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February 4, 2021

FORM ADV PART 2A
BROCHURE

This brochure provides information about the qualifications and business practices of Calvary Wealth, LLC. If you have any questions about the contents of this brochure, contact us at 706-855-0170. 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 Calvary Wealth, LLC is available on the SEC's website at www.adviserinfo.sec.gov.

Calvary Wealth, LLC is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Item 2 Summary of Material Changes

This Brochure is prepared in the revised format required beginning in 2011. Registered Investment Advisers are required to use this format to inform clients of the nature of advisory services provided, types of clients served, fees charged, potential conflicts of interest and other information. The Brochure requirements include the annual provision of a Summary of Material Changes (the “Summary”) reflecting any material changes to our policies, practices, or conflicts of interest made since our last required “annual update” filing. In the event of any material changes, such Summary is provided to all clients within 120 days of our fiscal year-end. Our last annual update was filed on February 10, 2020. Of course, the complete Brochure is available to clients at any time upon request.

Item 3 Table of Contents

Item 2 Summary of Material Changes	2
Item 3 Table of Contents.....	3
Item 4 Advisory Business.....	4
Item 5 Fees and Compensation	5
Item 6 Performance-Based Fees and Side-By-Side Management	7
Item 7 Types of Clients	7
Item 8 Methods of Analysis, Investment Strategies and Risk of Loss	7
Item 9 Disciplinary Information	8
Item 10 Other Financial Industry Activities and Affiliations	9
Item 11 Code of Ethics, Participation or Interest in Client Transactions & Personal Trading	9
Item 12 Brokerage Practices.....	9
Item 13 Review of Accounts.....	11
Item 14 Client Referrals and Other Compensation	11
Item 15 Custody.....	12
Item 16 Investment Discretion.....	12
Item 17 Voting Client Securities	12
Item 18 Financial Information	13

Item 4 Advisory Business

General Information

Calvary Wealth, LLC ("CW," "us" or "we") was formed in 2004 and provides fee-only financial planning, portfolio management, general consulting, and retirement plan consulting services to its clients.

B. William Cleveland III is CW's principal owner. Please see the **Brochure Supplement** for more information about Mr. Cleveland.

SERVICES PROVIDED

We are a fee-only financial planning, investment management and consulting firm. We do not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. We are not affiliated with entities that sell financial products or securities. No commissions in any form are accepted. No finder's fees are accepted.

We provide personalized and customized financial planning and investment management to individuals, pension and profit-sharing plans, trusts, estates, charitable organizations, and small businesses. We meet with you, in person or by telephone, as often as you require. A significant portion of our efforts are related to "non-securities advice," such as identification of financial goals and objectives, financial statement analysis and review, cash flow management, tax planning, education funding, retirement planning, insurance, charitable and estate planning, among others.

Where we provide general consulting services, we will work with you to prepare an appropriate summary of the specific project(s) to the extent necessary or advisable under the circumstances.

Financial Planning

We generally offer financial planning services in conjunction with Portfolio Management services. Like all services we provide, financial planning is customized to meet your individual needs. Services begin with a data gathering and interview process designed to help understand your goals, objectives, time horizon and risk tolerance. Financial planning is typically not offered as a stand-alone service or for a separate fee but is provided in conjunction with the management of the portfolio.

Portfolio Management

At the beginning of our client relationship, we meet with you, gather information, and perform research and analysis as necessary to develop your Investment Plan. The Investment Plan will be updated from time to time upon your request, or when we determine it to be necessary or advisable based on updates to your financial or other circumstances. As part of our standard services, we regularly monitor your portfolio and continuously review the investments used in our clients' accounts. To implement your Investment Plan, we will manage your investment portfolio on a discretionary basis. As a discretionary investment adviser, we will have the authority to supervise and direct your portfolio without prior consultation with you.

