

Voyage Wealth Management, LLC Firm Brochure - Form ADV Part 2A

This brochure provides information about the qualifications and business practices of Voyage Wealth Management, LLC. If you have any questions about the contents of this brochure, please contact us at (206) 303-8282 or by email at: kylegrisz@yahoo.com. 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 Voyage Wealth Management, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Voyage Wealth Management, LLC's CRD number is: 323368.

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Registration as an investment adviser does not imply a certain level of skill or training.

Version Date: 03/07/2024

Item 2: Material Changes

There are no material changes in this brochure from the last annual updating amendment on March 16, 2023, of Voyage Wealth Management, LLC. Material changes relate to Voyage Wealth Management, LLC's policies, practices or conflicts of interest.

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Item 4: Advisory Business

A. Description of the Advisory Firm

Voyage Wealth Management, LLC is a Limited Liability Company organized in the State of Texas. The firm was formed in September 2022, and the principal owner is Kyle Grisz.

B. Types of Advisory Services

Portfolio Management & Financial Planning

Voyage Wealth Management, LLC believes effective wealth planning is just as important as asset management. Accordingly, Voyage Wealth Management, LLC provides wealth planning in addition to its portfolio management services.

Voyage Wealth Management, LLC offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Voyage Wealth Management, LLC creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

Voyage Wealth Management, LLC evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Voyage Wealth Management, LLC will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction. Risk tolerance levels are documented in the Investment Policy Statement, which is given to each client.

Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; education planning; and debt/credit planning.

Selection of Other Advisers

Voyage Wealth Management, LLC may direct clients to a third-party money manager (TPMM) to manage a portion of the assets. Before selecting other advisers for clients, Voyage Wealth Management, LLC will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where Voyage Wealth Management, LLC is recommending the adviser to clients. At this time, Voyage Wealth Management, LLC may refer clients to Brekinridge Capital Management, Inc, an SEC registered firm, CRD #107143.

When clients are referred to a TPMM to manage client assets, Voyage Wealth Management, LLC will still provide some portfolio management and financial planning services to the client.

Services Limited to Specific Types of Investments

Voyage Wealth Management, LLC primarily offer advice on exchange traded funds ("ETFs"), mutual funds, equities and fixed income. Refer to the Methods of Analysis, Investment Strategies and Risk of Loss below for additional disclosures on this topic. Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Written Acknowledgement of Fiduciary Status

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are 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. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

C. Client Tailored Services and Client Imposed Restrictions

Voyage Wealth Management, LLC offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels). Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent Voyage Wealth Management, LLC from properly servicing the client account, or if the restrictions would require Voyage Wealth Management, LLC to deviate from its standard suite of services, Voyage Wealth Management, LLC reserves the right to end the relationship.

D. Wrap Fee Programs

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees and transaction costs. Voyage Wealth Management, LLC does not participate in wrap fee programs.

E. Assets Under Management

Voyage Wealth Management, LLC has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$ 77,334,278.00	\$ 26,078,458.00	December 2023

Item 5: Fees and Compensation

A. Fee Schedule

Portfolio Management & Financial Planning Fees

The amount of the Portfolio Management & Financial Planning fee is a fixed fee, generally ranging from \$4,000 and \$30,000 per year. The fee is based on the anticipated volume of work involved in providing portfolio management and financial planning services to the clients.

Selection of Other Advisers Fees

Our recommendations to use third party money managers are included in our portfolio management and financial planning fee. We do not charge you a separate fee for the selection of other advisers nor will we share in the advisory fee you pay directly to the TPMM. Advisory fees that you pay to the TPMM are established and payable in accordance with the Form ADV Part 2 or other equivalent disclosure document provided by each TPMM to whom you are referred. Fees for the TPMM will be paid directly to the TPMM by the client. These fees may or may not be negotiable. You should review the recommended TPMM's brochure for information on its fees and services.

You may be required to sign an agreement directly with the recommended TPMM(s). You may terminate your advisory relationship with the TPMM according to the terms of your agreement with the TPMM. You should review each TPMM's brochure for specific information on how you may terminate your advisory relationship with the TPMM and how you may receive a refund, if applicable. You should contact the TPMM directly for questions regarding your advisory agreement with the TPMM.

Clients may terminate the agreement without penalty, for full refund of Voyage Wealth Management, LLC's fees, within five business days of signing the Financial Planning Agreement. Thereafter, clients may terminate the Financial Planning Agreement generally upon written notice.

B. Payment of Fees

Payment of Portfolio Management & Financial Planning Fees

Portfolio Management and Financial Planning fees are invoiced and bill directly to the client on an annual basis. Clients may pay via check or wire transfer. Fees are paid in advance.

Payment of Selection of Other Advisers Fees

The timing, frequency, and method of paying fees for third-party managers will depend on the specific third-party adviser selected.

