

Cover Page - Item 1

Form ADV Part 2A Brochure



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This brochure provides information about the qualifications and business practices of Landmark Wealth Management, Inc. dba McBeath Financial Group. Being registered as a registered investment advisor does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 309-808-2224. 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 about Landmark Wealth Management, Inc. dba McBeath Financial Group (Firm CRD #167188) is available on the SEC's website at www.adviserinfo.sec.gov.

Material Changes - Item 2

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

This update is in accordance with the required annual updating amendment for Registered Investment Advisors.

On February 14, 2024, we submitted our annual updating amendment filing for fiscal year 2023. We have updated Item 4 of our Form ADV Part 2A Brochure to disclose discretionary assets under management of \$160,189,588 and non-discretionary assets under management of \$0. We also removed all references to TD Ameritrade from this document and added disclosures about our use of Schwab as a custodial broker-dealer, along with our receipt of additional benefits from Schwab, in Items 12 and 14.

Full Brochure Available

If you have questions or if you would like a copy of our disclosure brochure at any time, free of charge, please contact us at 309-808-2224.

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Advisory Business - Item 4

Firm Description

Landmark Wealth Management, Inc., dba McBeath Financial Group ("Advisor") was founded in 2013 by Krista McBeath. In 2022, The McBeath Family Trust dated April 30, 2021 became the sole owner of Advisor, with Krista and Robert McBeath serving as Trustees.

Advisor provides personalized confidential investment advisory services to individuals, trusts, estates, and charitable organizations. Advice is provided through consultation with the client and may include: the determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

An evaluation of each client's initial situation is provided to the client often in the form of a net worth statement or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Types of Advisory Services

Advisor provides the following investment advisory services:

PORTFOLIO MANAGEMENT SERVICES

Advisor offers discretionary and non-discretionary portfolio management services. Discretionary portfolio management means that we choose the broker dealer/custodian to use, we make investment decisions, and place buy or sell orders in your account without contacting you to receive your advance permission. If you wish, you may limit our discretionary authority by, for example, setting a limit on the type of securities that can be purchased for your account. All restrictions or guidelines must be provided in writing. When offering non-discretionary portfolio management services, Advisor will obtain client approval prior to executing any transactions in the client's account(s).

Our investment advice is tailored to meet our clients' needs and investment objectives. If you decide to hire our firm to assist you with managing your portfolio, an Associated Person of Advisor will meet with you and gather information about your financial situation, investment objectives, and any reasonable restrictions you would like to impose on the management of the account. The information we collect will help us implement an asset allocation strategy specific to your needs and goals.

Currently, our asset allocation and advisory services are offered in conjunction with GeoWealth Management LLC (CRD#148222) ("GeoWealth"). All clients will be provided with a current copy of GeoWealth's Form ADV Part 2 Brochure at the inception of service. This document provides important disclosures about GeoWealth's services, portfolio models, fees, conflicts of interest, disciplinary history (if any), and other important information that would help clients understand the scope of sub advisory services provided by GeoWealth.

GeoWealth assists our firm with day-to-day trading, rebalancing, report preparation, billing calculation, and other back-office operations. GeoWealth gives us access to its proprietary portfolio models, along with models provided by other investment advisers. These investment advisers are responsible for the research and security selection. Advisor is responsible for the supervision of the account.

All accounts are managed in accordance with the client's investment needs and may include various types of securities such as equity securities, exchange traded funds (ETFs), mutual funds, corporate debt securities, commercial paper, certificates of deposit, municipal securities, and U.S. Government securities. Other types of investments may also be recommended where such investments are appropriate based on the client's stated goals and objectives.

Investments and allocations are determined based on the client's predefined objectives, risk tolerance, time horizon, financial horizon, financial information, and other various suitability factors. Further restrictions and guidelines imposed by the client may affect the composition and performance of a client's portfolio. For these reasons, the portfolio's performance may not be identical to the average client of Advisor. On an ongoing basis, Advisor reviews the client's financial circumstances and investment objectives and instructs GeoWealth to make the necessary adjustments to the client's portfolio.

Clients are required to provide the firm with prompt notice of any changes in their personal financial circumstances, investment objectives, goals, and tolerance for risk. Advisor will contact the client at least annually to determine whether there have been any changes in the client's personal financial circumstances, investment objectives, and tolerance for risk.

FINANCIAL PLANNING SERVICES

We offer broad-based financial planning services regarding management of financial resources based on an analysis of the client's individual needs. We will meet with you to gather information about your financial circumstances and objectives. Once we collect and analyze the documentation and information you provide, we work with you to develop a financial plan designed to help you achieve your financial goals and objectives. In this way, Advisor assists the client in developing a strategy for managing income, assets, and liabilities. In general, financial planning services may include any one or all of the following:

- Cash Flow Analysis – Assessment of a client's present financial situation by collecting information regarding net worth. We review income and expense items, tax returns, insurance policies, investment portfolios, pension plans, employee benefit statements, etc. All of this information is used to build a detailed cash flow report. The firm advises on ways to reduce risk, organize records, and review beneficiary information.
- Tax Analysis and Strategic Tax Planning – The goal of tax planning is to arrange your financial affairs to minimize your taxes over your lifetime and potentially for your heirs.
- Retirement Analysis – Identifying a client's long-term financial and personal goals and objectives including advice for accumulating wealth for retirement income or appropriate distribution of assets following retirement. Tax consequences and implications are identified and evaluated.
- Portfolio Analysis/Investment Planning – We provide investment alternatives, including asset allocation and its effect on a client's portfolio. We evaluate the economic and tax characteristics of existing investments as well as their suitability for a client's objectives. We identify and evaluate tax consequences and their implications.
- Insurance Analysis – Includes risk management associated with advisory recommendations based on a combination of insurance types to meet a client's needs, e.g., life, health, and long-term care insurance. This will necessitate an analysis of the family's cash needs at death and the income needs of surviving dependents.
- Education Savings Analysis – Alternatives and strategies with respect to the complete or partial funding of college or other post-secondary education.
- Estate Analysis – Advising Clients with respect to property ownership, distribution strategies, estate tax reduction, and tax payment techniques.