Notwithstanding the foregoing, you may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the inclusion of certain types of investments in an investment portfolio or prohibiting the sale of certain investments held in the account at the commencement of the relationship. You should note, however, that restrictions you impose may adversely affect the composition and performance of your investment portfolio. You should also note that your investment portfolio is treated individually by considering each purchase or sale for your account. For these and other reasons, performance of your investment portfolio may differ from other clients with the same investment objectives, goals and/or risk tolerance and you should not expect that the

composition or performance of your investment portfolio would necessarily be consistent with similar clients.

General Consulting

In addition to the foregoing services, in rare situations we may provide general consulting services. These services are generally provided on a project basis, and may include, without limitation, meetings and planning for a client's children, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of a client's insurance portfolio, as well as other matters specific to you as and when requested by you and agreed to us. The scope and fees for consulting services will be negotiated with you at the time of engagement for the applicable project.

Investment Consulting to 401(k)/Defined Contribution Plans

We also provide investment advice to defined contribution retirement plans including but not limited to 401(k) and profit sharing plans. We assist the plan sponsor with developing model portfolios, evaluating and monitoring investment options, assisting the plan sponsor with developing the Investment Policy Statement, and other miscellaneous services as agreed upon by the plan sponsor and us. We serve as the investment consultant and do not provide discretionary management services to defined contribution retirement plans or individual participant accounts. Plan Fiduciaries retain responsibility for the final determination of investment options and for compliance with ERISA section 404(c).

The Employee Retirement Income Security Act of 1974 ("ERISA") sets forth rules under which Plan Fiduciaries may retain investment advisers for various types of services with respect to Plan assets. For certain services, we will be considered a fiduciary under ERISA. For example, we will act as an ERISA §3(21) fiduciary when providing non-discretionary investment advice to the Plan Fiduciaries by recommending a suite of investments as choices among which Plan Participants may select. We may also provide non-fiduciary services such as assistance with participant education and enrollment. With respect to any account for which we meet the definition of a fiduciary under Department of Labor rules, we acknowledge that both the firm and our related persons are acting as fiduciaries. Additional disclosure may be found elsewhere in this Brochure or in the written agreement between us.

Retirement Plan Rollovers

If we recommend that a client roll over retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest if we will earn a new (or increase our current) advisory fee as a result of the rollover. We have a fiduciary duty and must act in your best interest when making a recommendation regarding whether to maintain investments in a retirement plan, take a distribution from a retirement plan or roll over investments from a retirement plan to a Rollover IRA. Clients are under no obligation to rollover plan assets to an IRA managed by us or to engage us to monitor and/or manage the account while maintained at a client's employer.

Assets Under Management

As of December 31, 2020, we provide continuous management services for \$136,451,294 in client assets on a discretionary basis.

Item 5 Fees and Compensation

General Fee Information

Our fees paid are exclusive of all custodial and transaction costs that you pay to your custodian, brokers or other third-party consultants. Please see **Item 12 - Brokerage Practices** for additional information. Our fees are also separate and distinct from the fees and expenses charged by mutual funds, ETFs (exchange traded funds) or other investment pools to their shareholders (generally including a management fee and fund expenses, as described in each fund's prospectus or offering materials). You

should review all fees charged by funds, brokers, us and others to fully understand the total amount of you pay for investment and financial-related services.

Financial Planning and Portfolio Management Fees

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$1,000,000	1.25%
Next \$2,000,000	1.00%
Next \$2,000,000	0.75%
Next \$5,000,000	0.50%
Balance Over \$10,000,000	0.25%

Accordingly, as an example, if an account is valued at \$1,500,000, the first \$1,000,000 would be charged 1.25% annually, while the balance of \$500,000 would be assessed the lower fee of 1.00% per year.

In the few instances, when clients elect to forgo Financial Planning Services, the fee for Portfolio Management services may be reduced, depending on the specific circumstances and at our sole discretion.

For our Financial Planning and Portfolio Management Services, the minimum annual fee is \$10,000 or \$2,500 per quarter. The minimum fee is discussed in advance of beginning our work and could be higher depending upon the scope and complexity of your financial situation. We may, at our discretion, make exceptions to the foregoing or negotiate special fee arrangements where we deem it appropriate under the circumstances.

