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FORM ADV PART 2A
BROCHURE

This brochure provides information about the qualifications and business practices of StrongTower Wealth Management, PLC. If you have any questions about the contents of this brochure, contact us at 501-623-1141. 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 StrongTower Wealth Management, PLC is available on the SEC's website at www.Advisorinfo.sec.gov.

StrongTower Wealth Management, PLC is a registered investment Advisor. 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

The following Material Changes have occurred since the original publishing of our Form ADV Part 2A and Wrap Fee Program Appendix disclosure brochure dated April 3, 2018

March 2019

We have amended the brochure and appendix to remove reference to the "STWM Stars Equity Investment Portfolios" as we no longer offer that program.

March 2019

We included additional language under the "STWM Mutual Funds/ETF Portfolio Management" program to clarify our policy concerning mutual fund selection.

September 2019

Item 15 Custody was amended to reflect Standing Letters of Authorization (SLOAs) that are now available for clients to take advantage of.

September 2019

Item 7 Types of Clients was amended to reflect new minimum account sizes.

October 2019

Item 5 Fees and Compensation was amended to include a minimum monthly fee that can be used in certain accounts.

January 2023

Item 4 Wrap Fee Programs was amended to disclose fees not included in wrap fee programs, conflicts of interest present with wrap fee programs, and types of investments and accounts possibly not suited for wrap fee programs.

May 2023

Item 5 Fees and Compensation was amended to remove language that stated a 30-day notice was needed to terminate the investment advisory or financial planning agreement.

September 2023

Custodian was changed from TD Ameritrade to Charles Schwab & Co., Inc. ("Schwab") throughout the document.

October 2023

Item 14 was amended to include disclosure regarding referral fees paid to unaffiliated company.

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Item 4 Advisory Business

Description of Firm

StrongTower Wealth Management, PLC is a registered investment Advisor primarily based in Hot Springs, AR. We are organized as a limited liability company ("LLC") under the laws of the State of Arkansas. We have been providing investment advisory services through other companies since 2/10/1999. We are owned by Todd David Sadowski.

The following paragraphs describe our services and fees. Refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we," "our," and "us" refer to StrongTower Wealth Management, PLC, and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm.

Portfolio Management Services

We offer discretionary portfolio management services through a wrap-fee program. A wrap-fee program is a type of investment program that provides clients with asset management and brokerage services for one all-inclusive fee. For more information concerning the Wrap Fee Program, see Appendix 1 to this Brochure.

If you participate in our discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. The discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval before each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm and the appropriate trading authorization forms.

You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

StrongTower Wealth Management ("STWM") investment advice is tailored to meet our clients' needs and investment objectives. We provide several investment management styles for our clients as described below.

Financial Planning Services

We offer financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based on an analysis of their individual needs. These services can range from broad-based financial planning to consultative or single-subject planning. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives. We may also use financial planning software to determine your current financial position and to define and quantify your long-term goals and objectives.

Once we specify those long-term objectives (both financial and non-financial), we will develop shorter-term, targeted objectives. Once we review and analyze the information you provide to our firm and the data derived from our financial planning software, we will deliver a written plan to you, or provide online access to the plan, to help you achieve your stated financial goals and objectives.

Financial plans are based on your financial situation at the time we present the plan to you, and on the financial information you provide to us. You must promptly notify our firm if your financial situation, goals, objectives, or needs change.

You are under no obligation to act on our financial planning recommendations. Should you choose to act on any of our recommendations, you are not obligated to implement the financial plan through any of our other investment advisory services. Moreover, you may act on our recommendations by placing securities transactions with any brokerage firm.

STWM Mutual Funds/ ETF Portfolio Management

The management of these portfolios follows a base of modern portfolio theory ("MPT"), tweaked for common sense adjustments as we are not MPT purists. We feel a blanket MPT approach can be too simplistic overall. Our portfolios are rebalanced periodically and can be weight adjusted by fund and asset category depending on the client's unique desires. The funds that we use are monitored internally and we do an in-depth analysis of our holdings periodically. We attempt to seek funds that have quality money managers, reasonable fees, and a moral compass when choosing companies to invest in. We do not attempt to time the markets in these portfolios.

Mutual funds are sold with different share classes. Share classes are described in the mutual fund's prospectus. Generally, mutual funds will only be purchased at net asset value when that fund is available at net asset value to the client.

In addition, the fund families that we use often have various share classes to choose from. The lowest-cost share class is not always the one chosen for a client. STWM will conduct an assessment initially upon purchase to determine whether clients are purchasing the most beneficial mutual fund share class available. When deciding which share class is appropriate for a client, we look at the account as a whole and the total expenses, including both expense ratios and trading costs. For example, on an investment purchase of only \$1,000, an institutional share class might save \$3 per year through its lower cost structure, but the trading cost could be \$20 for each buy or sell. This can become very costly, especially if we rebalance the account regularly, and make withdrawals, or deposits. Therefore, we are strategic in the share classes we choose for clients. An alternative option might be to offer a non-wrap account where the client pays the ticket charges, but this still leaves the client with high expenses that affect their performance and can be confusing. Because of this, we may intentionally choose an alternative share class, with a higher expense ratio, but no trading cost. We feel that using funds without trading costs can be a better overall option until an account reaches a size of \$100,000 or more when all factors are taken into consideration. The goal is to do what is in the client's best interests from a holistic standpoint. The result is that smaller-sized accounts end up paying a larger percentage toward fees than larger accounts, which is the case with our management fees as well. As an account grows, we will switch them to lower-

cost funds and begin paying the trading fees for them. The Company's (or an affiliate's) receipt of any 12b-1 fees related to mutual fund investments held by the Company's clients must be disclosed to clients and to plan fiduciaries under ERISA.

Wrap Fee Program(s)

We are a portfolio manager and sponsor of a wrap fee program, which is a type of investment program that provides clients with access to several money managers or mutual fund asset allocation models for a single fee that includes administrative fees, management fees, and trading charges. If you participate in our wrap fee program, you will pay our firm a single fee, which includes our money management fees, certain transaction costs, and custodial and administrative costs. We receive a portion of the wrap fee for our services. The overall cost you will incur if you participate in our wrap fee program may be higher or lower than you might incur by separately purchasing the types of securities available in the program. The wrap fee does not include some fees that are imposed by the Custodian which include but are not limited to, account close-out fees, wire fees, early settlement fees, etc.

The benefits under a wrap fee program depend, in part, upon the size of the account, the costs associated with managing the account, and the frequency or type of securities transactions executed in the account. For example, a wrap fee program may not be suitable for all accounts, including but not limited to accounts holding primarily, and for substantial periods, cash or cash equivalent investments, fixed income securities or no-transaction-fee mutual funds, or any other type of security that can be traded without commissions or other transaction fees.

Transactions for your account must be executed by Charles Schwab & Co. Inc., member FINRA/SIPC ("Schwab"), an unaffiliated SEC-registered broker-dealer and FINRA member. To compare the cost of the wrap fee program with non-wrap fee portfolio management services, you should consider the frequency of trading activity associated with our investment strategies and the brokerage commissions charged by other broker-dealers, and the advisory fees charged by investment Advisors. For more information concerning the Wrap Fee Program, see Appendix 1 to this Brochure.

When managing a client's account on a wrap fee basis, we receive as compensation for our investment advisory services, the balance of the total wrap fee you pay after custodial, trading, and other management costs have been deducted. Accordingly, we have a conflict of interest because we have a financial incentive to maximize our compensation by seeking to reduce or minimize the total costs incurred in your account(s) subject to a wrap fee. For example, our wrap fee arrangements create incentives for our Advisors to trade less frequently or select investments that reduce our costs, and in some cases increase expenses that are borne by the client.

Additionally, Schwab generally does not charge commissions, or transaction fees for trades of U.S. exchange-listed equities, U.S. exchange-listed ETFs, and no-transaction-fee ("NTF") mutual funds. This meant that, in most cases, when we buy these types of securities, we can do so without paying commissions to Schwab. If you choose to enter a wrap fee arrangement, your total cost to invest could exceed the cost of paying for brokerage and advisory services separately.

Types of Investments

We primarily offer advice on Mutual Funds, Exchange-Traded Funds ("ETFs"), and Stocks. 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.

