

# CURRY WEBB

# Wealth Management, LLC

## Part 2A of form ADV

### Item 1 Cover Page:

Curry Webb Wealth Management  
(317) 999-5323

320 N. Meridian Street, suite 828  
Indianapolis, Indiana 46204

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This brochure provides information about the qualifications and business practices of CURRY WEBB Wealth Management, LLC. If you have any questions about the content of this brochure, please contact our office at (317) 999-5323. 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.

Additional information regarding CURRY WEBB Wealth Management is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

CURRY WEBB Wealth Management is a Registered Investment Advisor. Registration with the SEC or the Indiana State Securities Department does not imply a certain level of skill or training.

### Item 2 Material Changes:

The Company was originally founded by David S. Webb, on October 20<sup>th</sup>, 1994

Name Change: As of 01-01-2023 WEBB Capital Management legally changed its name to:

CURRY WEBB Wealth Management. Robert M. Curry became 50% owner as of that date,

David S. Webb retained the remaining 50% ownership of the firm.

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#### Item 4 Advisory Business:

WEBB Capital Management was an LLC incorporated in the State of Indiana on 2/28/2013. The company was 100% owned by David S. Webb, CFP. In 2022 Robert M. Curry joined the firm and brought over his client relationships and accounts. On 01/01/2023 Curry became 50% owner of the firm and the firm changed its name to CURRY WEBB Wealth Management. Mr. Curry has been in the industry since 1999. He has worked for fee-based investment advisory firm for over 23 years. Mr. Webb has been in the industry since 1987. He has worked as his fee-based investment advisor for 30 years.

CURRY WEBB Wealth Management provides investment advisory services, defined as providing investment advice for a fee. The investment advice is tailored to meet client needs. Our clients are most often individual investors. We begin all client relationships with an initial investment meeting to determine profile information and investment suitability. We then recommend a portfolio allocation of mutual funds and or exchange traded funds (ETFs) based on a diversified investment strategy. We continuously monitor the investments and rebalance the allocation of investments based on the portfolio's growth and the current economic environment.

We require that all clients grant our firm discretionary authority, through our custodian, Charles Schwab & Company, to place trades in their respective accounts. We never have custody of the investment assets, just trading authorization.

CURRY WEBB Wealth Management currently has approximately \$230,000,000. Of AUM.

#### Item 5 Fees and Compensation

CURRY WEBB Wealth Management is a "fee-only" investment advisor. This means that our only source of compensation is based on management fees of assets under management. WEBB Capital Management does not receive any product commissions, custodian fees or income from any other sources. CURRY WEBB Wealth Management receives no other fees or expenses in connection with our advisory service. In using the fee-only approach, the firm intends to avoid any conflict of interest regarding the client's portfolio management.

The firm's investment advisory services are provided in consideration of a quarterly management fee equal to 0.25% of the total market value of "all" assets under management. There are some negotiated fees schedules for large accounts, all of which are less than the stated fee schedule above. Management fees are deducted from the client's account held with Charles Schwab & Company, Inc. The client authorizes CURRY WEBB Wealth Management to deduct its quarterly fee for each account, directly from the client's account with Charles Schwab & Company, the custodian, in the month following the end of the billing quarter.

Management fees are billed quarterly, in arrears and withdrawn from the clients' account the following month after the quarter's end. No management fees are ever paid in advance.

CURRY WEBB Wealth Management does not have a stated account minimum. The quarterly management fee of 0.25% applies to all clients. These fees occasionally may be negotiable to a lesser amount.

This agreement may be terminated by either party at any time without cause, at which time Clients will have the sole responsibility of managing their own account. Any accrued fees payable will be the responsibility of the client on a pro-rated basis, should either party terminate the advisory contract in the interim between billing periods.

#### Item 6 Performance-based fees and Side-by-side management:

CURRY WEBB Wealth Management does not accept any performance-based fees. There are no other fees, such as hourly fees, commissions or flat rate fees. The only fees a client will pay are the stated management fees specified in Item 5.