Portfolio management fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. With your authorization and unless other arrangements are made, fees are normally debited directly from your account(s).

Either of us may terminate our Investment Advisory Agreement at any time, subject to any written notice requirements in the agreement. In the event of termination, any paid but unearned fees will be promptly refunded to you based on the number of days that the account was managed, and any fees due to us from you will be invoiced or deducted from your account prior to termination.

Investment Consulting to 401(k)/Defined Contribution Plans Fees

The annual fee schedule, based on a percentage of assets under management, is as follows:

First \$500,000	1.00%
Next \$1,500,000	0.80%
Balance over \$2,000,000	0.50%

Fees are generally payable quarterly, in advance. If management begins after the start of a quarter, fees will be prorated accordingly. The method of payment will be set forth in the Investment Consulting Agreement with each plan. Upon termination, any prepaid unearned fees will be promptly refunded.

General Consulting Fees

When we provide general consulting services to clients, these services are generally separate from our financial planning and portfolio management services. Fees for general consulting are negotiated at the

time of the engagement for such services and are normally based on an hourly rate of \$350 per hour, billable in arrears.

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

We do not have any performance-based fee arrangements. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because we have no performance-based fee accounts, we have no side-by-side management.

Item 7 Types of Clients

We serve individuals, pension and profit-sharing plans, trusts, and estates. With some exceptions, the minimum annual fee is \$10,000 or \$2,500 per quarter. Under certain circumstances and in our sole discretion, we may negotiate such minimums.

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

Methods of Analysis

In accordance with the Investment Plan and as appropriate for each client, we will primarily invest in no-load mutual funds, exchange traded funds ("ETFs"), individual fixed income securities, index funds and individual equity securities.

Mutual funds and ETFs are generally evaluated and selected based on a variety of factors, including, without limitation, past performance, fee structure, portfolio manager, fund sponsor, overall ratings for safety and returns, and other factors.

Fixed income investments may be used as a strategic investment, as an instrument to fulfill liquidity or income needs in a portfolio, or to add a component of capital preservation. We will generally evaluate and select individual bonds or bond funds based on several factors including, without limitation, rating, yield and duration.

In making selections of individual stocks for client portfolios, we typically use fundamental analysis which involves the review of business and financial information of an issuer. This may include analysis of, without limitation, financial strength ratios, price-to-earnings ratios, dividend yields and growth rate-to-price earnings ratios.

Generally, investments that are selected are: low-cost relative to their peers; have a relatively long history with a consistent record of meeting a specific objective; implement practices to exhibit tax efficiency, and which we believe will provide satisfactory risk-adjusted returns or will decrease the overall volatility of portfolio returns.

Investment Strategies

We employ a "strategic asset allocation" approach to portfolio management. We believe that investing in a well-diversified portfolio over the long term with low expenses and high tax efficiency is the best way to achieve your goals. We believe that investors' returns are determined principally by asset allocation decisions, not market timing or stock picking. We maintain a strategic allocation and infrequently revise that allocation based on changes in the economic environment or clients' individual situation. We periodically rebalance to the target allocation, while considering the impact of taxes and transaction costs.

Risk of Loss

While we seek to diversify your investment portfolios across various asset classes consistent with your Investment Plan to reduce risk of loss, all investment portfolios are subject to risks. Accordingly, there can be no assurance that your investment portfolio will be able to fully meet your investment objectives and goals, or that investments will not lose money.

Below is a description of several of the principal risks that client investment portfolios face.

Management Risks. While we manage your investment portfolio based on our experience, research and proprietary methods, the value of your investment portfolio will change daily based on the performance of the underlying securities in which they are invested. Accordingly, your investment portfolio is subject to the risk that we allocate your assets to individual securities and/or asset classes that are adversely affected by unanticipated market movements, and the risk that our specific investment choices could underperform their relevant indexes.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools. As described above, we may invest your portfolio in mutual funds, ETFs and other investment pools (“pooled investment funds”). Investments in pooled investment funds are generally less risky than investing in individual securities because of their diversified portfolios; however, these investments are still subject to risks associated with the markets in which they invest. In addition, pooled investment funds’ success will be related to the skills of their particular managers and their performance in managing their funds. Pooled investment funds are also subject to risks due to regulatory restrictions applicable to registered investment companies under the Investment Company Act of 1940.