In general, we manage wrap fee accounts on a discretionary basis. Wrap fee accounts are typically more appropriate for active accounts and are managed accordingly. If you participate in a wrap fee program, we will provide you with a separate Wrap Fee Program Brochure explaining the program and costs associated with the program. You should also review this Part 2A thoroughly to evaluate any differences between the services we offer as wrap versus non-wrap.

Assets Under Management

As of January 19, 2023, we provide continuous management services for \$102,500,000 in client assets on a discretionary basis.

Item 5 Fees and Compensation

Portfolio Management Services

The STWM Mutual Funds/ETF Portfolio Management Fee

Our fee for portfolio management services is based on the greater of the:

- a percentage of the assets in your account not to exceed 1.50 % annually
- or
- a minimum monthly fee of \$62.50 (Advisors can waive or decrease the monthly fee at their sole discretion)

Our annual portfolio management fee is billed and payable, monthly in advance, based on the balance at the end of the billing period.

If the portfolio management agreement is executed at any time other than the first day of a calendar month, our fees will apply on a pro-rata basis, which means that the advisory fee is payable in proportion to the number of days in the month for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

We will deduct our fee directly from your account through the qualified custodian holding your funds and securities. Should the minimum monthly fee be charged, the payment will be deducted directly from the investment account or will be billed to the client directly if preferred by the client or if funds are not available in the investment account. We will deduct our advisory fee only when the following requirements are met:

- You provide our firm with written authorization permitting the fees to be paid directly from your account held by the qualified custodian.
- We send you an invoice showing the amount of the fee, the value of the assets on which the fee is based, the period covered by the fee, and the specific manner in which the fee was calculated.
- The qualified custodian agrees to send you a statement, at least quarterly, indicating all amounts disbursed from your account including the amount of the advisory fee paid directly to our firm.

We encourage you to reconcile our invoices with the statement(s) you receive from the qualified custodian. If you find any inconsistent information between our invoice and the statement(s) you receive from the qualified custodian, call our main office number located on the cover page of this brochure.

You may terminate the portfolio management agreement at any time, either verbally or written, with STWM. A client may choose to terminate the agreement immediately or upon completion of closing out accounts managed by STWM (to avoid gaps in management services). You will incur a pro-rata charge for services rendered before the termination of the portfolio management agreement. If you have pre-paid advisory fees that we have not yet earned, you will receive a prorated refund of those fees from the date of termination of the agreement.

Financial Planning Services

Financial Planning fees can be based on a fixed fee and/or a monthly subscription fee determined by the advisor. The fee is negotiable depending upon the complexity and scope of the plan, the client's financial situation, and objectives. We do not require you to pay fees six or more months in advance. Should the engagement last longer than six months between acceptance of the financial planning agreement and delivery of the financial plan, any prepaid unearned fees will be promptly returned to you less a pro-rata charge for bona fide financial planning services rendered to date.

We will not require prepayment of a fee more than six months in advance and over \$500.

You may terminate the financial planning agreement with our firm at any time, either verbally or written. If you have pre-paid financial planning fees that we have not yet earned, you will receive a prorated refund of those fees. If financial planning fees are payable in arrears, you will be responsible for a prorated fee based on services performed before the termination of the financial planning agreement.

Additional Fees and Expenses

As part of our investment advisory services to you, we may invest, or recommend that you invest, in mutual funds and exchange-traded funds ("ETFs"). The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange-traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. Generally, you will also incur transaction charges and/or brokerage fees when purchasing or selling securities, however, we pay the transactional charges for you if you participate in our wrap fee program. These charges are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange-traded funds, our firm, and others. For information on our brokerage practices, refer to the Brokerage Practices section of this brochure.

Compensation for the Sale of Securities or Other Investment Products

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing

investment advice on behalf of our firm who are insurance agents have the incentive to recommend insurance products to you to generate commissions rather than solely based on your needs. You are under no obligation, contractual or otherwise, to purchase insurance products through any person affiliated with our firm.

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

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described in the Fees and Compensation section above and are not charged based on a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 Types of Clients

We offer investment advisory services to individuals, high-net-worth individuals, trusts, and charitable organizations.

STWM has a minimum account size of \$50,000; however, we reserve the right to make exceptions at the sole discretion of the individual advisor. Each advisor reserves the right to accept or decline a potential client for any reason. We also have the right to terminate your Account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

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

Our Methods of Analysis and Investment Strategies

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

Fundamental Analysis - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company and its industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.

Risk: The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Cyclical Analysis - a type of technical analysis that involves evaluating recurring price patterns and trends. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions.

Risk: The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Modern Portfolio Theory - 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, by carefully diversifying the proportions of various assets.

Risk: Market risk is that part of a security's risk that is common to all securities of the same general class (stocks and bonds) and thus cannot be eliminated by diversification.

Long-Term Purchases - securities purchased with the expectation that the value of those securities will grow over a relatively long period, generally greater than one year.

Risk: Using a long-term purchase strategy generally assumes the financial markets will go up in the long term which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your particular investment will go down over time even if the overall financial markets advance. Purchasing investments long-term may create an opportunity cost - "locking-up" assets that may be better utilized in the short term in other investments.

Our investment strategies and advice may vary depending on each client's specific financial situation. As such, we determine investments and allocations based on your predefined objectives, risk tolerance, time horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio. **It is important that you notify us immediately concerning any material changes to your financial circumstances, including, for example, a change in your current or expected income level, tax circumstances, or employment status.**

Tax Considerations

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you consult with a tax professional regarding the investing of your assets.

Moreover, custodians and broker-dealers must report the cost basis of equities acquired in client accounts on or after January 1, 2011. Your custodian will default to the First-In First-Out ("FIFO") accounting method for calculating the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax advisor believes another accounting method is more advantageous, provide written notice to our firm immediately and we will alert the account custodian of your individually selected accounting method. Decisions about cost-basis accounting methods will need to be made before trades settle, as the cost-basis method cannot be changed after settlement.

Risk of Loss

Investing in securities involves the risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Other Risk Considerations

When evaluating risk, financial loss may be viewed differently by each client and may depend on many different risks, each of which may affect the probability and magnitude of any potential losses. The following risks may not be all-inclusive but should be considered carefully by a prospective client before retaining our services.

Liquidity Risk: The risk of being unable to sell your investment at a fair price at a given time due to high volatility or lack of active liquid markets. You may receive a lower price, or it may not be possible to sell the investment at all.

Credit Risk: Credit risk typically applies to debt investments such as corporate, municipal, and sovereign fixed income or bonds. A bond-issuing entity can experience a credit event that could impair or erase the value of an issuer's securities held by a client.

Inflation and Interest Rate Risk: Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of a client's future interest payments and principal. Inflation also generally leads to higher interest rates which may cause the value of many types of fixed-income investments to decline.

Horizon and Longevity Risk: The risk that your investment horizon is shortened because of an unforeseen event, for example, the loss of your job. This may force you to sell investments that you were expecting to hold for the long term. If you must sell at a time that the markets are down, you may lose money. Longevity Risk is the risk of outliving your savings. This risk is particularly relevant for people who are retired or are nearing retirement.

Recommendation of Particular Types of Securities

We primarily recommend Mutual Funds, ETFs, and Stocks. However, we may advise on other types of investments as appropriate for you since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with the investment.

Money Market Funds: A money market fund is technically a security. The fund managers attempt to keep the share price constant at \$1/share. However, there is no guarantee that the share price will stay at \$1/share. If the share price goes down, you can lose some or all of your principal. The U.S. Securities and Exchange Commission ("SEC") notes that "While investor losses in money market funds have been rare, they are possible." In return for this risk, you should earn a greater return on your cash than you would expect from a Federal Deposit Insurance Corporation ("FDIC") insured savings account (money market funds are not FDIC insured). Next, money market fund rates are variable. In other words, you do not know how much you will earn on your investment next month. The rate could go up or go down. If it goes up, that may result in a positive outcome. However, if it goes down and you earn less than you expected to earn, you may end up needing more cash. A final risk you are taking with money market funds has to do with inflation. Because money market funds are considered to be safer than other investments like stocks, long-term average returns on money market funds tend to be less than long-term average returns on riskier investments. Over long periods, inflation can eat away at your returns.