Financial plans are based on a client's financial situation and the information provided to the firm. The recommendations and solutions are designed to achieve the client's desired goals, subject to periodic financial plan evaluation, which may require revision to meet changing circumstances. Clients are advised to notify us promptly of any change to a client's financial situation, goals, objectives, or needs.

You may choose to accept or reject our recommendations. If you decide to proceed with our recommendations, you may do so either through our investment advisory services or by using the advisory/brokerage firm of your choice.

In some cases, our recommendations will involve the purchase of insurance products. Advisor is affiliated with McBeath Tax and Financial Services, L.L.C., a licensed insurance agency, through common ownership and control. Additionally, Associated Persons of Advisor are licensed insurance agents. McBeath Tax and Financial Services, L.L.C. and our dually licensed Associated Persons can affect transactions in insurance products and earn commission-based compensation for these activities. Clients should be aware that a conflict of interest is inherent in such an arrangement. Clients are instructed that the fees paid to the firm for advisory services are separate and distinct from the commissions earned by McBeath Tax and Financial Services, L.L.C., and our dually licensed Associated Persons. Clients of Advisor are not required to purchase insurance products from McBeath Tax and Financial Services, L.L.C. or the firm's dually licensed Associated Persons and can purchase insurance products from any insurance agency and agent they choose. This conflict is addressed by the fact that our Associated Persons have a fiduciary responsibility to place the interests of the client first.

Wrap Fee Programs

We do not sponsor, manage, or participate in any wrap fee programs.

Assets Under Management

As of February 9, 2024, we manage \$160,189,588 in assets on a discretionary basis and \$0 in assets on a non-discretionary basis.

Important Note: Information related to legal matters that is provided as part of a financial plan is for informative purposes only. Clients are instructed to contact their legal advisers for personalized advice.

Fees and Compensation - Item 5

Method of Compensation and Fee Schedule

Advisor charges the following investment advisory fees:

PORTFOLIO MANAGEMENT SERVICES FEES

Advisor's portfolio management fees are payable monthly in advance and are based on the value of the portfolio on the last business day of the preceding calendar month. Fees are adjusted for deposits and withdrawals throughout the pay period. Fees will be assessed pro rata in the event the portfolio management agreement is executed at any time other than the first day of a calendar month. Other fee payment arrangements can be negotiated on a case-by-case basis. These arrangements will be listed in the advisory agreement signed by the firm and the client.

The fee is deducted from the client's account held at the custodian. GeoWealth calculates the fee and Advisor debits such fees from the client's custodial account, provided the client has authorized Advisor to debit the fee in writing. If insufficient cash is available to pay such fees, securities in an amount equal to the balance of unpaid fees will be liquidated to pay for the unpaid balance. Our fee for portfolio management services is set forth in the following fee schedule:

Amount of Household Assets Under Management	Annual Fee		Amount of Household Assets Under Management	Annual Fee
\$30,000 to \$100,000	1.70%		\$1,500,001 to \$2,000,000	1.35%
\$100,001 to \$300,000	1.65%		\$2,000,001 to \$3,000,000	1.30%
\$300,001 to \$600,000	1.60%		\$3,000,001 to \$5,000,000	1.00%
\$600,001 to \$1,000,000	1.55%		\$5,000,001 and up	0.80%
\$1,000,001 to \$1,500,000	1.50%			

The fee listed above includes the compensation received by the model provider and GeoWealth. We may modify the fee at any time upon 30 days' written notice, subject to client's consent.

Our annual fee is exclusive of and in addition to any brokerage commissions, transaction fees, and other related costs and expenses which the client may incur. However, we will not receive any portion of the commissions, fees, and costs. Please see Item 12 – Brokerage Practices for further information on brokerage and transaction costs. Clients should note that most custodians have waived transaction fees for many equities and investment company securities. However, most custodians still charge a transaction fee for certain securities, such as institutional class shares of mutual funds.

The portfolio management agreement may be canceled at any time by the client or by Advisor with 30 days' prior written notice to the other party. Upon termination, any earned, unpaid fees will be due and payable by the client. The client has the right to terminate the Asset Management Agreement without penalty within five business days after entering into the agreement.

FINANCIAL PLANNING PHASES AND FEES

Advisor provides its clients with financial planning and consulting services. Prior to engaging Advisor to provide consulting services, the client will be required to enter into a financial planning agreement with our firm. The Agreement will set forth the terms and conditions of the engagement and describe the scope of the services to be provided and the fee that is due from the client. Advisor will charge a fixed fee of up to \$15,000.00 for financial planning services. Fees for financial plans are billed 50% in advance, with the balance due upon delivery of the financial plan.

Client may cancel within five (5) business days of signing the Financial Planning Agreement for a full refund. If cancellation occurs after five (5) business days, client will be entitled to a pro-rata refund or Advisor would be entitled to additional payment based on work completed.

Negotiability of Fees

We reserve the right to offer fee discounts based on our discretion. Fees are charged as described above and are not based on a share of capital gains of the funds of any advisory client.

Investment Company Fees and Expenses

All fees paid to Advisor for investment advisory services are separate and distinct from the fees and expenses charged to shareholders by mutual funds or exchange traded funds. These fees and expenses are described in each fund's prospectus. These fees generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, you may pay an initial or deferred sales charge.

A client could invest in a mutual fund directly, without the services of Advisor. In which case, the client would not receive the services provided by Advisor, which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to their financial condition and objectives. Accordingly, clients should review the fees charged by the funds and the fees charged by Advisor to fully understand the total amount of fees charged and to evaluate the cost of advisory services being provided.

Billing on Cash Positions

The firm treats cash and cash equivalents as an asset class. Accordingly, unless otherwise agreed in writing, all cash and cash equivalent positions (e.g., money market funds, etc.) are included as part of assets under management for purposes of calculating the firm's advisory fee. At any specific point in time, depending upon perceived or anticipated market conditions/events (there being no guarantee that such anticipated market conditions/events will occur), the firm may maintain cash and/or cash equivalent positions for defensive, liquidity, or other purposes. While assets are maintained in cash or cash equivalents, such amounts could miss market advances and, depending upon current yields, at any point in time, the firm's advisory fee could exceed the interest paid by the client's cash or cash equivalent positions.