Equity Market Risks. We may invest portions of your assets directly into equity investments, using stocks or pooled investment funds that invest in the stock market. As noted above, while pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security’s prospects.

Fixed Income Risks. We may invest portions of your assets directly into fixed income instruments, such as bonds and notes, or may invest in pooled investment funds that invest in bonds and notes. While investing in fixed income instruments, either directly or through pooled investment funds, is generally less volatile than investing in stock (equity) markets, fixed income investments nevertheless are subject to risks. These risks include, without limitation, interest rate risks (risks that changes in interest rates will devalue the investments), credit risks (risks of default by borrowers), or maturity risk (risks that bonds or notes will change value from the time of issuance to maturity).

Foreign Securities Risks. We may invest portions of your assets into pooled investment funds that invest internationally. While foreign investments are important to the diversification of client investment portfolios, they carry risks that may be different from U.S. investments. For example, foreign investments may not be subject to uniform audit, financial reporting or disclosure standards, practices or requirements comparable to those found in the U.S. Foreign investments are also subject to foreign withholding taxes and the risk of adverse changes in investment or exchange control regulations. Finally, foreign investments may involve currency risk, which is the risk that the value of the foreign security will decrease due to changes in the relative value of the U.S. dollar and the security’s underlying foreign currency.

Item 9 Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or

disciplinary events that would be material to a client's evaluation of us or the integrity of our management. We have no disciplinary events to report.

Item 10 Other Financial Industry Activities and Affiliations

Neither we nor our Management Person has any other financial industry activities or affiliations to report.

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

Code of Ethics and Personal Trading

We have adopted a Code of Ethics ("the Code"), the full text of which is available to you upon request. Our Code has several goals. First, the Code is designed to assist us in complying with applicable laws and regulations governing our investment advisory business. Under the Investment Advisers Act of 1940, we owe fiduciary duties to our clients. Pursuant to these fiduciary duties, the Code requires persons associated with us (managers, officers and employees) to act with honesty, good faith and fair dealing in working with clients. In addition, the Code prohibits such associated persons from trading or otherwise acting on insider information.

Next, the Code sets forth guidelines for professional standards for our associated persons. Under the Code's Professional Standards, we expect our associated persons to put the interests of our clients first, ahead of personal interests. In this regard, our associated persons are not to take inappropriate advantage of their positions in relation to our clients.

Third, the Code sets forth policies and procedures to monitor and review the personal trading activities of associated persons. From time to time, our associated persons may invest in the same securities recommended to clients. Under our Code, we have adopted procedures designed to reduce or eliminate conflicts of interest that this could potentially cause. The Code's personal trading policies include procedures for limitations on personal securities transactions of associated persons, reporting and review of such trading and pre-clearance of certain types of personal trading activities. These policies are designed to discourage and prohibit personal trading that would disadvantage clients. The Code also provides for disciplinary action as appropriate for violations.

Participation or Interest in Client Transactions

As outlined above, we have adopted procedures to protect client interests when our associated persons invest in the same securities as those selected for or recommended to clients. In the event of any identified potential trading conflicts of interest, our goal is to place client interests first.

Consistent with the foregoing, we maintain policies regarding participation in initial public offerings ("IPOs") and private placements to comply with applicable laws and avoid conflicts with client transactions. If an associated person wishes to participate in an IPO or invest in a private placement, he or she must submit a pre-clearance request and obtain the approval of the Chief Compliance Officer.

Finally, if associated persons trade with client accounts (i.e., in a bundled or aggregated trade), and the trade is not filled in its entirety, the associated person's shares will be removed from the block, and the balance of shares will be allocated among client accounts in accordance with our written policy.