Bonds: Corporate debt securities (or "bonds") are typically safer investments than equity securities, but their risk can also vary widely based on: the financial health of the issuer; the risk that the issuer might default; when the bond is set to mature; and, whether or not the bond can be "called" before maturity. When a bond is called, it may not be possible to replace it with a bond of equal character paying the same rate of return.

Stocks: There are numerous ways of measuring the risk of equity securities (also known simply as "equities" or "stock"). In very broad terms, the value of a stock depends on the financial health of the company issuing it. However, stock prices can be affected by many other factors including, but not limited to the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and, the overall health of the economy. In general, larger, better-established companies ("large cap") tend to be safer than smaller start-up companies ("small cap") but the mere size of an issuer is not, by itself, an indicator of the safety of the investment.

Mutual Funds and Exchange-Traded Funds: Mutual funds and exchange-traded funds ("ETF") are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments by the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small-cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. ETFs differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be "closed-end" or "open end". So-called "open-end" mutual funds continue to allow in new investors indefinitely whereas "closed-end" funds have a fixed number of shares to sell which can limit their availability to new investors.

ETFs may have tracking error risks. For example, the ETF investment Advisor may not be able to cause the ETF's performance to match that of its Underlying Index or another benchmark, which may negatively affect the ETF's performance. In addition, for leveraged and inverse ETFs that seek to track the performance of their Underlying Indices or benchmarks daily, mathematical compounding may prevent the ETF from correlating with the performance of its benchmark. In addition, an ETF may not have investment exposure to all of the securities included in its Underlying Index, or its weighting of investment exposure to such securities may vary from that of the Underlying Index. Some ETFs may invest in securities or financial instruments that are not included in the Underlying Index, but which are expected to yield similar performance.

STWM offers investment portfolios with or without Biblical screens applied to them. For the portfolios with Biblical screens, we seek mutual funds and ETFs that have a stated prospectus objective to screen their portfolios based on various sets of values.

Real Estate: Real estate is increasingly being used as part of a long-term core strategy due to increased market efficiency and increasing concerns about the future long-term variability of stock and bond returns. Real estate is known for its ability to serve as a portfolio diversifier and inflation hedge. However, the asset class still bears a considerable amount of market risk. Real estate has shown itself to be very cyclical, somewhat mirroring the ups and downs of the overall economy. In addition to employment and

demographic changes, real estate is also influenced by changes in interest rates and the credit markets, which affect the demand and supply of capital and thus real estate values. Along with changes in market fundamentals, investors wishing to add real estate as part of their core investment portfolios need to look for property concentrations by area or by property type. Because property returns are directly affected by local market basics, real estate portfolios that are too heavily concentrated in one area or property type can lose their risk mitigation attributes and bear additional risk by being too influenced by local or sector market changes.

Real Estate Investment Trust: A real estate investment trust ("REIT") is a corporate entity that invests in real estate and/or engages in real estate financing. A REIT reduces or eliminates corporate income taxes. REITs can be publicly or privately held. Public REITs may be listed on public stock exchanges. REITs are required to declare 90% of their taxable income as dividends, but they pay dividends out of funds from operations, so cash flow has to be strong or the REIT must either dip into reserves, borrow to pay dividends or distribute them in stock (which causes dilution). After 2012, the IRS stopped permitting stock dividends. Most REITs must refinance or erase large balloon debts periodically. The credit markets are no longer frozen, but banks are demanding and getting, harsher terms to re-extend REIT debt. Some REITs may be forced to make secondary stock offerings to repay debt, which will lead to additional dilution of the stockholders. Fluctuations in the real estate market can affect the REIT's value and dividends.

Limited Partnerships: A limited partnership is a financial affiliation that includes at least one general partner and several limited partners. The partnership invests in a venture, such as real estate development or oil exploration, for financial gain. The general partner does not usually invest any capital but has management authority and unlimited liability. That is, the general partner runs the business and, in the event of bankruptcy, is responsible for all debts not paid or discharged. The limited partners have no management authority and confine their participation to their capital investment. That is, limited partners, invest a certain amount of money and have nothing else to do with the business. However, their liability is limited to the amount of the investment. In the worst-case scenario for a limited partner, he/she loses what he/she invested. Profits are divided between general and limited partners according to an arrangement formed at the creation of the partnership.

Item 9 Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. The firm and its employees have not been involved in legal or disciplinary events related to its Advisory business. For specific information related to any Advisor of StrongTower Wealth Management's associated persons, please see the relevant Part 2B Brochure, which provides information about the Advisor. FINRA's BrokerCheck® program also discloses detailed reports related to the licensing qualification and disciplinary history of each of the Advisor's associated persons. If you would like to know any additional information regarding the background of StrongTower Wealth Management and/or any of its associated persons, please contact the Firm directly at the address, phone, or email provided on the cover of this brochure.

Item 10 Other Financial Industry Activities and Affiliations

Other Relationships

Mitzie Stevens, CPA, an advisor with our firm, is also an accountant. If you require accounting services, we will recommend that you use the services of Mitzie Stevens. Our advisory services are separate and distinct from the compensation paid to Mitzie Steven, CPA for such services. Mitzie Steven, CPA is otherwise regulated by the professional organizations to which she belongs and must comply with the rules of those organizations. These rules may prohibit paying or receiving referral fees to or from investment Advisors that are not members of the same organization.

Referral arrangements with Mitzie Steven, CPA present a conflict of interest for us because we may have a direct or indirect financial incentive to recommend Mitzie Steven, CPA's services. While we believe that compensation charged by the CPA is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use the services of any firm or person we recommend, whether affiliated or otherwise, and may obtain comparable services and/or lower fees through other firms.

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

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to always protect your interests and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Participation or Interest in Client Transactions

Neither our firm nor any persons associated with our firm have any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we can trade ahead of you and potentially receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

Item 12 Brokerage Practices

While you are free to choose any broker-dealer or other service provider as your custodian, we recommend that you establish an account with a brokerage firm with which we have an existing relationship. Such relationships may include benefits provided to our firm, including but not limited to market information and administrative services that help our firm manage your account(s). We believe that the recommended broker-dealers provide quality execution services for our clients at competitive prices. Price is not the sole factor we consider in evaluating the best execution. We also consider the quality of the brokerage services provided by recommended broker-dealers, including the value of the firm's reputation, execution capabilities, transaction costs, and responsiveness to our clients and our firm. In recognition of the value of the services recommended broker-dealers provide, you may pay higher trading costs than those that may be available elsewhere.

Research and Other Soft Dollar Benefits

We do not have any soft dollar arrangements.

Economic Benefits

As a registered investment Advisor, we have access to the institutional platform of your account custodian. As such, we will also have access to research products and services from your account custodian and/or another brokerage firm. These products are in addition to any benefits or research we pay for with soft dollars, and may include financial publications, information about particular companies and industries, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Such research products and services are provided to all investment Advisors that utilize the institutional services platforms of these firms and are not considered to be paid for with soft dollars. However, you should be aware that the trading costs charged by a particular broker for a particular transaction or set of transactions may be greater than the amounts another broker who did not provide research services or products might charge.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Directed Brokerage

We routinely require that you direct our firm to execute transactions through Schwab. As such, we may be unable to achieve the most favorable execution of your transactions and you may pay higher brokerage commissions than you might otherwise pay through another broker-dealer that offers the same types of services. Not all Advisors require their clients to direct brokerage.

Block Trades

When placing trades on the same security across multiple accounts, an advisor may choose to process block trades to ensure that each account receives the same pricing for the security being traded. With block trades, all trades are executed in a separate account. The price is then averaged among the shares and distributed to the proper corresponding accounts. This ensures that the clients involved get the same price as everyone else.

Item 13 Review of Accounts

Advisors review their client accounts with their clients and will monitor your accounts on an ongoing basis and will conduct account reviews at least annually, to ensure the advisory services provided to you are consistent with your investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security-specific events, and/or,
- changes in your risk/return objectives.

The individuals conducting reviews may vary from time to time, as personnel join or leave our firm.