Compensation for the Sale of Insurance Products

Certain Executive officers and other Associated Persons of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to our clients. Insurance commissions earned by these persons are separate from and in addition to our advisory fees. The sale of insurance instruments and other commissionable products offered by Associated Persons are intended to complement our advisory services. However, this practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. We address this conflict of interest by recommending insurance products only where we, in good faith, believe that it is appropriate for the client's particular needs and circumstances and only after a full presentation of the recommended insurance product to our client. In addition, we explain the insurance underwriting process to our clients to illustrate how the insurer also reviews the client's application and disclosures prior to the issuance of a resulting insuring agreement. Clients to whom the firm offers advisory services are informed that they are under no obligation to purchase insurance services. Clients who do choose to purchase insurance services are under no obligation to use our licensed Associated Persons and may use the insurance brokerage firm and agent of their choice.

Where fixed annuities are sold, clients should also note that the annuity sales result in substantial up-front commissions, and in some cases, ongoing trails based on the annuity's total value. In addition, many annuities contain surrender charges and/or restrictions on access to your funds. Payments and withdrawals can have tax consequences. Optional lifetime income benefit riders are used to calculate lifetime payments only and are not available for cash surrender or in a death benefit unless specified in the annuity contract. In some annuity products, fees can apply when using an income rider. Annuity guarantees are based on the financial strength and claims-paying ability of the issuing insurance company. We urge our clients to read all insurance contract disclosures carefully before making a purchase decision. Rates and returns mentioned on any program presented are subject to change without notice. Insurance products are subject to fees and additional expenses.

IRA Rollover Considerations

As a normal extension of financial advice, we provide education or recommendations related to the rollover of an employer-sponsored retirement plan. A plan participant leaving employment has several options. Each choice offers advantages and disadvantages, depending on desired investment options and services, fees and expenses, withdrawal options, required minimum distributions, tax treatment, and the investor's unique financial needs and retirement plans. The complexity of these choices may lead an investor to seek assistance from us.

An Associated Person who recommends an investor roll over plan assets into an Individual Retirement Account ("IRA") may earn an asset-based fee as a result, but no compensation if assets are retained in the plan. Thus, we have an economic incentive to encourage an investor to roll plan assets into an IRA. In most cases, fees and expenses will increase to the investor as a result because the above-described fees will apply to assets rolled over to an IRA and outlined ongoing services will be extended to these assets.

We are fiduciaries under the Investment Advisers Act of 1940 and when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. We have to act in your best interests and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests.

We do not represent, warrant, or imply that the services or methods of analysis employed by us can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines.

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

Performance-based fees are based on a share of capital gains on or capital appreciation of the 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. We do not accept performance-based fees or participate in side-by-side management. Our fees are calculated as described in the *Fees and Compensation* section 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(s).

Types of Clients - Item 7

Advisor generally provides investment advice to individuals, retirement plans, trusts, estates, charitable organizations, corporations, or business entities. Client relationships vary in scope and length of service.

We require a minimum of \$300,000 to establish an advisory relationship. At our sole discretion, we may waive this requirement. This requirement can be met by combining two or more accounts owned by you or related family members.

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

We may use one or more of the following methods of analysis and/or investment strategies when providing investment advice to you:

- *Fundamental Analysis* – involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The primary risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.
- *Technical Analysis* – technical analysis is a technique that relies on the assumption that current market data (such as charts of price, volume, and open interest) can help predict future market trends, at least in the short term. It assumes that market psychology influences trading and can predict when stocks will rise or fall. Technical trading models are mathematically driven based upon historical data and trends of domestic and foreign market trading activity, including various industry and sector trading statistics within such markets. Technical trading models, through mathematical algorithms, attempt to identify when markets are likely to increase or decrease and identify appropriate entry and exit points. The primary risk of technical trading models is that historical trends and past performance cannot predict future trends, and there is no assurance that the mathematical algorithms employed are designed properly, updated with new data, and can accurately predict future market, industry, and sector performance.
- *Cyclical Analysis* – Cyclical analysis is similar to technical analysis in that it involves the analysis of market conditions at a macro (entire market/economy) or micro (company specific) level, rather than the overall

fundamental analysis of the health of the particular company. The primary risks with cyclical analysis are similar to those of technical analysis.

When creating a financial plan, Advisor utilizes fundamental analysis to provide a review of insurance policies for economic value and income replacement. Technical analysis is used to review mutual funds and individual stocks. The main sources of information include Morningstar, client documents such as tax returns and insurance policies.

In developing a financial plan for a client, Advisor's analysis may include cash flow analysis, investment planning, risk management, tax planning, and estate planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

We may use one or more of the following investment strategies when advising you on investments:

- Strategic Asset Allocation- involves buying and holding a diversified portfolio of securities that track an index or asset class. These strategies, designed for various risk categories, are rebalanced annually. For qualified accounts not subject to taxation, we may rebalance more frequently. Because these portfolios are professionally constructed, the underlying holdings may also have some components of Active Asset Allocation.
- Active Asset Allocation- involves buying a diversified portfolio of securities that track an index or asset class and are designed for various risk categories. These strategies rebalance frequently and involve making periodic adjustments based on changes in market conditions or the outlook of a specific asset class. This approach aims to take advantage of market inefficiencies. These portfolios can trade and rebalance monthly, so we do not recommend these for individual accounts subject to potential short-term capital gains.

Each approach has its advantages and disadvantages, and we consider these along with our client's investment goals, risk tolerance, time horizon, and tax status before selecting an investment strategy.

Investing in securities involves risk of loss that clients should be prepared to bear.

The investment advice provided along with the strategies suggested by Advisor will vary depending on each client's specific financial situation and goals. This brief statement does not disclose all of the risks and other significant aspects of investing in financial markets. In light of the risks, you should fully understand the nature of the contractual relationship(s) into which you are entering and the extent of your exposure to risk. Certain investing strategies may not be suitable for many members of the public. You should carefully consider whether the strategies employed would be appropriate for you in light of your experience, objectives, financial resources and other relevant circumstances.

Recommendation of Particular Types of Securities: As disclosed under the "Advisory Business" section in this Brochure, we provide advice on various types of securities and we do not necessarily recommend one particular type of security over another since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it.