Item 12 Brokerage Practices

Best Execution and Benefits of Brokerage Selection

When given discretion to select the brokerage firm that will execute orders in client accounts, we seek

“best execution” for client trades, which is a combination of a number of factors, including, without limitation, quality of execution, services provided and commission rates. Therefore, we may use or recommend the use of brokers who do not charge the lowest available commission in the recognition of research and securities transaction services, or quality of execution. Research services received with transactions may include proprietary or third-party research (or any combination), and may be used in servicing any or all of our clients. Therefore, research services received may not be used for the account for which the particular transaction was effected.

We recommend that clients establish brokerage accounts with Charles Schwab & Co., Inc. (“Schwab”) or Fidelity Institutional Wealth Services (“Fidelity”) (together, “the Brokers”) FINRA registered broker-dealers, members SIPC, as the qualified custodians to maintain custody of clients’ assets. We may also effect trades for client accounts at the Brokers, or may in some instances, consistent with our duty of best execution and specific agreement with each client, elect to execute trades elsewhere. Although we may recommend that clients establish accounts at the Brokers, it is ultimately your decision to custody assets with the Brokers. We are independently owned and operated and are not affiliated with the Brokers.

The Brokers provide us with access to their institutional trading, custody, reporting and related services, which are typically not available to the Brokers’ retail investors. The Brokers also make 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. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them. The Brokers’ services include the execution of securities transactions, custody, research, 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.

Brokerage and Custody Costs

You are not generally charged separately for custody services but compensate the Brokers through commissions and other transaction-related fees for securities trades that are executed through or that settle into your custodial accounts. Certain trades may not incur transaction fees or commissions. The Brokers are also compensated by earning interest on the uninvested cash in your account. We do not share in any of the Brokers’ fees or other compensation. The Brokers charge 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 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 have your custodian(s) execute most trades for your account. We have determined that having your custodian(s) 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.

Products and Services the Brokers Make Available to Us

The Brokers also make available to us other products and services that benefit us but may not directly benefit our clients’ accounts. Many of these products and services may be used to service all or some substantial number of our accounts, including accounts not maintained at the Brokers.

The Brokers products and services that assist us in managing and administering clients’ accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii) provide pricing and other market data; (iv) facilitate payment of our fees from our clients’ accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

The Brokers also offer other services intended to help us manage and further develop our business

enterprise. These services may include: (i) technology compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. The Brokers may make available, arrange and/or pay third-party vendors for the types of services rendered to us. The Brokers may discount or waive fees they 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 us. The Brokers may also provide other benefits such as educational events or occasional business entertainment of our personnel. In evaluating whether to recommend that clients custody their assets at the Brokers, we may take into account the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors we consider and not solely on the nature, cost or quality of custody and brokerage services provided by the Brokers, which creates a potential conflict of interest.

Directed Brokerage

We do not generally allow directed brokerage accounts.

Aggregated Trade Policy

We typically direct trading in your accounts as and when trades are appropriate based on your Investment Plan, without regard to activity in other client accounts. However, from time to time, we may aggregate trades together for multiple client accounts, most often when these accounts are being directed to sell the same securities. If such an aggregated trade is not completely filled, we will allocate shares received (in an aggregated purchase) or sold (in an aggregated sale) across participating accounts on a pro rata or other fair basis; provided, however, that any participating accounts that are owned by us or our officers, directors, or employees will be excluded first.

Item 13 Review of Accounts

Managed portfolios are reviewed at least quarterly, but may be reviewed more often if you request, upon receipt of information material to the management of your portfolio, or at any time we deem such review necessary or advisable. These factors generally include but are not limited to, the following: change in your general circumstances (marriage, divorce, retirement); or economic, political or market conditions. Bill Cleveland, Portfolio Manager of CW, reviews all accounts.

For those clients to whom we provide separate consulting services, reviews are conducted as needed or requested by you. Such reviews are conducted by our Portfolio Manager.