We will provide you with additional or regular written reports in conjunction with account reviews. Reports we provide to you will contain relevant account and/or market-related information such as an inventory of account holdings and account performance, etc. You will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

Each IAR reviews its accounts with their clients and will review financial plans as needed, depending on the arrangements made with you at the inception of your advisory relationship to ensure that the advice provided is consistent with your investment needs and objectives. Generally, we will contact you periodically to determine whether any updates may be needed based on changes in your circumstances. Changed circumstances may include but are not limited to a marriage, divorce, birth, death, inheritance, lawsuit, retirement, job loss, and/or disability, among others. We recommend meeting with you at least annually to review and update your plan if needed. Additional reviews will be conducted upon your request. Such reviews and updates may be subject to our then current hourly rate. Written updates to the financial plan may be provided in conjunction with the review. If you implement financial planning advice, you will receive trade confirmations and monthly or quarterly statements from relevant custodians.

Item 14 Client Referrals and Other Compensation

Refer to the Brokerage Practices sections above for disclosures on research and other benefits we may receive resulting from our relationship with your account custodian.

We pay an unaffiliated company, SmartAsset Advisors, LLC ("SmartAsset"), a promoter, for client referrals. If you were referred to us by SmartAsset, we will pay them a one-time referral fee. SmartAsset must comply with the registration requirements of the jurisdictions in which they operate. You will not pay additional fees because of this referral arrangement.

Item 15 Custody

As a 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 another 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. You should carefully review account statements for accuracy.

We will also provide statements to you reflecting the amount of the advisory fee deducted from your account. You should compare our statements with the statements from your account custodian(s) to reconcile the information reflected on each statement. If you have a question regarding your account statement, or if you did not receive a statement from your custodian, contact us immediately at the telephone number on the cover page of this brochure.

Investment advisory clients may want to establish standing letters of instruction with our custodian to grant their investment advisors the power to disburse funds to accounts specifically designated by the client. The investment advisor's authority is limited by the terms of the client's instruction and the Advisor is authorized to act merely as an agent for the client. The client retains full power to change or revoke the arrangement.

Item 16 Investment Discretion

Before we can buy or sell securities on your behalf, you must first sign our discretionary management agreement and the appropriate trading authorization forms.

You may grant our firm discretion over the selection and number of securities to be purchased or sold for your account(s) without obtaining your consent or approval before each transaction. You may specify investment objectives, and guidelines, and/or impose certain conditions or investment parameters for your account(s). For example, you may specify that the investment in any stock or industry should not exceed specified percentages of the value of the portfolio and/or restrictions or prohibitions of transactions in the securities of a specific industry or security. Refer to the Advisory Business section in this brochure for more information on our discretionary management services.

Item 17 Voting Client Securities

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian.

Item 18 Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities or serve as trustee or signatory for client accounts, and we do not require the prepayment of more than \$500 in fees six or more months in advance. Therefore, we are not required to include a financial statement in this brochure.

We have not filed a bankruptcy petition at any time in the past ten years.

Item 19 Requirements for State-Registered Advisors

Refer to Part(s) 2B for background information about our principal executive officers, management personnel, and those advising on behalf of our firm.

Our firm is not actively engaged in any business other than giving investment advice that is not already disclosed above.

Neither our firm nor any persons associated with our firm are compensated for advisory services with performance-based fees. Refer to the Performance-Based Fees and Side-By-Side Management section above for additional information on this topic.

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. The firm and its employees have not been involved in legal or disciplinary events related to its Advisory business. For specific information related to any Advisor of StrongTower Wealth Management's associated persons, please see the relevant Part 2B Brochure, which provides information about the Advisor. FINRA's BrokerCheck® program also discloses detailed reports related to the licensing qualification and disciplinary history of each of the Advisor's associated persons. If you would like to know any additional information regarding the background of StrongTower Wealth Management and/or any of its associated persons, please contact the Firm directly at the address, phone, or email provided on the cover of this brochure.

Neither our firm nor any of our management persons have a material relationship or arrangement with any issuer of securities.

Item 20 Additional Information

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

IRA Rollover Considerations

As part of our investment advisory services to you, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset-based fee as outlined in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have the incentive to recommend a rollover to you to generate fee-based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plans. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of:

1. Leaving the funds in your employer's (former employer's) plan.
2. Moving the funds to a new employer's retirement plan.
3. Cashing out and taking a taxable distribution from the plan.
4. Rolling the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for us to manage here are a few points to consider before you do so:

1. Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
 - a. Employer retirement plans generally have a more limited investment menu than IRAs.
 - b. Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
2. Your current plan may have lower fees than our fees.
 - a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
 - b. You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
3. Our strategy may have a higher risk than the option(s) provided to you in your plan.
4. Your current plan may also offer financial advice.
5. If you keep your assets titled in a 401k or retirement account, you could potentially delay your required minimum distribution beyond age 73.
6. Your 401k may offer more liability protection than a rollover IRA; each state may vary.
 - a. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401k, but not from an IRA.
8. IRA assets can be accessed at any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses, or the purchase of a home.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
10. Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and decide whether a rollover is best for you. Before proceeding, if you have questions contact your investment Advisor representative, or call our main number as listed on the cover page of this brochure.

Fiduciary Capacity Under Title 1 of ERISA or the Code

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title 1 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 interests 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.



KATRINA ROBERTSON

StrongTower Wealth Management, PLC

450 W. Grand Ave
Hot Springs, AR 71901

Telephone: 501-623-1141
Facsimile: 501-500-6036

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Katrina Robertson that supplements the StrongTower Wealth Management, PLC brochure. You should have received a copy of that brochure. Contact us at 501-623-1141 if you did not receive StrongTower Wealth Management, PLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Katrina Robertson (CRD # 5354930) is available on the SEC's website at www.advisorinfo.sec.gov.

Item 2 Educational Background and Business Experience

Katrina Robertson

Year of Birth: 1978

Formal Education After High School:

- a. Ouachita Baptist University, BS Professional Accountancy, 8/1995 - 5/1999

Business Background:

- a. StrongTower Wealth Management, PLC, Chief Compliance Officer/Investment Advisor Representative, 4/2018 - Present
- b. G.A. Repple & Company, Registered Representative, 6/2007 - 4/2018
- c. Hot Springs School District, Substitute Teacher, 10/2006 - 5/2007
- d. Newkirk & Nordquist, Accountant, 1/2006 - 10/2006
- e. H&R Block, Tax Preparer, 12/2005 - 2/2006
- f. Spann & Associates, Accountant, 1/2003 - 12/2005

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, self-regulatory organization proceedings, and certain other proceedings related to suspension or revocation of professional attainment, designation, or license. Ms. Katrina Robertson has no required disclosures under this item.

Item 4 Other Business Activities

Katrina Robertson is separately licensed as an independent insurance agent. In this capacity, she can affect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Robertson for insurance-related activities. This presents a conflict of interest because Ms. Robertson may be incentivized to recommend insurance products to you to generate commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Robertson's receipt of additional compensation because of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of StrongTower Wealth Management, PLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

As the Chief Compliance Officer of StrongTower Wealth Management, PLC, Katrina Robertson supervises the advisory activities of our firm. Katrina Robertson can be reached at 501-282-6885.

Item 7 Requirements for State Registered Advisors

Katrina Robertson does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.



MITZIE STEVENS, CPA

StrongTower Wealth Management, PLC

450 W. Grand Ave
Hot Springs, AR 71901

Telephone: 501-623-1141
Facsimile: 501-500-6036

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Mitzie Stevens that supplements the StrongTower Wealth Management, PLC brochure. You should have received a copy of that brochure. Contact us at 501-623-1141 if you did not receive StrongTower Wealth Management, PLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Mitzie Stevens (CRD # 5472575) is available on the SEC's website at www.advisorinfo.sec.gov.

Item 2 Educational Background and Business Experience

Mitzie Stevens, CPA

Year of Birth: 1964

Formal Education After High School:

- a. University of Arkansas at Little Rock, BS Accounting, 12/1988

Business Background:

- a. StrongTower Wealth Management, PLC, Investment Advisor Representative, 4/2018 - Present
- a. Mitzie Stevens CPA, Inc., President/CPA, 12/1990 - Present
1. MSCPA LLC, President, 1/2002 - Present
2. G. A. Repple & Company, Registered Representative, 1/2008 – 4/2018

Certifications: CPA

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. To maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over two years or 120 hours over three years). 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, and 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

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, and self-regulatory organization proceedings, as well as certain other proceedings related to suspension or revocation of professional attainment, designation, or license. Ms. Mitzie Stevens has no required disclosures under this item.