General Investment Risk: All investments come with the risk of losing money. Investing involves substantial risks, including complete possible loss of principal plus other losses and may not be suitable for many members of the public. Investments, unlike savings and checking accounts at a bank, are not insured by the government to protect against market losses. Different market instruments carry different types and degrees of risk and you should familiarize yourself with the risks involved in the particular market instruments in which you intend to invest.

Loss of Value: There can be no assurance that a specific investment will achieve its investment objectives and past performance should not be seen as a guide to future returns. The value of investments and the income derived may fall as well as rise and investors may not recoup the original amount invested. Investments may also be affected by any changes in exchange control regulation, tax laws, withholding taxes, international, political and economic developments, and governmental economic or monetary policies.

Interest Rate Risk: Fixed income securities and funds that invest in bonds and other fixed income securities may fall in value if interest rates change. Generally, the prices of debt securities rise when interest rates fall, and their prices fall when interest rates rise. Longer-term debt securities are usually more sensitive to interest rate changes.

Credit Risk: Investments in bonds and other fixed income securities are subject to the risk that the issuer(s) may not make required interest payments. An issuer suffering an adverse change in its financial condition could lower the credit quality of a security, leading to greater price volatility of the security. A lowering of the credit rating of a security may also offset the security's liquidity, making it more difficult to sell. Funds investing in lower quality debt securities are more susceptible to these problems and their value may be more volatile.

Foreign Exchange Risk: Foreign investments may be affected favorably or unfavorably by exchange control regulations or changes in the exchange rates. Changes in currency exchange rates may influence the share value, the dividends or interest earned and the gains and losses realized. Exchange rates between currencies are determined by supply and demand in the currency exchange markets, the international balance of payments, governmental intervention, speculation, and other economic and political conditions. If the currency in which a security is denominated appreciates against the US Dollar, the value of the security will increase. Conversely, a decline in the exchange rate of the currency would adversely affect the value of the security.

Risks Associated with Investing in Equities: Investments in equities generally refers to buying shares of stocks by an individual or firms in return for receiving a future payment of dividends and capital gains if the value of the stock increases. There is an innate risk involved when purchasing a stock that it may decrease in value and the investment may incur a loss.

Risks Associated with Investing in investment company securities (i.e., ETFs and Mutual Funds): Investment company securities are professionally managed collective investment funds that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While funds generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. The returns on funds can be reduced by the costs to manage the funds. In addition, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, other types of mutual funds do charge such fees which can also reduce returns.

Disciplinary Information - Item 9

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Other Financial Industry Activities or Affiliations - Item 10

Krista D. McBeath, Managing Member is a licensed insurance agent and offers insurance products and services through McBeath Tax and Financial Services, L.L.C when a client has a need for such services.

These practices represent a conflict of interest because it gives Krista D. McBeath an incentive to recommend products based on the commission amount received. This conflict is addressed by the fact that she has a fiduciary responsibility to place the interests of the client first and clients are not required to purchase any products. Clients have the option to purchase insurance products or services through another insurance agent of their choosing.

Ms. McBeath spends a negligible amount of her professional time providing insurance services at McBeath Tax and Financial Services, L.L.C. While Ms. McBeath endeavors at all times to put the interest of her clients first, clients should be aware that the potential receipt of additional compensation itself creates a conflict of interest. We will disclose to the client, prior to and throughout the term of an engagement, any known conflicts of interest that might compromise our impartiality or independence.

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

Code of Ethics Description

The employees of Advisor have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of Advisor employees and address conflicts that may arise. The Code defines acceptable behavior for employees of Advisor. The Code reflects Advisor and its supervised persons' responsibility to act in the best interest of their client.

One area that the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our clients.

Advisor's policy prohibits any person from acting upon or otherwise misusing non- public or inside information. No advisory representative or other employee, officer or director of Advisor may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

Advisor's Code is based on the guiding principle that the interests of the client are our top priority. Advisor's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non- public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

Advisor and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Advisor and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

The Chief Compliance Officer of Advisor is Krista D. McBeath. She reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions. While most employee trades are in products such as mutual funds, government securities, bonds or are small in size, they may still have an impact the securities markets.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

Advisor does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

Brokerage Practices - Item 12**Custodian(s) and Broker(s) We Use**

Our firm will not maintain custody of your assets that we manage, although we are deemed to have custody of your assets if you give us authority to withdraw assets from your account (see Item 15—Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer, bank, or trust company, for example. We routinely recommend that our clients use Charles Schwab & Co., Inc. (“Schwab”), a registered broker-dealer, member SIPC, as the qualified custodian.

We are independently owned and operated and are not affiliated with Schwab. Schwab will hold your assets in a brokerage account and buy and sell securities when we or you instruct them to. While we recommend that you use Schwab as custodian/broker, you will decide whether to do so and will open your account with Schwab by entering into an account Agreement directly with them. Conflicts of interest associated with this arrangement are described below as well as in Item 14 (Client Referrals and Other Compensation). You should consider these conflicts of interest when selecting your custodian.

We do not open the account for you, although we may assist you in doing so. Not all advisors require their clients to use a particular broker-dealer or other custodian selected by our firm. Even though your account is maintained at Schwab, and we anticipate that most trades will be executed through Schwab, we can still use other brokers to execute trades for your account as described below (see “Your Brokerage and Custody Costs”).

How We Select Brokers/Custodians

When considering whether the terms that Schwab provides are, overall, most advantageous to you when compared with other available providers and their services, we take into account a wide range of factors, including:

- Combination of transaction execution services and asset custody services (generally without a separate fee for custody)

- Capability to execute, clear, and settle trades (buy and sell securities for your account)
- Capability to facilitate transfers and payments to and from accounts (wire transfers, check requests, bill payments, etc.)
- Breadth of available investment products (stocks, bonds, mutual funds, exchange-traded funds (ETFs), etc.)
- Availability of investment research and tools that assist us in making investment decisions
- Quality of services
- Competitiveness of the price of those services (commission rates, margin interest rates, other fees, etc.) and willingness to negotiate the prices
- Reputation, financial strength, security and stability
- Prior service to us and our clients
- Services delivered or paid for by Schwab
- Availability of other products and services that benefit us, as discussed below

Your Brokerage and Custody Costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, certain mutual funds and ETFs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. In addition to transaction fees, Schwab charges you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that we have executed by a different broker-dealer but where the securities bought or the funds from the securities sold are deposited (settled) into your Schwab account. These fees are in addition to the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we will have Schwab execute most trades for your account.