Account custodians are responsible for providing monthly or quarterly account statements which reflect the positions (and current pricing) in each account as well as transactions in each account, including fees paid from an account. Account custodians also provide prompt confirmation of all trading activity, and year-end tax statements, such as 1099 forms. In addition, we provide a quarterly report for each managed portfolio. This written report normally includes a summary of portfolio holdings and performance results. Additional reports are available at your request.

Item 14 Client Referrals and Other Compensation

As noted above, we receive an economic benefit from Schwab and Fidelity in the form of support products and services they make available to us and other independent investment advisors that have their clients maintain accounts at Schwab and Fidelity. These products and services, how they benefit our firm, and the related conflicts of interest are described in **(Item 12 - Brokerage Practices)**. The availability of Schwab and Fidelity's products and services to us is based solely on our participation in the programs, and not on the provision of any particular investment advice. Neither Schwab nor Fidelity nor any other party is paid to refer clients to us.

Item 15 Custody

As paying agent for our firm, your independent custodian will directly debit your account(s) for the payment of our advisory fees. This ability to deduct our advisory fees from your accounts causes our firm to exercise limited 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 qualified custodian.

You will receive account statements from the 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. From time to time, we may provide you with additional reports. The account balances reflected on these reports should be compared to the balances shown on the custodian's account statements to ensure accuracy. At times there may be small differences due to the timing of dividend reporting, accrued income, pending trades or other similar issues. We urge you to carefully review your account statements.

Asset Transfer Authority

Our firm or persons associated with our firm may effect third party asset transfers for client accounts. Third party asset transfers are considered transfers between accounts with different registrations or titling.

Clients give our firm authorization to make third party transfers by signing the custodian's (Fidelity's or Schwab's) standing instructions or journal authorization form. This allows our firm to initiate transfers only between the specific accounts listed on the standing instructions or journal authorization form.

This authorization allows our firm to initiate transfers, on behalf of you, without client written consent per transaction for client accounts. An adviser with authority to conduct third party asset transfers has access to your assets, and therefore has custody of your assets in any related accounts.

In limited instances, certain clients have provided us with the ability to access their accounts to assist with paying bills. Under these circumstances, we follow additional safeguarding procedures established by the SEC. Specifically, the funds and securities held in accounts for which we have bill payment capabilities will be subject to a surprise "custody" examination at least once during each calendar year by an independent public accountant retained by us for that purpose.

Item 16 Investment Discretion

As described above under **Item 4 - Advisory Business**, we manage portfolios on a discretionary basis. This means that after an Investment Plan is developed for your investment portfolio, we will execute that plan without specific consent from you for each transaction. For discretionary accounts, a Limited Power of Attorney ("LPOA") is executed by you, giving us the authority to carry out various activities in your account, generally including the following: trade execution; the ability to request checks on your behalf; and the withdrawal of advisory fees directly from your account. We then direct investment of your portfolio using our discretionary authority. You may limit the terms of the LPOA to the extent consistent with your investment advisory agreement with us and the requirements of your custodian. The discretionary relationship is further described in the agreement between us.

Item 17 Voting Client Securities

As a policy and in accordance with our agreement, we do not vote proxies related to securities held in your account(s). The custodian of the account will normally provide proxy materials directly to you.

Clients may contact us with questions relating to proxy matters; however, we do not generally perform detailed research regarding proxy voting options.

Item 18 Financial Information

We do not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore no disclosure is required for this item.

Set forth below is the Summary of Material Changes for Calvary Wealth Management, LLC:

Date of Change	Description of Item
February 2021	We have updated <i>Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss</i> to reflect that we no longer utilize a third-party consultant to assist with portfolio management processes.

