

Form ADV Part 2B – Brochure Supplement

for

**Phillip C. Castle
Partner and Chief Compliance Officer**

Effective: April 29, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of Phillip C. Castle (CRD# 2619152) in addition to the information contained in the Winnow Wealth, LLC (“Winnow Wealth” or the “Advisor”, CRD# 317181) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Winnow Wealth Disclosure Brochure or this Brochure Supplement, please contact us at 254-776-8400 or by email at hello@winnowwealth.com.

Additional information about Mr. Castle is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2619152.

Item 2 – Educational Background and Business Experience

Phillip C. Castle, born in 1971, is dedicated to advising Clients of Winnow Wealth as the Partner and Chief Compliance Officer. Mr. Castle earned a Bachelor of Business Administration from Baylor University in 1995. Additional information regarding Mr. Castle's employment history is included below.

Employment History:

Partner and Chief Compliance Officer, Winnow Wealth, LLC	12/2021 to Present
Partner, Simplicity Group	06/2022 to Present
Investment Advisor Representative, Brookstone Wealth Advisors, Inc.	09/2019 to Present
Investment Advisor Representative, Regal Investment Advisors	04/2017 to 09/2019
Investment Advisor Representative, Chad Castle Inc DBA Castle Investor Coaching	09/2008 to 07/2018

Item 3 – Disciplinary Information

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices.

We encourage you to independently view the background of Mr. Castle on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2619152.

Item 4 – Other Business Activities

Insurance Agency Affiliations

Mr. Castle is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Castle's role with Winnow Wealth. As an insurance professional, Mr. Castle will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Castle is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Castle or the Advisor.

Simplicity Group

Mr. Castle is a Partner in Simplicity Group. Simplicity Group is an insurance marketing organization and agency that recruits and trains independent insurance professionals. Certain Advisory Persons may implement insurance recommendations through Simplicity Group and one or more of the insurance companies it represents. The Advisory Person is not required to offer the products of any of these companies. This practice presents a conflict of interest as Mr. Castle may earn compensation through his ownership in Simplicity Group and through commissions earned from the sale of insurance company products. Clients are under no obligation to implement any recommendations made by the Advisory Persons or the Advisor. The Advisor does not receive any referral fees or compensation from these insurance companies.

Brookstone Wealth Advisors, Inc.

On a temporary basis, Mr. Castle is dually registered as an Investment Advisor Representative ("IAR") with Brookstone Wealth Advisors Inc., an SEC-registered investment advisor (CRD#137658, herein "Brookstone Wealth"). In Mr. Castle's separate capacity as an IAR of Brookstone Wealth, Mr. Castle will receive advisory fees for Clients whose accounts and relationships are serviced under Brookstone Wealth. Mr. Castle will not receive ongoing investment advisory fees under Winnow Wealth for these accounts. The dual affiliation and receipt of compensation presents a potential conflict of interest. Clients are under no obligation to implement investment recommendations through Brookstone Wealth.

Item 5 – Additional Compensation

Mr. Castle has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Castle serves as the Partner and Chief Compliance Officer of Winnow Wealth. Mr. Castle can be reached at 254-776-8400.

Winnow Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Winnow Wealth. Further, Winnow Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Winnow Wealth and its Supervised Persons. As a registered entity, Winnow Wealth is subject to examinations by regulators, which may be announced or unannounced. Winnow Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

A. Arbitrations and Regulatory Proceedings

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

In July 2002, Mr. Phillip Castle was subject to an administrative order with the SEC whereby Mr. Castle was censured and fined due to failure to properly disclose material information related to private placement investments.

B. Bankruptcy

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed. Mr. Phillip Castle was subject to a Chapter 7 Bankruptcy which was discharged on December 1, 2003.

Form ADV Part 2B – Brochure Supplement

for

**Jessica L. Burch
Director of Operations**

Effective: April 24, 2024

This Form ADV 2B ("Brochure Supplement") provides information about the background and qualifications of Jessica L. Burch (CRD# 6541011) in addition to the information contained in the Winnow Wealth, LLC ("Winnow Wealth" or the "Advisor", CRD# 317181) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Winnow Wealth Disclosure Brochure or this Brochure Supplement, please contact us at 254-776-8400 or by email at hello@winnowwealth.com.

Additional information about Mrs. Burch is available on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 6541011.