Item 4 Other Business Activities

Mitzie Stevens is the President and certified public accountant ("CPA") with Mitzie Stevens, CPA, Inc., a certified public accounting firm. Clients of our firm may also be clients of Mitzie Stevens, CPA, Inc. The services provided and compensation received by Ms. Stevens and Mitzie Stevens, CPA, Inc. for accounting-related activities are separate and distinct from any fees paid for advisory services provided by our firm.

Mitzie Stevens is separately licensed as an independent insurance agent. In this capacity, she can affect transactions in insurance products for her clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Ms. Stevens for insurance-related activities. This presents a conflict of interest because Ms. Stevens may have the incentive to recommend insurance products to you to generate commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Ms. Stevens's receipt of additional compensation as a result of her other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of StrongTower Wealth Management, PLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, the advice provided is limited based on the restrictions set by StrongTower Wealth Management, PLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Katrina Robertson, Chief Compliance Officer

Supervisor phone number: 501-623-1141

Item 7 Requirements for State Registered Advisors

Mitzie Stevens does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization, or administrative proceeding, and has not been the subject of a bankruptcy petition.



TERRY BEWLEY

StrongTower Wealth Management, PLC

450 W. Grand Ave
Hot Springs, AR 71901

Telephone: 501-623-1141
Facsimile: 501-500-6036

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Terry Bewley that supplements the StrongTower Wealth Management, PLC brochure. You should have received a copy of that brochure. Contact us at 501-623-1141 if you did not receive StrongTower Wealth Management, PLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Terry Bewley (CRD # 6776088) is available on the SEC's website at www.advisorinfo.sec.gov.

Item 2 Educational Background and Business Experience

Terry Bewley

Year of Birth: 1971

Formal Education After High School:

- a. University of Central Arkansas, BA Business Management, 1993
- a. Missionary Baptist Seminary, BS Bible Theology, 1997
- a. Missionary Baptist Seminary, MA Bible Theology, 1998

Business Background:

- StrongTower Wealth Management, PLC, Investment Advisor Representative, 4/2018 - Present
- G.A. Repple & Company, Registered Representative, 4/2017- 4/2018
- US Navy Reserves, Chaplain-CDR, 6/2011 - Present
- New Life Church, Associate Pastor, 9/2016 - 4/2017
- Heritage Church, Executive Pastor, 6/2011 - 8/2016
- US Navy, Chaplain, 5/2008 - 5/2011
- Center Fork Baptist Church, 1/2000 – 5/2008

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, self-regulatory organization proceedings, and certain other proceedings related to the suspension or revocation of professional attainment, designation, or license. Mr. Terry Bewley has no required disclosures under this item.

Item 4 Other Business Activities

Terry Bewley is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Bewley for insurance-related activities. This presents a conflict of interest because Mr. Bewley may have the incentive to recommend insurance products to you to generate commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Bewley's receipt of additional compensation as a result of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of StrongTower Wealth Management, PLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, the advice provided is limited based on the restrictions set by StrongTower Wealth Management, PLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Katrina Robertson, Chief Compliance Officer
Supervisor phone number: 501-623-1141

Item 7 Requirements for State Registered Advisors

Terry Bewley does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.



TODD DAVID SADOWSKI

StrongTower Wealth Management, PLC

450 W. Grand Ave
Hot Springs, AR 71901

Telephone: 501-623-1141
Facsimile: 501-500-6036

FORM ADV PART 2B BROCHURE SUPPLEMENT

This brochure supplement provides information about Todd David Sadowski that supplements the StrongTower Wealth Management, PLC brochure. You should have received a copy of that brochure. Contact us at 501-623-1141 if you did not receive StrongTower Wealth Management, PLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Todd David Sadowski (CRD # 3137451) is available on the SEC's website at www.advisorinfo.sec.gov.

Item 2 Educational Background and Business Experience

Todd David Sadowski

Year of Birth: 1976

Formal Education After High School:

- a. Henderson State University, BA Business Administration, 1998

Business Background:

- a. StrongTower Wealth Management, PLC, Chief Executive Officer/Investment Advisor Representative, 4/2018 - Present
- b. G.A. Repple & Company, Registered Representative, 8/2005 – 4/2018
- c. Intersecurities, Inc., Registered Representative. 9/1998 - 8/2005

Item 3 Disciplinary Information

Form ADV Part 2B requires disclosure of certain criminal or civil actions, administrative proceedings, self-regulatory organization proceedings, and certain other proceedings related to the suspension or revocation of professional attainment, designation, or license. Mr. Todd David Sadowski has no required disclosures under this item.

Item 4 Other Business Activities

Todd David Sadowski is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Sadowski for insurance-related activities. This presents a conflict of interest because Mr. Sadowski may be incentivized to recommend insurance products to you to generate commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Item 5 Additional Compensation

Refer to the *Other Business Activities* section above for disclosures on Mr. Sadowski's receipt of additional compensation because of his other business activities.

Also, refer to the *Fees and Compensation, Client Referrals and Other Compensation, and Other Financial Industry Activities and Affiliations* section(s) of StrongTower Wealth Management, PLC's firm brochure for additional disclosures on this topic.

Item 6 Supervision

In the supervision of our associated persons, the advice provided is limited based on the restrictions set by StrongTower Wealth Management, PLC, and by internal decisions as to the types of investments that may be included in client portfolios. We conduct periodic reviews of client holdings and documented suitability information to provide reasonable assurance that the advice provided remains aligned with each client's stated investment objectives and with our internal guidelines.

My supervisor is: Katrina Robertson, Chief Compliance Officer
Supervisor phone number: 501-623-1141

Item 7 Requirements for State Registered Advisors

Todd David Sadowski does not have any reportable arbitration claims, has not been found liable in a reportable civil, self-regulatory organization or administrative proceeding, and has not been the subject of a bankruptcy petition.



StrongTower Wealth Management, PLC

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www.strongtowerwealth.com

September 7, 2023

PART 2A - APPENDIX 1 WRAP FEE PROGRAM BROCHURE

This brochure provides information about the qualifications and business practices of StrongTower Wealth Management, PLC. If you have any questions about the contents of this brochure, contact us at 501-623-1141. 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 StrongTower Wealth Management, PLC is available on the SEC's website at www.advisorinfo.sec.gov.

StrongTower Wealth Management, PLC is a registered investment advisor. 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

The following Material Changes have occurred since the original publishing of our Wrap Fee Program Appendix disclosure brochure dated April 3, 2018

March 2019

We have amended the brochure and appendix to remove reference to the “STWM Stars Equity Investment Portfolios” as we no longer offer that program.

March 2019

We included additional language under the “STWM Mutual Funds/ETF Portfolio Management” program to clarify our policy concerning mutual fund selection.

September 2019

Item 5 Account Requirements and Types of Clients was amended to reflect new minimum account sizes.

October 2019

Item 4 Services, Fees, and Compensation was amended under The Program Fee and The STWM Mutual Funds/ETF Tier 1 Portfolio Management Fee to include a minimum monthly fee that can be used in certain accounts.

January 2023

Item 4 Wrap Fee disclosures were amended to disclose conflicts of interest present with wrap fee programs. Brokerage services were also amended to disclose the relationship between the advisory firm and TD Ameritrade Institutional.

May 2023

Item 4 Termination of Advisory Agreement was amended to remove language that stated a 30-day notice was needed to terminate the investment advisory agreement.

September 2023

Custodian was changed from Schwab to Charles Schwab & Co., Inc. (“Schwab”), throughout the document.

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Item 4 Services, Fees, and Compensation

Description of Firm

StrongTower Wealth Management, PLC is a registered investment advisor primarily based in Hot Springs, AR. We are organized as a limited liability company ("LLC") under the laws of the State of Arkansas. We have been providing investment advisory services through other companies since 2/10/1999. We are owned by Todd David Sadowski.