C. Client Responsibility For Third Party Fees

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by Voyage Wealth Management, LLC. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. Prepayment of Fees

Voyage Wealth Management, LLC collects fees in advance. Refunds for fees paid in advance but not yet earned will be refunded on a prorated basis and returned within fourteen days to the client via check, or return deposit back into the client's account.

For all fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

Fixed fees that are collected in advance will be refunded based on the prorated amount of work completed at the point of termination.

E. Outside Compensation For the Sale of Securities to Clients

Neither Voyage Wealth Management, LLC nor its supervised persons accept any compensation for the sale of investment products, including asset-based sales charges or service fees from the sale of mutual funds.

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

Voyage Wealth Management, LLC does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

Item 7: Types of Clients

Voyage Wealth Management, LLC generally provides advisory services to the following types of clients:

- ❖ Individuals
- ❖ High-Net-Worth Individuals
- ❖ Pooled Investment Vehicles

There is no account minimum for any of Voyage Wealth Management, LLC's services.

Item 8: Methods of Analysis, Investment Strategies, & Risk of Loss

A. Methods of Analysis and Investment Strategies

Methods of Analysis

Voyage Wealth Management, LLC's methods of analysis include Fundamental analysis and Modern portfolio theory.

Technical analysis involves the analysis of past market data; primarily price and volume.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Investment Strategies

Voyage Wealth Management, LLC uses long term investing.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. Material Risks Involved

Methods of Analysis

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

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

Investment Strategies

Voyage Wealth Management, LLC 's use of margin transactions generally holds greater risk, and clients should be aware that there is a material risk of loss using any of those strategies.

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Selection of Other Advisers: Although Voyage Wealth Management, LLC will seek to select only money managers who will invest clients' assets with the highest level of integrity, Voyage Wealth Management, LLC 's selection process cannot ensure that money managers will perform as desired and Voyage Wealth Management, LLC will have no control over the day-to-day operations of any of its selected money managers. Voyage Wealth Management, LLC would not necessarily be aware of certain activities at the underlying money manager level, including without limitation a money manager's engaging in unreported risks, investment "style drift" or even regulatory breaches or fraud.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. Risks of Specific Securities Utilized

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

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

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

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

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

Item 9: Disciplinary Information

A. Criminal or Civil Actions

There are no criminal or civil actions to report.

B. Administrative Proceedings

There are no administrative proceedings to report.

C. Self-regulatory Organization (SRO) Proceedings

There are no self-regulatory organization proceedings to report.

Item 10: Other Financial Industry Activities and Affiliations

A. Registration as a Broker/Dealer or Broker/Dealer Representative

Neither Voyage Wealth Management, LLC nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. Registration as a Futures Commission Merchant, Commodity Pool Operator, or a Commodity Trading Advisor

Neither Voyage Wealth Management, LLC nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. Registration Relationships Material to this Advisory Business and Possible Conflicts of Interests

Kyle Michael Grisz is an accountant. From time to time, he may offer clients advice or products from those activities and clients should be aware that these services may involve a conflict of interest. Voyage Wealth Management, LLC always acts in the best interest of the client and clients always have the right to decide whether or not to utilize the services of any Voyage Wealth Management, LLC representative in such individual's outside capacities.

D. Selection of Other Advisers or Managers and How This Adviser is Compensated for Those Selections

Voyage Wealth Management, LLC has discretion to choose third-party investment advisers to manage all or a portion of the client's assets. Clients will pay Voyage Wealth Management, LLC its standard fee in addition to the standard fee for the advisers to which it directs those clients. This relationship will be memorialized in each contract between Voyage Wealth Management, LLC and each third-party advisor. The fees will not exceed any limit imposed by any regulatory agency. Voyage Wealth Management, LLC will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. Voyage Wealth Management, LLC will ensure that all recommended advisers are licensed or notice filed in the states in which Voyage Wealth Management, LLC is recommending them to clients.

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

A. Code of Ethics

Voyage Wealth Management, LLC has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. Voyage Wealth Management, LLC's Code of Ethics is available free upon request to any client or prospective client.

B. Recommendations Involving Material Financial Interests

Voyage Wealth Management, LLC does not recommend that clients buy or sell any security in which a related person to Voyage Wealth Management, LLC or Voyage Wealth Management, LLC has a material financial interest.

C. Investing Personal Money in the Same Securities as Clients

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

never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

D. Trading Securities At/Around the Same Time as Clients' Securities

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

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

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

Voyage Wealth Management, LLC will require clients to use Charles Schwab & Co., Inc.