We are not required to select the broker or dealer that charges the lowest transaction cost, even if that broker provides execution quality comparable to other brokers or dealers. Although we are not required to execute all trades through Schwab, we have determined that having Schwab execute most trades is consistent with our duty to seek "best execution" of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see "How We Select Brokers/Custodians"). By using another broker or dealer you may pay lower transaction costs.

Research and Other Soft Dollar Benefits

Although the following products and services are not purchased with "soft dollar" credits, we will receive certain economic benefits (soft dollar benefits) from Schwab in the form of access to Schwab's institutional brokerage and support services at no additional cost or a discounted cost. Below is a detailed description of Schwab's support services:

Products and Services Available to Us from Schwab

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like ours. They provide our clients and us with access to their institutional brokerage services (trading, custody, reporting, and related services), many of which are not typically available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. Schwab also makes available various support services. Some of those services help us manage or administer our clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we don't have to request them) and at no charge to us.

Services that Benefit You: Schwab's institutional brokerage services include access to a broad range of investment products, execution of securities transactions, and custody of client assets. The investment products available through Schwab include some to which we might not otherwise have access or that would require a significantly

higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Services that Do Not Directly Benefit You: Schwab also makes available to us other products and services that benefit us but do not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of third parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- provide access to client account data (such as duplicate trade confirmations and account statements)
- facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- provide pricing and other market data
- facilitate payment of our fees from our clients' accounts
- assist with back-office functions, recordkeeping, and client reporting

Services that Generally Benefit Only Us: Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conferences and events
- Consulting on technology and business needs
- Consulting on legal and compliance-related needs
- Publications and conferences on practice management and business succession
- Access to employee benefits providers, human capital consultants, and insurance providers
- Marketing consulting and support
- Recruiting and custodial search consulting

Schwab provides some of these services itself. In other cases, it will arrange for third-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or a part of a third party's fees. Schwab also provides us with other benefits, such as occasional business entertainment for our personnel. If you did not maintain your account with Schwab, we would be required to pay for those services from our own resources.

Our firm understands its duty for best execution and considers all factors in making recommendations to clients. These research services may be useful in servicing all clients and may not be used in connection with any particular account that may have paid compensation to the firm providing such services. While we may not always obtain the lowest commission rate, we believe the rate is reasonable in relation to the value of the brokerage and research services provided.

Our Interest in Schwab's Services

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's services.

Schwab has also agreed to pay for certain technology, research, marketing, and compliance consulting products and services on our behalf once the value of our clients' assets in accounts at Schwab reaches certain thresholds.

The fact that we receive these benefits from Schwab is an incentive for us to recommend the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate our recommendation of Schwab as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Schwab's services (see "How We Select Brokers/Custodians") and not Schwab's services that benefit only us.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers and custodians with which we have an institutional advisory arrangement. In addition, we do not receive other benefits from a broker-dealer in exchange for client referrals.

Directed Brokerage

The client may direct brokerage to a specified broker-dealer other than the firm recommended by Advisor. In the event that a client directs Advisor to use a particular broker-dealer, the firm may not be authorized under these circumstances to negotiate commissions and may not be able to obtain volume discounts or best execution. In addition, under these circumstances a disparity in commission charges may exist between the commissions charged to clients who direct the Company to use a particular broker-dealer and those who do not.

Trade Aggregation/Block Trading

Advisor does not generally place transactions directly in client accounts. Sub advisers may or may not aggregate transactions. Where orders are not aggregated, some clients may pay a different price for their securities than other clients. The sub adviser's trade aggregation policy will be disclosed in the sub adviser's Form ADV Part 2 Brochure.

Review of Accounts - Item 13

Accounts are monitored on a continuous basis and reviewed by the Associated Person named as adviser of record on the account. The frequency of reviews is determined based on the client's investment objectives, but reviews are conducted no less frequently than annually. Additional reviews are usually triggered by a change in the client's investment objectives, tax considerations, large deposits or withdrawals, large purchases or sales, loss of confidence in corporate management, or changes in macro-economic climate.

A financial plan is a snapshot in time and no ongoing reviews are conducted, unless you have engaged us for periodic updates. We recommend a plan review at least annually. Unless otherwise agreed, the plan review will be subject to an additional fee.

The client's independent custodian provides account statements directly to the client no less frequently than quarterly. The custodian's statement is the official record of the client's securities account and supersedes any statements or reports created on behalf of the client by Advisor.

Client Referrals and Other Compensation - Item 14

Custodian Benefits

As described in Item 12 above, we receive economic benefits from our custodial broker dealer in the form of support products and services they make available to us and other independent investment advisors whose clients maintain their accounts at these custodial broker dealers. The availability of custodial products and services is not dependent upon or based on the specific investment advice we provide our clients, such as buying or selling specific securities or specific types of securities for our clients. The products and services provided by the custodial broker dealer, how they benefit us, and the related conflicts of interest are described above (see Item 12 – Brokerage Practices).

Economic Benefits Received from Vendors and Product Sponsors

Occasionally, our firm and our Associated Persons will receive additional compensation from vendors. Compensation could include such items as gifts; an occasional dinner or ticket to a sporting event; reimbursement in connection with educational meetings with an Associated Person, reimbursement for consulting services, client

workshops, or events; or marketing events or advertising initiatives, including services for identifying prospective clients. Receipt of additional economic benefits presents a conflict of interest because our firm and Associated Persons have an incentive to recommend and use vendors based on the additional economic benefits obtained rather than solely on the client's needs. We address this conflict of interest by recommending vendors that we, in good faith, believe are appropriate for the client's particular needs. Clients are under no obligation contractually or otherwise, to use any of the vendors recommended by us.

