be found on the cover page of this Schedule 2B Brochure Supplement.

Billy Lauderdale

Candidate for CFP® certification

Educational Background and Business Experience

Mr. Lauderdale was born in 2000. He attended Elkhorn Area High School from 2015-2019, and graduated with Summa Cum Laude, National Honors Society, and Southern Lakes Conference All-Academic honors. After high school, Mr. Lauderdale attended the University of Wisconsin-Madison from 2019-2022, where he received a bachelor's degree in personal finance. Mr. Lauderdale joined FORM in 2022 to embark on a career in financial services.

He is a Candidate for CFP® certification, and successfully passed the FINRA Series 7 General Securities Representative Exam, SIE Securities Industry Essentials Exam, and NASAA Series 63 Uniform Securities Agent State Law Exam.

Disciplinary Information

Mr. Lauderdale does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

Mr. Lauderdale is also licensed as a health and life insurance agent.

Additional Compensation

In addition to the fee-based compensation Mr. Lauderdale receives for providing advisory services, Mr. Lauderdale may earn commissions for transactional business in accordance with FORM's published commission schedule. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Supervision

Kim Cochenour is the Chief Compliance Officer for FORM and is responsible for the supervision of all FORM investment adviser representatives, including Mr. Lauderdale. Mrs. Cochenour's contact information can be found on the cover page of this Schedule 2B Brochure Supplement.

Brayden Zettle

Candidate for CFP® certification

Educational Background and Business Experience

Mr. Zettle was born in 2000. He attended Monroe High School in Monroe, Wisconsin from 2014-2018. After high school, Mr. Zettle attended the University of Wisconsin-Whitewater from 2018-2023, where graduated with Magna Cum Laude honors and received a bachelor's degree in finance with an emphasis in financial planning. While attending UW-Whitewater, Mr. Zettle was named a Chancellor's Scholar-Athlete in 2023 and named three times to the All-Wisconsin Intercollegiate Athletic Conference list in track and field. Mr. Zettle joined FORM in 2021 to embark on a career in financial services.

He is a Candidate for CFP® certification, and successfully passed the FINRA Series 7 General Securities Representative Exam, Series 9 and 10 General Securities Sales Supervisor Exams, SIE Securities Industry Essentials Exam, and NASAA Series 66 Uniform Securities Agent State Law Exam.

Disciplinary Information

Mr. Zettle does not have any disciplinary information to disclose. He has not: (a) been party to a criminal or civil action in a domestic, foreign or military court, (b) been party to an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency or any foreign financial regulatory authority; or (c) been party to a self-regulatory proceeding.

Other Business Activities

Mr. Zettle is also licensed as a health and life insurance agent.

Additional Compensation

In addition to the fee-based compensation Mr. Zettle receives for providing advisory services, Mr. Zettle may earn commissions for transactional business in accordance with FORM's published commission schedule. He does not receive any additional economic benefit from third parties for providing advisory services other than as noted above.

Supervision

Kim Cochenour is the Chief Compliance Officer for FORM and is responsible for the supervision of all FORM investment adviser representatives, including Mr. Zettle. Mrs. Cochenour's contact information can be found on the cover page of this Schedule 2B Brochure Supplement.

Information on Designations

CFP® (Certified Financial Planner) Designation

Issuing Organization: Certified Financial Planner Board of Standards, Inc.

Prerequisites:

- A bachelor's degree (or higher) from an accredited college or university, and
- Three years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours equals one year full-time).

Designated Training Requirements:

Candidate must complete a CFP-board registered program, or hold one of the following:

- CPA
- ChFC
- Chartered Life Underwriter (CLU)
- CFA
- Ph.D. in business or economics
- Doctor of Business Administration
- Attorney's License

Designation Exam Type: Final certification examination

Continuing Education Requirements: 30 hours every two years

CExP® (Certified Exit Planner) Designation

Issuing Organization: Business Enterprise Institute, Inc. (BEI)

Prerequisites:

- Hold valid professional designation including CPA, JD, CFP, CLU, CFA, MBA or other BEI-approved designation
- Introductory two-day training program

Designated Training Requirements:

- 100 - 120 hours of online content and self-paced study;
- 10 online course exams
- 2 written exams

Designation Exam Type: 10 online course exams and completion of two sample Exit Plans using BEI's Exit Plan creation software

Continuing Education Requirements: 30 hours every two years

CIMA® (Certified Investment Management Analyst) Designation

Issuing Organization: Investments & Wealth Institute

Prerequisites:

- Three years of financial services experience; and
- A satisfactory record of ethical conduct, as determined by Investments & Wealth Institute Admissions Committee.

Designated Training Requirements:

- Educational component offered by one of the approved Registered Education Providers.
- In-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management.

Designation Exam Type: Qualification Examination and Certification Examination (online, proctored)

Continuing Education Requirements: 40 hours every two years

CPWA® (Certified Private Wealth Advisor) Designation

Issuing Organization: Investments & Wealth Institute

Prerequisites:

- Bachelor's degree from an accredited college or university or one of the following designations or licenses: CIMA, CIMC, CFA, CFP, ChFC or CPA license;
- A satisfactory record of ethical conduct, as determined by Investments & Wealth Institute Admissions Committee; and
- Five years of professional client-centered experience in financial services or a related industry

Designated Training Requirements:

- Six-month pre-study educational component
- In-class program at The University of Chicago Booth School of Business, or online program through Yale School of Management.

Designation Exam Type: Final exam for in-class portion (online, proctored)

Continuing Education Requirements: 40 hours every two years

CIS® (Certified Income Specialist) Designation

Issuing Organization: Institute of Business &

Finance **Prerequisites:**

- A bachelor's degree; or
- One year of financial services work experience.

Designated Training Requirements:

- Self-study course, including written case study

Designation Exam Type: Online, proctored, closed-book exams

Continuing Education Requirements: 30 hours every two years