As used in this brochure, the words "we," "our," and "us" refer to StrongTower Wealth Management, PLC, and the words "you," "your," and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person in this brochure. Our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

We offer discretionary portfolio management services through a wrap-fee program ("Program") as described in this wrap-fee program brochure to prospective and existing clients. We are the sponsor and investment advisor for the Program. A wrap-fee program is a type of investment program that provides clients with asset management and brokerage services for one all-inclusive fee. If you participate in our wrap fee program, you will pay our firm a single fee, which includes money management fees, certain transaction costs, and custodial and administrative costs. You are not charged separate fees for the respective components of the total services. We receive a portion of the wrap fee for our services. The overall cost you will incur if you participate in our wrap fee program may be higher or lower than you might incur by separately purchasing the types of securities available in the Program.

Before becoming a client under the Program, you will be required to enter into a separate written agreement with us that sets forth the terms and conditions of the engagement and describes the scope of the services to be provided, and the fees to be paid.

Client Investment Process

We offer discretionary portfolio management services through a wrap-fee program as described in this wrap-fee program brochure. Our investment advice is tailored to meet our clients' needs and investment objectives.

If you participate in our wrap-fee program discretionary portfolio management services, we require you to grant our firm discretionary authority to manage your account. The discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval before each transaction. Discretionary authority is typically granted by the investment advisory agreement you sign with our firm and the appropriate trading authorization forms.

You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Assets for program accounts are held at Charles Schwab & Co. Inc., member FINRA/SIPC ("Schwab"), an unaffiliated SEC-registered broker-dealer and FINRA member. Schwab acts as custodian and executing broker/dealer for transactions placed in Program accounts and provides other administrative services as described throughout this Brochure. To compare the cost of the wrap fee program with non-wrap fee portfolio management services, you should consider the frequency of trading activity associated with our investment strategies and the brokerage fees and/or commissions charged by Schwab, and the advisory fees charged by investment advisors.

STWM Mutual Funds/ ETF Portfolio Management

The management of these portfolios follows a base of modern portfolio theory ("MPT"), tweaked for common sense adjustments as we are not MPT purists. We feel a blanket MPT approach can be too simplistic overall. Our portfolios are rebalanced periodically and can be weight adjusted by fund and asset category depending on the unique desires of the client. The funds that we use are monitored internally and we do an in-depth analysis of our holdings periodically. We attempt to seek funds that have quality money managers, reasonable fees, and some kind of moral compass when choosing companies to invest in. We do not attempt to time the markets in these portfolios.

In certain circumstances, the transactions for the Company's clients will be in mutual funds where the price is set by prospectus and does not vary from one firm to another, and generally, mutual funds will be purchased at net asset value if that fund is available at net asset value in the client's account. In addition, the fund families that we use often have various share classes to choose from. The lowest-cost share class is not always the one chosen for a client. STWM will conduct an assessment initially upon purchase to determine whether clients are purchasing the most beneficial mutual fund share class available. We look at the account as a whole and the total expenses, including both expense ratios and trading costs, when deciding which share class is appropriate for a client. For example, on an investment purchase of only \$1,000, an institutional share class might save \$3 per year through its lower cost structure, but the trading cost could be \$20 for each buy or sell. This can become very costly, especially if we rebalance the

account regularly, and make withdrawals, or deposits. This is why we are strategic in the share classes we choose for clients. An alternative option might be to offer a non-wrap account where the client pays the ticket charges, but this still leaves the client with high expenses that affect their performance and can be confusing. Because of this, we may intentionally choose an alternative share class, with a higher expense ratio, but no trading cost. We feel that using funds without trading costs can be a better overall option until an account reaches a size of \$100,000 or more when all factors are taken into consideration. The goal is to do what is in the client's best interests from a holistic standpoint. The result is that smaller-sized accounts end up paying a larger percentage toward fees than larger accounts, which is the case with our management fees as well. As an account grows, we will switch them to lower-cost funds and begin paying the trading fees for them. The receipt by the Company (or an affiliate) of any 12b-1 fees related to mutual fund investments held by the Company's clients must be disclosed to clients and to plan fiduciaries under ERISA.

Changes in Your Financial Circumstances

In providing the contracted services, we are not required to verify any information we receive from you or your other professionals (e.g., attorney, accountant, etc.) and we are expressly authorized to rely on the information you provide. Furthermore, unless you indicate to the contrary, we shall assume that there are no restrictions on our services, other than to manage your account by your designated investment objectives. It is your responsibility to promptly notify us if there are ever any changes in your financial situation or investment objectives to review/evaluate/revise our previous recommendations and/or services.

The Program Fee

We charge an annual "wrap-fee", or a minimum monthly fee, whichever is greater, for participation in the Program depending upon the market value of your assets under our management. You are not charged separate fees for the different components of the services provided by the Program. Our firm pays all trade expenses of trades placed on your behalf. Our Program fee includes the fee we pay to any portfolio manager for their management of your account and Schwab's transaction or execution costs. Assets in each of your account(s) are included in the fee assessment unless specifically identified in writing for exclusion. In special circumstances and at our sole discretion, we may negotiate a lesser management fee based upon certain criteria (i.e., anticipated future earning capacity, the dollar amount of assets to be managed, related accounts, account composition, pre-existing client relationship, account retention, etc.).

The STWM Mutual Funds/ ETF Tier 1 Portfolio Management Fee

Our fee for portfolio management services is based on the greater of the:

- a percentage of the assets in your account not to exceed 1.50 % annually
- or
- a minimum monthly fee of \$62.50 (Advisors can waive or decrease the monthly fee at their sole discretion)

Our annual portfolio management fee is billed and payable monthly in advance based on the account balance at the end of the billing period.

If the portfolio management agreement is executed at any time other than the first day of a calendar month, our fees will apply on a pro-rata basis, which means that the advisory fee is payable in proportion to the number of days in the month for which you are a client. Our advisory fee is negotiable, depending on individual client circumstances.

As a client, you should be aware that the wrap fee charged by our firm may be higher (or lower) than those charged by others in the industry, and that it may be possible to obtain the same or similar services from other firms at lower (or higher) rates. A client may be able to obtain some or all the types of services available through our firm's wrap fee program on an individual basis through other firms and, depending on the circumstances, the aggregate of any separately paid fees may be lower or higher than the annual fees shown above. Also, the wrap fee does not include some fees that are imposed by the Custodian which include but are not limited to, account close-out fees, wire fees, early settlement fees, etc.

At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. For example, we may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts. Combining account values may increase the asset total, which may result in your paying a reduced advisory fee based on the available breakpoints in our fee schedule stated above.

Withdrawal of Assets

You may withdraw account assets on notice to our firm, and subject to the usual and customary securities settlement procedures. However, we design our portfolios as long-term investments and asset withdrawals may impair the achievement of your specific investment objectives.

Payment of Fees

We will deduct our fee directly from your account through the qualified custodian holding your funds and securities. We will deduct our advisory fee only when the following requirements are met:

- You provide our firm with written authorization permitting the fees to be paid directly from your account held by the qualified custodian.
- We send you an invoice showing the amount of the fee, the value of the assets on which the fee is based, and the specific manner in which the fee was calculated.
- The qualified custodian agrees to send you a statement, at least quarterly, indicating all amounts dispersed from your account including the amount of the advisory fee paid directly to our firm.

We encourage you to reconcile our invoices with the statement(s) you receive from the qualified custodian. If you find any inconsistent information between our invoice and the statement(s) you receive from the qualified custodian, call our main office number located on the cover page of this brochure.

As a 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 another 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. You should carefully review account statements for accuracy.

Termination of Advisory Relationship

The wrap fee program agreement will continue in effect until terminated, either verbally or written, by either party. Termination of this Agreement will not affect (i) the validity of any action previously taken by Advisor under this Agreement or (ii) liabilities or obligations of the parties from transactions initiated before termination of this Agreement. A client may choose to terminate the agreement immediately or upon completion of closing out accounts managed by the Advisor (to avoid gaps in management services). Upon the termination of this Agreement, Advisor will have no obligation to recommend or take any action regarding the securities, cash, or other investments in the Account. If this Agreement is terminated, Advisor's fee will be prorated to the date specified and any unearned fees will be returned to the Client.

Upon termination of accounts held at Schwab, they will deliver securities and funds held in the account per your instructions unless you request that the account be liquidated. After the wrap fee program agreement has been terminated, transactions are processed at the prevailing brokerage rates/fees. You become responsible for monitoring your assets and our firm has no further obligation to act upon or to provide advice concerning those assets.