Custody - Item 15

Where we directly debit your account(s) for the payment of our advisory fees, Advisor is deemed to exercise custody over your funds or securities. We do not have physical custody of any of your funds and/or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. You will receive account statements from the independent, qualified custodian(s) holding your funds and securities at least quarterly. The account statements from your custodian(s) will indicate the amount of our advisory fees deducted from your account(s) each billing period. The custodian holding client assets will not verify the calculation of the advisory fees. You should carefully review account statements for accuracy. If you have questions regarding your account or if you did not receive a statement from your custodian, please contact us at 309-808-2224.

Investment Discretion - Item 16

Advisor offers Portfolio Management Services on a discretionary and non-discretionary basis. Clients must grant discretionary authority in the executed investment advisory contract. Discretionary authority extends to the type and amount of securities to be bought and sold and do not require advance client approval. However, apart from the ability to deduct advisory fees, Advisor does not have the ability to withdraw funds or securities from the client's account.

If you wish, you may limit our discretionary authority by, for example, setting a limit on the type of securities that can be purchased for your account. Simply provide us with your restrictions or guidelines in writing. Please refer to the "Advisory Business" section in this Brochure for more information on our discretionary management services.

When offering non-discretionary portfolio management services, Advisor will obtain client approval prior to executing any transactions in the client's account(s).

Voting Client Securities - Item 17

Advisor does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, Advisor will provide recommendations to the client. If a conflict of interest exists, it will be disclosed to the client.

Financial Information - Item 18

We are required in this Item to provide you with certain financial information or disclosures about Advisor's, financial condition. Advisor does not require the prepayment of over \$1,200, six or more months in advance. Additionally, Advisor has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and it has not been the subject of a bankruptcy proceeding.

Requirements of State-Registered Advisers - Item 19

This section is not applicable because our firm is SEC registered

McBeath Financial Group Privacy Notice

Landmark Wealth Management, Inc. dba McBeath Financial Group is committed to adhering to the requirements and expectations regarding the privacy of personal information. Privacy regulations are founded upon three definitions:

1. **Consumer** – a person who has not entered into an investment advisory relationship but has disclosed nonpublic personal information to our firm.
2. **Client** – a person who has entered into an investment advisory relationship with the firm or that individual's designated representative.
3. **Confidential Information** – personally identifiable private information, not available from public sources, about a client or consumer. It generally includes name, address, age, social security number, assets, income, net-worth, account balances, account numbers, beneficiary information, or investment history.

Our firm collects nonpublic information about client and consumers. We will not share nonpublic information about clients or consumers with third parties not affiliated with our firm, except as noted below:

- To complete transactions or account changes, as directed by the client
- To maintain or service a client's account
- If requested by the client
- With entities under common ownership and control of our firm
- With contracted third-parties who require the information to develop, support and deliver services
- If our firm is required or permitted by law or regulatory authorities with jurisdiction over the firm

As a client of our firm your privacy is important to us. We are dedicated to safeguarding your personal and financial information. We restrict access to confidential personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to comply with federal standards to guard your confidential personal information.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to you annually, in writing. We continue to safeguard and keep confidential the personal and financial information of all present and past clients.

Please contact us with any questions about this policy.

If you wish for us not to share your information as stated above, please contact us at the contact information on the cover page of this document.

Form ADV Part 2B Brochure Supplement

Krista D. McBeath, ChFC®

Personal CRD Number: 4321349
President / Chief Compliance Officer / Financial Planner /
Investment Adviser Representative



Office Address:

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Tel: 309-808-2224
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krista@mcbeathfinancial.com

April 19, 2024

This brochure supplement provides information about Krista D. McBeath and supplements the Landmark Wealth Management, Inc.'s brochure. You should have received a copy of that brochure. Please contact Krista D. McBeath if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Krista D. McBeath (CRD #4321349) is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Principal Executive Officer: Krista D. McBeath, ChFC®

Year of birth: 1978

Educational Background:

- Illinois State University; Bachelor of Science – Business Administration; Bachelor of Science – Insurance; 2001

Business Experience:

- Landmark Wealth Management, Inc. dba McBeath Financial Group; President, Chief Compliance Officer, Financial Planner, Investment Adviser Representative; 05/2013 – Present
- McBeath Tax and Financial Services, L.L.C.; President; 12/2007 – Present
- Motiv8 Investments LLC; Investment Advisor Representative; 02/2017 – 10/2020
- Capital Asset Advisory Services, LLC; Investment Advisor Representative; 10/15/2012 – 05/2013
- American Investment Services; Investment Advisor Representative; 11/2008 – 12/2012
- AAA; Insurance Agent; 09/2002 – 12/2007

Professional Certifications

CHARTERED FINANCIAL CONSULTANT® (ChFC®)

I am a Chartered Financial Consultant, ® therefore, I may refer to myself as a ChFC®. The ChFC® designation is earned through the American College of Financial Services. You may find more information about the ChFC® designation at www.theamericancollege.edu

ChFC® professionals have met The American College of Financial Services' high standards for education, examination, experience, and ethics. To become a ChFC® professional, an individual must fulfill the following requirements:

- **Education** – Eight comprehensive courses covering financial planning, insurance, taxes, retirement, estate planning, and other advanced areas of planning.
- **Examination** – Pass eight closed book, proctored exams.
- **Experience** – Three years of experience in financial planning or a related profession is required to use the designation.
- **Ethics** – Adhere to the Professional Ethics Pledge

Designation holders must complete the following ongoing education and ethics requirements to maintain the right to continue to use the ChFC® Marks:

- **Ethics** – Designees are committed to upholding the Professional Pledge and the eight Canons that make up the Code of Ethics.
 - Conduct yourself at all times with honor and dignity.
 - Avoid practices that would bring dishonor upon your profession or The College.
 - Publicize your achievements in ways that enhance the integrity of your profession.
 - Continue your studies throughout your working life so as to maintain a high level of professional competence.
 - Do your utmost to attain a distinguished record of professional service.
 - Support the established institutions and organizations concerned with the integrity of your profession.
 - Participate in building your profession by encouraging and providing appropriate assistance to qualified persons pursuing professional studies.
 - Comply with all laws and regulations, particularly as they relate to professional and business activities.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. One hour must include Ethics CE.

