

Edward W. Kramer, II
SSB&T Wealth Management, LLC

CRD # 4566142

201 W. Main Street

Fredericksburg, Texas 78624

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March 28, 2024

This Brochure Supplement provides information about Edward W. Kramer, II that supplements the SSB&T Wealth Management, LLC's Brochure. You should have received a copy of that Brochure. Please contact SSB&T Wealth Management, LLC if you did not receive the Firm's Brochure or if you have any questions about the contents of this supplement.

Additional information about Edward W. Kramer, II is available on the SEC's Web site at www.adviserinfo.sec.gov.

Item 2 - Educational Background and Business Experience

Regulatory guidance requires the firm to disclose relevant post-secondary education and professional training for each principal executive and associate of the firm, as well as their business experience for at least the most recent five years.

Name: Edward W. Kramer, II
Year of Birth: 1982
CRD Number: 4566142

Educational Background

Bachelor's of Science in Personal Financial Planning with a Minor in General Business from Texas Tech University; Lubbock, Texas. Master's Degree in Business Administration with a focus in Financial Planning from California Lutheran University; Thousand Oaks, California.

Business Background

SSB&T Wealth Management, LLC (2023-Present)
Fredericksburg, TX
Chief Compliance Officer

Abacus Planning Group, Inc. (2014 – 2023)
Columbia, SC
Investment Advisor Representative

Texas Tech University (2011 – 2017)
Lubbock, TX
Board Member

California Lutheran University (2013 – 2020)
Thousand Oaks, CA
Graduate Assistant

Item 3 - Disciplinary Information

Registered investment advisors are required to disclose certain material facts about its associated personnel regarding any legal or disciplinary events, including criminal or civil action in a domestic, foreign or military court, or any proceeding before a state, federal or foreign regulatory agency, self-regulatory organization, or suspension or sanction by a professional association for violation of its conduct rules, that would be material to the evaluation of each officer or a supervised person providing investment advice. Mr. Kramer, II has not been the subject of any such event.

Item 4 - Other Business Activities

Mr. Kramer, II serves as on the Board of Directors for Hochheim Prairie Farm Mutual in Texas. He spends approximately 2 hours per month on this activity with zero time spent during trading hours.

Mr. Kramer, II does not have a material relationship with the issuer of a marketable security. He is not an associated person of a futures commission merchant, commodity pool operator, or commodity trading advisor. He does not receive commissions, bonuses or other compensation based on the sale of securities or other investment products, including that as a registered representative of a broker/dealer, and including distribution or service (“trail”) fees from the sale of mutual funds.

Item 5 - Additional Compensation

SSB&T Wealth Management, LLC prohibits an associated person from accepting or receiving additional economic benefit, such as sales awards or other prizes for providing advisory services, and Mr. Kramer, II is not compensated for advisory services involving performance-based fees.

Item 6 – Supervision

We supervise Mr. Kramer by requiring that he adheres to our processes and procedures as described in our firm’s Code of Ethics and procedural guidelines. We will monitor the advice that Mr. Kramer, II may provide you by performing the following ongoing reviews:

- Account opening documentation when the relationship is established
- Review of financial plans and/or investment account transactions
- A review of client communications on an as needed basis
- Periodic office reviews where required by policy or regulation

Mr. Edward Kramer, II serves as our advisory firm’s Chief Compliance Officer; therefore, he is responsible for his own supervision and that of all other investment advisor representatives of SSB&T Wealth Management, LLC.