1. Research and Other Soft-Dollar Benefits

Although Voyage Wealth Management, LLC has no formal soft-dollar arrangement with the custodian, Voyage Wealth Management, LLC has access to research, products, or other services from its broker/dealer in connection with client securities transactions ("soft dollar benefits") consistent with (and not outside of) the safe harbor contained in Section 28(e) of the Securities Exchange Act of 1934, as amended, and may consider these benefits in recommending brokers. There can be no assurance that any particular client will benefit from any particular soft dollar research or other benefits. Voyage Wealth Management, LLC benefits by not having to produce or pay for the research, products or services, and Voyage Wealth Management, LLC will have

an incentive to recommend a broker dealer based on receiving research or services. Clients should be aware that Voyage Wealth Management, LLC's acceptance of soft dollar benefits may result in higher commissions charged to the client.

2. Brokerage for Client Referrals

Voyage Wealth Management, LLC receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

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

Voyage Wealth Management, LLC will require clients to use a specific broker-dealer to execute transactions. Not all advisers require clients to use a particular broker-dealer.

B. Aggregating (Block) Trading for Multiple Client Accounts

Voyage Wealth Management, LLC does not aggregate or bunch the securities to be purchased or sold for multiple clients, which may result in less favorable prices, particularly for illiquid securities or during volatile market conditions.

Item 13: Review of Accounts

A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews

All client accounts for Voyage Wealth Management, LLC's advisory services provided on an ongoing basis are reviewed at least annually by Kyle Grisz, Chief Compliance Officer, with regard to clients' respective investment policies and risk tolerance levels. All accounts at Voyage Wealth Management, LLC are assigned to this reviewer.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Kyle Grisz, Chief Compliance Officer. Financial planning clients are provided a one-time financial plan concerning their financial situation. Voyage Wealth Management, LLC will make ongoing updates to the clients' financial plans at least annually. After the presentation of the plan, financial plans will be reviewed as needed, depending on the arrangements made with clients at the inception of the advisory relationship to ensure that the advice provided is consistent with the client's investment needs and objectives. Generally, Voyage Wealth Management, LLC will contact clients periodically to determine whether any updates may be needed based on changes in clients' circumstances.

B. Factors That Will Trigger a Non-Periodic Review of Client Accounts

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

With respect to financial plans, Voyage Wealth Management, LLC will contact clients periodically to determine whether any updates may be needed based on changes in the client's circumstances.

C. Content and Frequency of Regular Reports Provided to Clients

Each client of Voyage Wealth Management, LLC 's advisory services provided on an ongoing basis will receive a monthly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

Each financial planning client will receive the financial plan upon completion.

Item 14: Client Referrals and Other Compensation

A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients (Includes Sales Awards or Other Prizes)

Voyage Wealth Management, LLC does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Voyage Wealth Management, LLC's clients.

With respect to Schwab, Voyage Wealth Management, LLC receives access to Schwab's institutional trading and custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the adviser's clients' assets are maintained in accounts at Schwab Advisor Services. Schwab's services include brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For Voyage Wealth Management, LLC client accounts maintained in its custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab also makes available to Voyage Wealth Management, LLC other products and services that benefit Voyage Wealth Management, LLC but may not benefit its clients' accounts. These benefits may include national, regional or Voyage Wealth Management, LLC specific educational events organized and/or sponsored by Schwab Advisor Services. Other potential benefits may include occasional business entertainment of personnel of Voyage Wealth Management, LLC by Schwab Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist Voyage Wealth Management, LLC in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of Voyage Wealth Management, LLC's fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of Voyage Wealth Management, LLC's accounts. Schwab Advisor Services also makes available to Voyage Wealth Management, LLC other services intended to help Voyage Wealth Management, LLC manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, human capital consultants, insurance and marketing. In addition, Schwab may make available, arrange and/or pay vendors for these types of services rendered to Voyage Wealth Management, LLC by independent third parties. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to Voyage Wealth Management, LLC. Voyage Wealth Management, LLC is independently owned and operated and not affiliated with Schwab.

B. Compensation to Non - Advisory Personnel for Client Referrals

Voyage Wealth Management, LLC does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

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

Item 16: Investment Discretion

Voyage Wealth Management, LLC provides discretionary and non-discretionary investment advisory services to clients. The advisory contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, Voyage Wealth Management, LLC generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share.

Clients may, but typically do not, impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

Item 17: Voting Client Securities (Proxy Voting)

Voyage Wealth Management, LLC will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

A. Balance Sheet

Voyage Wealth Management, LLC may require prepayment of more than \$1200 in fees per client, six months or more in advance, and therefore is required to provide an audited balance sheet with this brochure annually.

B. Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

Neither Voyage Wealth Management, LLC nor its management has any financial condition that is likely to reasonably impair Voyage Wealth Management, LLC's ability to meet contractual commitments to clients.

C. Bankruptcy Petitions in Previous Ten Years

Voyage Wealth Management, LLC has not been the subject of a bankruptcy petition in the last ten years.