#### Item 7 Types of Clients:

CURRY WEBB Wealth Management primarily provides investment advice to individuals and trusts.

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

CURRY WEBB Wealth Management will use a combination of research and information, including both fundamental and technical analysis regarding the selection of mutual funds and ETFs. Much of the initial information used, is furnished by the fund providers. Additional due diligence is performed with unrelated entities to confirm and compare the products and their relative performance.

The overall approach is to focus on asset allocation and to use a combination of different asset classes to provide diversification. Most funds are purchased with the intent to hold them at least three years depending on on-going market conditions.

Investing in securities involve risk of loss of principle. However, by investing in funds, we are able to minimize the risk of loss from a concentrated stock position. We further mitigate systematic risk by maintaining a portfolio invested in a number of different asset classes.

Item 9 Disciplinary Information:

There are no legal or disciplinary events.

Item 10 Other Financial Industry Activities & Affiliations:

There are no other Financial Industry Activities or Affiliations.

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

CURRY WEBB Wealth Management is committed to complying with all applicable laws and regulations governing the investment advisory industry. CURRY WEBB Wealth Management maintains a current *Code of Ethics Manual*, which is available to our clients and regulators upon request. Both David S. Webb And Robert M. Curry are board designee “Certified Financial Planners” and are personally held accountable to the code of ethics and standards of his designation as a CFP.

CURRY WEBB Wealth Management discourages personal trading of all employees’ personal brokerage accounts. Most investments owned are mutual funds and ETFs which pose no conflict of interest. The firm will never have any participation or interest in a client’s individual transaction.

Item 12 Brokerage Practices:

CURRY WEBB Wealth Management recommends the brokerage and custodial services of Charles Schwab & Company, Inc. Schwab makes available to CURRY WEBB Wealth Management other products and services that may benefit CURRY WEBB Wealth Management but may not directly benefit its clients’ accounts. Some of these other products and services assist CURRY WEBB in managing and administering client accounts. These include software and technology that provide access to client account data (such as trade confirmations and account statements); facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts); provide research pricing information and other market data; facilitate payment of CURRY WEBB Wealth Management’s fees from its clients’ accounts and assist with back-office functions, record-keeping and client reporting. Many of these services generally may be used to service all or a substantial number of CURRY WEBB Wealth Management accounts, including accounts not maintained at Schwab Institutional. Schwab also makes available to CURRY WEBB other services intended to help CURRY WEBB Wealth Management manage and further develop its business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, Schwab may make available, arrange and/or pay for these types of services rendered to CURRY WEBB by independent third parties. Schwab may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to CURRY WEBB

Wealth Management. **While as a fiduciary, CURRY WEBB Wealth Management endeavors to act in its clients' best interests.** CURRY WEBB Wealth Management's requirement that clients maintain their assets in accounts at Schwab may be based, in part, on the benefits CURRY WEBB Wealth Management has with the availability of foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

CURRY WEBB Wealth management is confident that any potential or unintended conflicts of interest are more than offset by the features and benefits of using Schwab Institutional as its brokerage platform.

Item 13 Review of Accounts:

David S. Webb, principle of the firm, monitors all investments held by CURRY WEBB Wealth Management on a monthly basis. The larger positions are monitored on a daily basis. Clients are encouraged to attend an annual review of their accounts, at which time the firm provides a summary of their individual positions and an illustration of their overall portfolio allocation. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, market volatility, or changes in the political or economic landscape.

Clients receive monthly statements from the custodian, Schwab, on every account. Clients also receive, from Schwab, a trade confirmation each time a security is bought or sold in their account. Charles Schwab & Company will also provide all clients with a year-end 1099, a 1099-D, and a 1099-B along with the monthly statements.