Wrap Fee Program Disclosures

- The benefits under a wrap fee program depend, in part, upon the size of the Account, the management fee charged, and the number of transactions likely to be generated in the Account. For example, a wrap fee program may not be suitable for Accounts with little trading activity. To evaluate whether a wrap fee program is suitable for you, you should compare the Program Fee and any other costs of the Program with the amounts that would be charged by other advisors, broker-dealers, and custodians, for advisory fees, brokerage, and other execution costs, and custodial services comparable to those provided under the Program.
- In considering the investment programs described in this brochure, you should be aware that participating in a wrap fee program may cost more or less than the cost of purchasing advisory, brokerage, and custodial services separately from other advisors or broker-dealers.
- Our firm and Associated Persons receive compensation because you participate in the Program. This compensation may be more than the amount our firm or the Associated Persons would receive if you paid separately for investment advice, brokerage, and other services. Accordingly, a conflict of interest exists because our firm and our Associated Persons have a financial incentive to recommend the Program.

- Similar advisory services may be available from other registered investment advisors for lower fees.
- Wrap fee accounts often create a conflict of interest because we have a financial incentive to maximize our compensation by seeking to reduce or minimize the total costs incurred in your account(s) subject to a wrap fee. For example, our wrap fee arrangements create incentives for our advisors to trade less frequently or select investments that reduce our costs, and in some cases increase expenses that are borne by the client.

Additional Fees and Expenses

The Program Fee includes the costs of brokerage commissions for transactions executed through the Qualified Custodian (or a broker-dealer designated by the Qualified Custodian), and charges relating to the settlement, clearance, or custody of securities in the Account. The Program Fee does not include mark-ups and mark-downs, dealer spreads or other costs associated with the purchase or sale of securities, interest, taxes, or other costs, such as national securities exchange fees, charges for transactions not executed through the Qualified Custodian, costs associated with exchanging currencies, wire transfer fees, or other fees required by law or imposed by third parties. The Account will be responsible for these additional fees and expenses.

The wrap program fees that you pay to our firm for portfolio management services are separate and distinct from the fees and expenses charged by mutual funds or exchange-traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange-traded funds, our firm, and others.

Brokerage Practices

In addition to the advisory services, the wrap fee program includes certain brokerage services of Schwab, a broker-dealer registered with the Securities and Exchange Commission and a member of FINRA and SIPC. We are independently owned and operated and not affiliated with Schwab. Schwab will act solely as a broker-dealer and not as an investment advisor to you. It will have no discretion over your account and will act solely on instructions it receives from us, or you. Schwab has no responsibility for the services we provide to you. Schwab will hold your assets in a brokerage account and buy and sell securities and execute other transactions when we, or you, instruct them to. In addition to compensating us for advisory services, the wrap fee you pay us allows us to pay for brokerage and execution services provided by Schwab.

If you participate in the Program, you will be required to establish an account with Schwab, member FINRA/SIPC, an unaffiliated SEC-registered broker-dealer. If you do not direct our firm to execute transactions through Schwab, we reserve the right to not accept your account. Not all advisors require their clients to direct brokerage. Since you are required to use Schwab, we may be unable to achieve the most favorable execution of your transactions. We believe that Schwab provides quality execution

services based on several factors, including, but not limited to, the ability to provide professional services, reputation, experience, and financial stability.

Research and Other Soft Dollar Benefits

We do not have any soft dollar arrangements.

Economic Benefits

As a registered investment advisor, we have access to the institutional platform of your account custodian. As such, we will also have access to research products and services from your account custodian and/or another brokerage firm. These products are in addition to any benefits or research we pay for with soft dollars, and may include financial publications, information about particular companies and industries, research software, and other products or services that provide lawful and appropriate assistance to our firm in the performance of our investment decision-making responsibilities. Such research products and services are provided to all investment advisors that utilize the institutional services platforms of these firms and are not considered to be paid for with soft dollars. However, you should be aware that the commissions charged by a particular broker for a particular transaction or set of transactions may be greater than the amounts another broker who did not provide research services or products might charge.

Brokerage for Client Referrals

We do not receive client referrals from broker-dealers in exchange for cash or other compensation, such as brokerage services or research.

Item 5 Account Requirements and Types of Clients

We offer investment advisory services to individuals, high-net-worth individuals, trusts, and charitable organizations.

STWM has a minimum account size of \$50,000; however, we reserve the right to make exceptions at the sole discretion of the individual advisor. Each advisor reserves the right to accept or decline a potential client for any reason. We also have the right to terminate your Account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum.

Item 6 Portfolio Manager Selection and Evaluation

We are the sponsor and sole portfolio manager for the Program. Refer to Services, Fees, and Compensation for additional disclosures on costs associated with your participation in the Program.

Performance-Based Fees and Side-by-Side Management

We do not accept performance-based fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Our fees are calculated as described above and are not charged based on a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Methods of Analysis, Investment Strategies, and Risk of Loss

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

Fundamental Analysis - involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience and expertise of the company's management, and the outlook for the company and its industry. The resulting data is used to measure the true value of the company's stock compared to the current market value.

Risk: The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Cyclical Analysis - a type of technical analysis that involves evaluating recurring price patterns and trends. Economic/business cycles may not be predictable and may have many fluctuations between long-term expansions and contractions.

Risk: The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Modern Portfolio Theory (MPT) - 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, by carefully diversifying the proportions of various assets.

Risk: Market risk is that part of a security's risk that is common to all securities of the same general class (stocks and bonds) and thus cannot be eliminated by diversification.

Long-Term Purchases - securities purchased with the expectation that the value of those securities will grow over a relatively long period, generally greater than one year.

Risk: Using a long-term purchase strategy generally assumes the financial markets will go up in the long term which may not be the case. There is also the risk that the segment of the market that you are invested in or perhaps just your particular investment will go down over time even if the overall financial

markets advance. Purchasing investments long-term may create an opportunity cost - "locking up" assets that may be better utilized in the short term in other investments.

Our investment strategies and advice may vary depending on each client's specific financial situation. As such, we determine investments and allocations based on your predefined objectives, risk tolerance, time horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

Tax Considerations

Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you consult with a tax professional regarding the investing of your assets.

Moreover, custodians and broker-dealers must report the cost basis of equities acquired in client accounts on or after January 1, 2011. Your custodian will default to the FIFO (First-In First-Out) accounting method for calculating the cost basis of your investments. You are responsible for contacting your tax advisor to determine if this accounting method is the right choice for you. If your tax

advisor believes another accounting method is more advantageous, provide written notice to our firm immediately and we will alert the account custodian of your individually selected accounting method. Decisions about cost-basis accounting methods will need to be made before trades settle, as the cost-basis method cannot be changed after settlement.

Risk of Loss

Investing in securities involves the risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Other Risk Considerations

When evaluating risk, financial loss may be viewed differently by each client and may depend on many different risks, each of which may affect the probability and magnitude of any potential losses. The following risks may not be all-inclusive but should be considered carefully by a prospective client before retaining our services.

Liquidity Risk: The risk of being unable to sell your investment at a fair price at a given time due to high volatility or lack of active liquid markets. You may receive a lower price or it may not be possible to sell the investment at all.

Credit Risk: Credit risk typically applies to debt investments such as corporate, municipal, and sovereign fixed income or bonds. A bond-issuing entity can experience a credit event that could impair or erase the value of an issuer's securities held by a client.

Inflation and Interest Rate Risk: Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of a client's future interest payments and principal. Inflation also generally leads to higher interest rates which may cause the value of many types of fixed-income investments to decline.

Horizon and Longevity Risk: The risk that your investment horizon is shortened because of an unforeseen event, for example, the loss of your job. This may force you to sell investments that you were expecting to hold for the long term. If you must sell at a time that the markets are down, you may lose money. Longevity Risk is the risk of outliving your savings. This risk is particularly relevant for people who are retired or are nearing retirement.

Recommendation of Particular Types of Securities

We primarily recommend Mutual Funds, Exchange-Traded Funds ("ETFs"), and Stocks. However, we may advise on other types of investments as appropriate for you since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all of the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with the investment.

Money Market Funds: A money market fund is technically a security. The fund managers attempt to keep the share price constant at \$1/share. However, there is no guarantee that the share price will stay at \$1/share. If the share price goes down, you can lose some or all of your principal. The U.S.