Winnow Wealth, LLC

200 W. Hwy 6, Suite 330, Waco, TX 76712

Phone: 254-776-8400

[Http://winnowwealth.com](http://winnowwealth.com)

Item 2 – Educational Background and Business Experience

Jessica L. Burch, born in 1978, is dedicated to advising Clients of Winnow Wealth as the Director of Operations. Mrs. Burch earned a Bachelors of Business Administration from Texas State University in 1999. Mrs. Burch also earned an MBA from Tarleton State University in 2009. Additional information regarding Mrs. Burch's employment history is included below.

Employment History:

Director of Operations, Investment Advisor Representative Winnow Wealth, LLC	12/2021 to Present
Investment Advisor Representative, Brookstone Wealth Advisors	09/2019 to Present
Director of Operations, Nurture Wealth	06/2015 to 12/2021
Process Administrator, Burnell Financial Solutions	04/2019 to 11/2019
Instructor, The Prepare Institute	10/2018 to 01/2020
Investment Advisor Representative, Regal Investment Advisors	05/2017 to 09/2019
Investment Advisor Representative, Wealth Watch Advisors LLC	08/2015 to 06/2017

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mrs. Burch. Mrs. Burch has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mrs. Burch.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mrs. Burch.***

However, we do encourage you to independently view the background of Mrs. Burch on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with her full name or her Individual CRD# 6541011.

Item 4 – Other Business Activities

Brookstone Wealth Advisors

On a temporary basis, Mrs. Burch is dually registered as an Investment Advisor Representative ("IAR") with Brookstone Wealth Advisors, an SEC-registered investment advisor (CRD#137658, herein "Brookstone Wealth"). In Mrs. Burch's separate capacity as an IAR of Brookstone Wealth, Mrs. Burch will receive advisory fees for Clients whose accounts and relationships are serviced under Brookstone Wealth. Mrs. Burch will not receive ongoing investment advisory fees under Winnow Wealth for these accounts. The dual affiliation and receipt of compensation presents a potential conflict of interest. Clients are under no obligation to implement investment recommendations through Brookstone Wealth.

Insurance Agency Affiliations

Mrs. Burch is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mrs. Burch's role with Winnow Wealth. As an insurance professional, Mrs. Burch will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mrs. Burch is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mrs. Burch or the Advisor. Mrs. Burch spends approximately 10% of her time per month in this capacity.

Item 5 – Additional Compensation

Winnow Wealth, LLC
200 W. Hwy 6, Suite 330, Waco, TX 76712
Phone: 254-776-8400
[Http://winnowwealth.com](http://winnowwealth.com)

Mrs. Burch has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mrs. Burch serves as the Director of Operations of Winnow Wealth and is supervised by Phillip Castle, the Chief Compliance Officer. Mr. Castle can be reached at 254-776-8400.

Winnow Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Winnow Wealth. Further, Winnow Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Winnow Wealth and its Supervised Persons. As a registered entity, Winnow Wealth is subject to examinations by regulators, which may be announced or unannounced. Winnow Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

A. Arbitrations and Regulatory Proceedings

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

Mrs. Burch does not have any disclosures to make regarding this Item.

B. Bankruptcy

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mrs. Burch does not have any disclosures to make regarding this Item.

Form ADV Part 2B – Brochure Supplement

for

**David M. Nuckols
Investment Advisor Representative**

Effective: April 24, 2024

This Form ADV 2B (“Brochure Supplement”) provides information about the background and qualifications of David M. Nuckols (CRD# 2983397) in addition to the information contained in the Winnow Wealth, LLC (“Winnow Wealth” or the “Advisor”, CRD# 317181) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you have any questions about the contents of the Winnow Wealth Disclosure Brochure or this Brochure Supplement, please contact us at 254-776-8400 or by email at hello@winnowwealth.com.

Additional information about Mr. Nuckols is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2983397.

Winnow Wealth, LLC

200 W. Hwy 6, Suite 330, Waco, TX 76712

Phone: 254-776-8400

[Http://winnowwealth.com](http://winnowwealth.com)

Item 2 – Educational Background and Business Experience

David M. Nuckols, born in 1959, is dedicated to advising Clients of Winnow Wealth as an Investment Advisor Representative. Mr. Nuckols earned a Master in Professional Accounting from The University of Texas in 1989. Mr. Nuckols also earned a B.S. in Accounting from The University of Texas in 1989. Additional information regarding Mr. Nuckols' employment history is included below.