Item 14 Client Referrals and Other Compensation:

CURRY WEBB Wealth Management does not receive any compensation from any third-party (not previously disclosed in item 12 *Brokerage Practices*). CURRY WEBB Wealth management does not receive any compensation for client referrals.

Item 15 Custody of Client Funds:

WEBB Capital management does not have physical custody of any of the clients' assets. All securities are held at the third-party custodian, Charles Schwab & Company.

WEBB Capital Management will directly debit client accounts for the payment of advisory fees. This ability to deduct our contractual fees from a client's account causes our firm to exercise "limited custody" over our clients' funds. All management fees are clearly disclosed on the clients' account statements and Schwab is diligent in their monitoring and safeguarding of clients' assets.

Item 16 Investment Discretion:

All clients of CURRY WEBB Wealth Management have provided written authorization to grant investment discretion within their account. The Schwab account application provides a full description and requires the client's initialization. The CURRY WEBB Wealth Management engagement letter also spells out the fact that the firm has the discretion to place trades, without obtaining prior consent from the client.

Item 17 Voting Client Securities:

CURRY WEBB Wealth Management does not vote proxies for Clients.

Item 18 Financial Information:

CURRY WEBB Wealth Management does not have any financial conditions or impairments that would prevent the firm from meeting its contractual commitments to the client. The firm does not take physical custody of client funds or securities, or serve as trustee or signatory for any client accounts. CURRY WEBB Wealth Management does not require the prepayment of any fees. Therefore, the firm is not required to include a financial statement with this brochure.

Item 19 Requirements for Registered Advisers:

**Robert M. Curry born 11-16-1970**

*Education:*

Indiana University, Bloomington, Bachelor of Arts Graduated May of 1993.

Completed CFP designation in October of 1994 / Series 65 in 2004

*Employment:*

CFG Wealth Management – Financial Planner	(1999 to 2004)
Meridian Investment Advisors – Financial Planner	(2004 to 2012)
ARGI Investment Services – Investment Advisor	(2012 to 2021)
CURRY WEBB Wealth Management – Sr. Investment Advisor	(2022 to present)

**David S. Webb born 11-17-1960**

*Education:*

Indiana University, Bloomington, Bachelor of Arts in Finance with a double major  
in Business Management. Graduated May of 1983.

Previously series 7 and 63 licensed (1987 to 1998)

Completed CFP designation in October of 1994

*Employment:*

Merrill Lynch & Company – Financial Consultant	(1987 to 1989)
Charles Schwab & Company – Regional Investment Advisor	(1989 to 1994)
Webb Financial Advisors – Investment Advisor	(1994 to 2008)
Hieser Webb Capital Management – Investment Advisor	(2008 to 2009)
StanCorp Investment Advisers – Sr. Investment Consultant	(2010 to 2012)
Curry Webb Wealth Management – Sr. Investment Advisor	(2012 to present)

**David G. Stitt born 12-17-1965**

*Education:*

Western Washington University, Bellingham WA, Bachelor of Arts in Business Administration  
Graduated August of 1990

Series 7 and 63 licensed (since 1992)

Series 65 licensed (since 1997)

Washington Asset Mgmt. – Financial Advisor	(2004 to 2015)
Heritage Wealth Advisors – Financial Advisor	(2015 to 2015)
AXA Advisors – Financial Advisor	(2017 to 2017)
Park Avenue Securities – Financial Advisor	(2017 to 2020)
ARGI Investment Services – Financial Advisor	(2021 to 2022)



Fifth Third Securities – Financial Advisor	(2022 to 2023)
ReJoyce Wealth Mgmt. – Investment Advisor	(2023 to 2024)
Curry Webb Wealth Management – Financial Advisor	2024 to present)

**Ty Williams**                      **born 3-3-2000**

Education:

Purdue University, West Lafayette, Bachelor of Science in Financial Planning

Graduated May of 2022

Series 65 licensed (since 2023)

Curry Webb Wealth Management – Financial Advisor	(2022 to present)
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