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of M. McBeath. Ms. McBeath has no history of reportable legal or disciplinary events.

Other Business Activities - Item 4

Krista D. McBeath, Managing Member is a licensed insurance agent and sells insurance products and services through McBeath Tax and Financial Services, L.L.C.

These practices represent a conflict of interest because it gives Krista D. McBeath an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that she has a fiduciary responsibility to place the interests of the client first and clients are not required to purchase any products. Clients have the option to purchase insurance products or services through another insurance agent of their choosing.

Ms. McBeath spends a negligible amount of her professional time providing insurance services at McBeath Tax and Financial Services, L.L.C. While Ms. McBeath endeavors at all times to put the interest of her clients first, clients should be aware that the potential receipt of additional compensation itself creates a conflict of interest. We will disclose to the client, prior to and throughout the term of an engagement, any known conflicts of interests which might compromise our impartiality or independence.

Additional Compensation – Item 5

Ms. McBeath receives commission as an insurance agent. She does not receive any performance-based fees.

Supervision - Item 6

Ms. McBeath is the President, and Chief Compliance Officer of Advisor. She is responsible for the implementation of the firm's compliance program and for the overall supervision of the firm's advisory activities and its Associated Persons. She can be reached at the phone number listed on the cover of this Brochure Supplement.

Advisor has implemented a Code of Ethics and an internal compliance program that guides each Associated Person, including Ms. McBeath, in meeting their fiduciary obligations to clients. Ms. McBeath adheres to the Code of Ethics and compliance manual as mandated. Clients may contact him at the phone number listed on the cover of this Brochure Supplement to obtain a copy of the Code of Ethics.

Additionally, Advisor is subject to regulatory oversight by various agencies. These agencies require registration by Advisor and its Associated Persons, where applicable. As a registered entity, Advisor is subject to examinations by regulators, which may be announced or unannounced. Additionally, Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the firm's business and assets under management.

Requirements for State-Registered Advisers - Item 7

This section is not applicable because our firm is SEC registered

Form ADV Part 2B Brochure Supplement

Robert L. McBeath

Personal CRD Number: 6757523
Investment Adviser Representative



Office Address:

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Fax: 866-285-1261

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robert@mcbeathfinancial.com

April 19, 2024

This brochure supplement provides information about Robert L. McBeath and supplements the Landmark Wealth Management, Inc.'s brochure. You should have received a copy of that brochure. Please contact Robert L. McBeath if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Robert L. McBeath (CRD #6757523) is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Robert L. McBeath

Year of birth: 1966

Educational Background:

- None

Business Experience:

- McBeath Financial Group; Investment Adviser Representative; 08/2020 – Present; Vice President, VP, Director of Marketing; 01/2020 – Present
- Cornerstone Card Processing, Inc.; President/Owner; 03/2000 – Present
- Motiv8 Investments LLC; Investment Adviser Representative; 02/2017 – 08/2020

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. McBeath. Mr. McBeath has no history of reportable legal or disciplinary events.

Other Business Activities - Item 4

Mr. McBeath is the President and 100% owner of Cornerstone Card Processing, Inc. This company provides services to other small businesses. Cornerstone Card Processing acts as a reseller of merchant services to small businesses and receive ongoing commissions for the accounts submitted to vendors. In addition, it provides business services such as marketing, website design, and blog/magazine articles to other small businesses.

Mr. McBeath is also a proprietor of a property management company, Landmark Property Management. Landmark Property Management leases commercial, residential, and vacation properties.

It is expected that Mr. McBeath devotes approximately 5% to his other business activities.

Additional Compensation – Item 5

Apart from the receipt of compensation from the outside business activities listed under Item 4 above, Mr. McBeath does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. McBeath is the Director of Marketing McBeath Financial Group. Mr. McBeath reports directly to Krista McBeath, President and Chief Compliance Officer of McBeath Financial Group. Ms. McBeath can be reached at the phone number listed on the cover of this Brochure Supplement.

Advisor has implemented a Code of Ethics and an internal compliance program that guides each Associated Person, including Mr. McBeath, in meeting their fiduciary obligations to clients. Mr. McBeath adheres to the Code of Ethics and compliance manual as mandated. Clients may contact him at the phone number listed on the cover of this Brochure Supplement to obtain a copy of the Code of Ethics.

Additionally, Advisor is subject to regulatory oversight by various agencies. These agencies require registration by Advisor and its Associated Persons, where applicable. As a registered entity, Advisor is subject to examinations by regulators, which may be announced or unannounced. Additionally, Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the firm's business and assets under management.

Requirements for State-Registered Advisers - Item 7

This section is not applicable because our firm is SEC registered

Form ADV Part 2B Brochure Supplement

Julie A. Karstens, CTFA, CFP®

Personal CRD Number: 7504756
Financial Planner / Investment Adviser Representative



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April 19, 2024

This brochure supplement provides information about Julie A. Karstens and supplements the Landmark Wealth Management, Inc.'s brochure. You should have received a copy of that brochure. Please contact Julie A. Karstens if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about Julie A. Karstens (CRD #7504756) is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

Julie A. Karstens, CTFA, CFP®

Year of birth: 1989

Educational Background:

- Illinois State University, B.S., Finance, 2011

Business Experience:

- McBeath Financial Group; Financial Planner, Investment Adviser Representative; 02/2022 – Present
- First State Bank; Assistant Trust Officer; 08/2018 – 10/2021
- First State Bank of Bloomington; Trust Administrator; 08/2013 – 08/2018

Professional Designations

Certified Trust and Fiduciary Advisor (CTFA)

The Certified Trust and Fiduciary Advisor (CTFA) designation is awarded by the American Bankers Association (ABA). Candidates must meet one of the three following requirements to be eligible: three years of wealth management experience plus ICB-approved training, five years of personal trust experience and a bachelor's degree, or 10 years of personal trust experience. Candidates are required to successfully complete a final certification examination. Candidates must complete 45 credits every three years (with a minimum of six hours in each of four knowledge areas) of continuing education.

CERTIFIED FINANCIAL PLANNER™ professional (CFP®)

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

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

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

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

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Ms. Karstens. Ms. Karstens has no history of reportable legal or disciplinary events.