Exhibit A

B. William Cleveland III, MBA, CPA, CFP®, PFS
CRD# 4807476

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Augusta, GA 30907

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February 4, 2021

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about B. William Cleveland III that supplements the Calvary Wealth, LLC brochure. You should have received a copy of that brochure. Contact us at 706-855-0170 if you did not receive Calvary Wealth, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about B. William Cleveland III (CRD # 4807476) is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Bill Cleveland (year of birth 1974) is a Partner and founder of CW. Bill brings to his clients significant credentials and experience. Prior to founding the firm in 2004, Bill worked as a Senior Accountant with PricewaterhouseCoopers and went on to gain valuable experience working with one of the largest fee-only financial planning and investment advisory firms in the Southeast.

As a dedicated life-long learner, Bill is committed to professional and personal development. This commitment to continuous improvement is something he has embedded into the very fabric of Calvary Wealth. In addition, Bill is an active member of the Bar Study Group, meeting twice a year with fellow professionals, who are dedicated to improving their knowledge base.

Because of his contribution mindset and commitment to our nation's future, Bill has a passion for being a mentor and role model for kids. He participates in a mentoring and coaching program for 8th grade boys, the UGA mentorship program, and is also a baseball coach.

Designations

- Certified Public Accountant*
- Personal Financial Specialist**
- CERTIFIED FINANCIAL PLANNER™***

Education

- MBA in Financial Planning - Georgia State University - 2000
- BBA in Accounting, magna cum laude The University of Georgia - 1997

Leadership and Community

- National Association of Personal Financial Advisors Member (NAPFA)
- American Institute of Certified Public Accountants Member (AICPA)
- Georgia Society of Certified Public Accountants Member (GSCPA)
- The Bar – a national think tank of preeminent fee-only financial planners
- Heritage Academy Board Member
- Kingdom Here Ministries
- Mizuno Prospects Baseball Coach

* A CPA is a Certified Public Accountant. All CPA candidates must pass the Uniform CPA Examination to qualify for a CPA certificate and license to practice public accounting. While the exam is the same regardless of where it is taken, every state/jurisdiction has its own set of education and experience requirements that individuals must meet. However, most states require at least a bachelor's degree and a concentration in accounting, and at least one year public accounting experience under the supervision of or verification by a CPA. Once the designation is attained, the CPA is required to meet continuing education requirements.

** The PFS designation is granted exclusively to CPAs with the combination of extensive tax expertise and comprehensive knowledge of financial planning. The requirements for the PFS credential are established by the PFP (Personal Financial Planning) staff at the AICPA (American Institute of CPAs), the National Accreditation Commission, along with the PFS Credential Committee, and accurately reflect the depth and breadth of experience and technical expertise required to obtain this credential. The 5 major requirements are: (1) Obtain CPA licensure (2) join the AICPA and be a member in good standing (3) complete a comprehensive PFP education, consisting of a minimum of 80 hours of PFP training and education within the five year period preceding the date of the PFS application (4) attain 2 years of full-time business or teaching experience in the area of Personal

Financial Planning and (5) pass a PFP examination.

*** The CFP® certification is granted by Certified Financial Planner Board of Standards, Inc. (CFP Board). To attain the certification, the candidate must complete the required educational, examination, experience and ethics requirements set forth by CFP Board. Certain designations, such as the CPA, CFA and others may satisfy the education component, and allow a candidate to sit for the CFP® Certification Examination. A comprehensive examination tests the candidate's ability to apply financial planning knowledge to client situations. Qualifying work experience is also required for certification. Qualifying experience includes work in the area of the delivery of the personal financial planning process to clients, the direct support or supervision of others in the personal financial planning process, or teaching all, or any portion, of the personal financial planning process. CFP® professionals must complete 30 hours of continuing education accepted by CFP Board every two years.

Item 3 Disciplinary Information

Advisers are required to disclose any material facts regarding certain legal or disciplinary events that would be material to your evaluation of an adviser. Bill has no such disciplinary information to report.

Item 4 Other Business Activities

Bill is not engaged in any other business activities.

Item 5 Additional Compensation

Bill has no other income or compensation to disclose.

Item 6 Supervision

As Partner of CW, Bill supervises all duties and activities of the firm, and oversees all advice provided to clients. His contact information is on the cover page of this disclosure document.