Employment History:

Investment Advisor Representative, Winnow Wealth, LLC	12/2021 to Present
Investment Advisor Representative, Brookstone Wealth Advisors, Inc.	10/2019 to Present
CPA / Partner, Haynie & Company	12/2019 to Present
CPA / Partner, Hales Bradford LLP	07/2014 to Present
Financial Advisor, Nurture Wealth	01/2020 to 12/2021
Registered Representative, Opes Advisors	03/2014 to 10/2019

Certified Public Accountant™ ("CPA")

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

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Nuckols. Mr. Nuckols has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Nuckols.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. ***As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Nuckols.***

However, we do encourage you to independently view the background of Mr. Nuckols on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with his full name or his Individual CRD# 2983397.

Item 4 – Other Business Activities

Haynie & Company

Mr. Nuckols is a Partner of Haynie & Company, who provides tax, accounting, and related services. Tax and accounting services provided through Haynie & Company are separate and distinct from advisory services offered to Clients. Compensation earned from tax and accounting services is separate and in addition to the Advisor's fees. Clients may be offered the services provided by Haynie & Company but are under no obligation to utilize these

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services. Mr. Nuckols spends approximately 75% of his time per month in this capacity.

Hales Bradford LLP

Mr. Nuckols is a Partner of Hales Bradford LLP who provides tax preparation services. Services provided through Hales Bradford LLP are separate and distinct from advisory services offered to Clients. Compensation earned from tax planning services is separate and in addition to the Advisor's fees. Clients may be offered the services provided by Hales Bradford LLP but are under no obligation to utilize these services. Mr. Nuckols spends approximately 75% of his time per month in this capacity.

Insurance Agency Affiliations

Mr. Nuckols is also a licensed insurance professional. Implementations of insurance recommendations are separate and apart from Mr. Nuckols's role with Winnow Wealth. As an insurance professional, Mr. Nuckols will receive customary commissions and other related revenues from the various insurance companies whose products are sold. Mr. Nuckols is not required to offer the products of any particular insurance company. Commissions generated by insurance sales do not offset regular advisory fees. This practice presents a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Nuckols or the Advisor. Mr. Nuckols spends approximately 5% of his time per month in this capacity.

Brookstone Wealth Advisors, Inc.

On a temporary basis, Mr. Nuckols is dually registered as an Investment Advisor Representative ("IAR") with Brookstone Wealth Advisors Inc., an SEC-registered investment advisor (CRD#137658, herein "Brookstone Wealth"). In Mr. Nuckols' separate capacity as an IAR of Brookstone Wealth, Mr. Nuckols will receive advisory fees for Clients whose accounts and relationships are serviced under Brookstone Wealth. Mr. Nuckols will not receive ongoing investment advisory fees under Winnow Wealth for these accounts. The dual affiliation and receipt of compensation presents a potential conflict of interest. Clients are under no obligation to implement investment recommendations through Retirement Wealth.

Item 5 – Additional Compensation

Mr. Nuckols has additional business activities where compensation is received that are detailed in Item 4 above.

Item 6 – Supervision

Mr. Nuckols serves as an Investment Advisor Representative of Winnow Wealth and is supervised by Phillip Castle, the Chief Compliance Officer. Mr. Castle can be reached at 254-776-8400.

Winnow Wealth has implemented a Code of Ethics, an internal compliance document that guides each Supervised Person in meeting their fiduciary obligations to Clients of Winnow Wealth. Further, Winnow Wealth is subject to regulatory oversight by various agencies. These agencies require registration by Winnow Wealth and its Supervised Persons. As a registered entity, Winnow Wealth is subject to examinations by regulators, which may be announced or unannounced. Winnow Wealth is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Item 7 – Requirements for State Registered Advisors

A. Arbitrations and Regulatory Proceedings

State regulations require disclosure if any Supervised Person of the Advisor is subject to:

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or

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- e. dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
- a. an investment or an investment-related business or activity;
 - b. fraud, false statement(s), or omissions;
 - c. theft, embezzlement, or other wrongful taking of property;
 - d. bribery, forgery, counterfeiting, or extortion; or
 - e. dishonest, unfair, or unethical practices.

Mr. Nuckols does not have any disclosures to make regarding this Item.

B. Bankruptcy

If a Supervised Person has been the subject of a bankruptcy petition, that fact and the details must be disclosed.

Mr. Nuckols does not have any disclosures to make regarding this Item.