Other Business Activities - Item 4

Ms. Karstens is not engaged in any other business activities.

Additional Compensation – Item 5

Ms. Karstens does not receive additional compensation or economic benefits from third party sources in connection to her advisory activities.

Supervision - Item 6

Ms. Karstens is an Investment Adviser Representative of McBeath Financial Group. In this capacity, Ms. Karstens is responsible for the monitoring of client portfolios for investment objectives and other supervisory reviews. Ms. Karstens reports directly to Krista McBeath, President and Chief Compliance Officer of McBeath Financial Group. Ms. McBeath can be reached at the phone number listed on the cover of this Brochure Supplement.

Advisor has implemented a Code of Ethics and an internal compliance program that guides each Associated Person, including Ms. Karstens, in meeting their fiduciary obligations to clients. Ms. Karstens adheres to the Code of Ethics and compliance manual as mandated. Clients may contact her at the phone number listed on the cover of this Brochure Supplement to obtain a copy of the Code of Ethics.

Additionally, Advisor is subject to regulatory oversight by various agencies. These agencies require registration by Advisor and its Associated Persons, where applicable. As a registered entity, Advisor is subject to examinations by regulators, which may be announced or unannounced. Additionally, Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the firm's business and assets under management.

Requirements for State-Registered Advisers - Item 7

This section is not applicable because our firm is SEC registered

Form ADV Part 2B Brochure Supplement

David Zachary Brewer, CFP®, RSSA®

Personal CRD Number: 7745811
Financial Planner / Investment Adviser Representative



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April 19, 2024

This brochure supplement provides information about David Zachary Brewer and supplements the Landmark Wealth Management, Inc.'s brochure. You should have received a copy of that brochure. Please contact David Zachary Brewer if you did not receive the brochure or if you have any questions about the contents of this supplement.

Additional information about David Zachary Brewer (CRD #7745811) is available on the SEC's website at www.adviserinfo.sec.gov.

Educational Background and Business Experience - Item 2

David Zachary Brewer, CFP®, RSSA®

Year of birth: 1988

Educational Background:

- DePaul University, B.S., Business Administration and Management, 2013
- Southwestern Illinois College, A.A.S., Business Administration and Management, 2011

Business Experience:

- McBeath Financial Group; Financial Planner, Investment Adviser Representative; 05/2023 – Present
- Heartland Bank and Trust Company; Financial Planning Advisor, 03/2021 – 05/2023; Wealth Management Specialist, 09/2017 – 03/2021; Wealth Management Assistant, 04/2014 – 09/2017; Retail Banker, 09/2013 – 04/2014

Professional Designations:

CERTIFIED FINANCIAL PLANNER™ professional (CFP®)

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

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics.

To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirements through other qualifying credentials. CFP Board implemented the bachelor's degree or higher requirement in 2007 and the financial planning development capstone course requirement in March 2012. Therefore, a CFP® professional who first became certified before those dates may not have earned a bachelor's or higher degree or completed a financial planning development capstone course.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct* ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

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

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of

the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Registered Social Security Analyst®

The Registered Social Security Analyst® (RSSA) designation is awarded by the National Association of Registered Social Security Analysts. The designation is open to individuals that desire to work directly with clients and other professionals to expand their professional practice and expertise in the area of Social Security advisory services.

To become an RSSA, an individual must demonstrate knowledge in basic and advanced Social Security concepts by passing the RSSA Final Exam. In addition, the individual must meet one of the following criteria:

- Have an insurance license issued
- Are a FINRA registered securities professional or advisor
- Have registered with the IRS and obtained a valid PTIN
- Are a CPA, a CFP, an EA, a lawyer or have another professional license issued by a state agency

Individuals that wish to obtain their RSSA credential designation are first registered with NARSSA as Associate Members. Before the individual can take the RSSA Final Exam, an Associate Member must first pass all five self-study modules which must be taken in a specific order. The training curriculum meets QAS requirements and is accepted for self-study in all states for CPAs by NASBA (15.5 CPE credits), for EAs and PTIN holders by the IRS (10 CE credits), for CFPs by the CFP Board (8.5 CE credits), and for the AIF, AIFA and PPC credentials by Broadridge Fi360 (8.5 CE credits).

Passing the RSSA Final Exam demonstrates a foundation of education and understanding of issues related to Social Security. Those who pass the final exam and wish to use their RSSA credential designation must agree to maintain their Registered Member status with NARSSA to proudly display the RSSA designation after their name. Members that proceed to take the RSSA Final Exam will be required after passing to pay annual dues as Registered Members of NARSSA for the right to use the RSSA credential designation. Registered Members are required to earn 4 continuing education credits by the end of each calendar year.

Disciplinary Information - Item 3

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Mr. Brewer. Mr. Brewer has no history of reportable legal or disciplinary events.

Other Business Activities - Item 4

Mr. Brewer is not engaged in any other business activities.

Additional Compensation – Item 5

Mr. Brewer does not receive additional compensation or economic benefits from third party sources in connection to his advisory activities.

Supervision - Item 6

Mr. Brewer is an Investment Adviser Representative of McBeath Financial Group. In this capacity, Mr. Brewer is responsible for the monitoring of client portfolios for investment objectives and other supervisory reviews. Mr. Brewer reports directly to Krista McBeath, President and Chief Compliance Officer of McBeath Financial Group. Ms. McBeath can be reached at the phone number listed on the cover of this Brochure Supplement.

Advisor has implemented a Code of Ethics and an internal compliance program that guides each Associated Person, including Mr. Brewer, in meeting their fiduciary obligations to clients. Mr. Brewer adheres to the Code of Ethics and compliance manual as mandated. Clients may contact him at the phone number listed on the cover of this Brochure Supplement to obtain a copy of the Code of Ethics.

Additionally, Advisor is subject to regulatory oversight by various agencies. These agencies require registration by Advisor and its Associated Persons, where applicable. As a registered entity, Advisor is subject to examinations by regulators, which may be announced or unannounced. Additionally, Advisor is required to periodically update the information provided to these agencies and to provide various reports regarding the firm's business and assets under management.

Requirements for State-Registered Advisers - Item 7

This section is not applicable because our firm is SEC registered