Securities and Exchange Commission ("SEC") notes that "While investor losses in money market funds have been rare, they are possible." In return for this risk, you should earn a greater return on your cash than you would expect from a Federal Deposit Insurance Corporation ("FDIC") insured savings account (money market funds are not FDIC insured). Next, money market fund rates are variable. In other words, you do not know how much you will earn on your investment next month. The rate could go up or go down. If it goes up, that may result in a positive outcome. However, if it goes down and you earn less than you expected to earn, you may end up needing more cash. A final risk you are taking with money market funds has to do with inflation. Because money market funds are considered to be safer than other investments like stocks, long-term average returns on money market funds tend to be less than long-term average returns on riskier investments. Over long periods, inflation can eat away at your returns.

Bonds: Corporate debt securities (or "bonds") are typically safer investments than equity securities, but their risk can also vary widely based on: the financial health of the issuer; the risk that the issuer might default; when the bond is set to mature; and, whether or not the bond can be "called" before maturity.

When a bond is called, it may not be possible to replace it with a bond of equal character paying the same rate of return.

Stocks: There are numerous ways of measuring the risk of equity securities (also known simply as "equities" or "stock"). In very broad terms, the value of a stock depends on the financial health of the company issuing it. However, stock prices can be affected by many other factors including, but not limited to the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and the overall health of the economy. In general, larger, better-established companies ("large cap") tend to be safer than smaller start-up companies ("small cap") but the mere size of an issuer is not, by itself, an indicator of the safety of the investment.

Mutual Funds and Exchange Traded Funds: Mutual funds and exchange-traded funds ("ETFs") are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments by the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small-cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. ETFs differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs to manage the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be "closed-end" or "open end". So-called "open-end" mutual funds continue to allow in new investors indefinitely whereas "closed-end" funds have a fixed number of shares to sell which can limit their availability to new investors.

ETFs may have tracking error risks. For example, the ETF investment advisor may not be able to cause the ETF's performance to match that of its Underlying Index or another benchmark, which may negatively affect the ETF's performance. In addition, for leveraged and inverse ETFs that seek to track the performance of their Underlying Indices or benchmarks daily, mathematical compounding may prevent the ETF from correlating with the performance of its benchmark. In addition, an ETF may not have investment exposure to all of the securities included in its Underlying Index, or its weighting of investment exposure to such securities may vary from that of the Underlying Index. Some ETFs may invest in securities or financial instruments that are not included in the Underlying Index, but which are expected to yield similar performance.

STWM offers investment portfolios with or without Biblical screens applied to them. For the portfolios with Biblical screens, we seek mutual funds and ETFs that have a stated prospectus objective to screen their portfolios based on various sets of values.

Real Estate: Real estate is increasingly being used as part of a long-term core strategy due to increased market efficiency and increasing concerns about the future long-term variability of stock and bond returns. In fact, real estate is known for its ability to serve as a portfolio diversifier and inflation hedge.

However, the asset class still bears a considerable amount of market risk. Real estate has shown itself to be very cyclical, somewhat mirroring the ups and downs of the overall economy. In addition to employment and demographic changes, real estate is also influenced by changes in interest rates and the credit markets, which affect the demand and supply of capital and thus real estate values. Along with changes in market fundamentals, investors wishing to add real estate as part of their core investment portfolios need to look for property concentrations by area or by property type. Because property returns are directly affected by local market basics, real estate portfolios that are too heavily concentrated in one area or property type can lose their risk mitigation attributes and bear additional risk by being too influenced by local or sector market changes.

Real Estate Investment Trust: A real estate investment trust ("REIT") is a corporate entity that invests in real estate and/or engages in real estate financing. A REIT reduces or eliminates corporate income taxes. REITs can be publicly or privately held. Public REITs may be listed on public stock exchanges. REITs are required to declare 90% of their taxable income as dividends, but they pay dividends out of funds from operations, so cash flow has to be strong or the REIT must either dip into reserves, borrow to pay dividends, or distribute them in stock (which causes dilution). After 2012, the IRS stopped permitting stock dividends. Most REITs must refinance or erase large balloon debts periodically. The credit markets are no longer frozen, but banks are demanding and getting harsher terms to re-extend REIT debt. Some REITs may be forced to make secondary stock offerings to repay debt, which will lead to additional dilution of the stockholders. Fluctuations in the real estate market can affect the REIT's value and dividends.

Limited Partnerships: A limited partnership is a financial affiliation that includes at least one general partner and several limited partners. The partnership invests in a venture, such as real estate development or oil exploration, for financial gain. The general partner does not usually invest any capital but has management authority and unlimited liability. That is, the general partner runs the business and, in the event of bankruptcy, is responsible for all debts not paid or discharged. The limited partners have no management authority and confine their participation to their capital investment. That is, limited partners, invest a certain amount of money and have nothing else to do with the business. However, their liability is limited to the amount of the investment. In the worst-case scenario for a limited partner, he/she loses what he/she invested. Profits are divided between general and limited partners according to an arrangement formed at the creation of the partnership.

Proxy Voting

We will not vote proxies on behalf of your advisory accounts. At your request, we may offer you advice regarding corporate actions and the exercise of your proxy voting rights. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward any electronic solicitations to vote proxies.

Item 7 Client Information Provided to Portfolio Managers

To provide the Program services, we will share your private information with your account custodian Schwab. We may also provide your private information to mutual fund companies and/or private managers as needed. We will only share the information necessary to carry out our obligations to you in servicing your account. We share your account data through our privacy policy as described below.

Item 8 Client Contact with Portfolio Managers

Without restriction, you should contact our firm or your advisory representative directly with any questions regarding your Program account. You should contact your advisory representative concerning changes in your investment objectives, risk tolerance, or requested restrictions placed on the management of your Program assets.

Item 9 Additional Information

Disciplinary Information

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. The firm and its employees have not been involved in legal or disciplinary events related to its Advisory business. For specific information related to any Advisor of StrongTower Wealth Management's associated persons, please see the relevant Part 2B Brochure, which provides information about the Advisor. FINRA's BrokerCheck® program also discloses detailed reports related to the licensing qualification and disciplinary history of each of the Advisor's associated persons. If you would like to know any additional information regarding the background of StrongTower Wealth Management and/or any of its associated persons, please contact the Firm directly at the address, phone, or email provided on the cover of this brochure.

Other Financial Industry Activities and Affiliations

Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have the incentive to recommend insurance products to you to generate commissions rather than solely based on your needs. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Arrangements with Affiliated Entities

We are affiliated with Mitzie Stevens, CPA through common control and ownership. If you require accounting services, we will recommend that you use the services of our affiliate. Our advisory services are separate and distinct from the compensation paid to our affiliates for their services. This affiliated firm is otherwise regulated by the professional organizations to which it belongs and must comply with the

rules of those organizations. These rules may prohibit paying or receiving referral fees to or from investment advisors that are not members of the same organization.

Referral arrangements with an affiliated entity present a conflict of interest for us because we may have a direct or indirect financial incentive to recommend an affiliated firm's services. While we believe that compensation charged by an affiliated firm is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use the services of any firm we recommend, whether affiliated or otherwise, and may obtain comparable services and/or lower fees through other firms.

Description of Our Code of Ethics

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All persons associated with our firm are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

Personal Trading Practices

Our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we can trade ahead of you and potentially receive more favorable prices than you will receive. To mitigate this conflict of interest, it is our policy that neither our firm nor persons associated with our firm shall have priority over your account in the purchase or sale of securities.

Review of Accounts

Each IAR reviews their own accounts with the client will monitor your accounts on an ongoing basis and will conduct account reviews at least annually, to ensure the advisory services provided to you are consistent with your investment needs and objectives. Additional reviews may be conducted based on various circumstances, including, but not limited to:

- contributions and withdrawals,
- year-end tax planning,
- market moving events,
- security-specific events, and/or,
- changes in your risk/return objectives.

The individuals conducting reviews may vary from time to time, as personnel join or leave our firm.

We will provide you with additional or regular written reports in conjunction with account reviews. Reports we provide to you will contain relevant account and/or market-related information such as an inventory of account holdings and account performance, etc. You will receive trade confirmations and monthly or quarterly statements from your account custodian(s).

Client Referrals and Other Compensation

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

Block Trades

When placing trades on the same security across multiple accounts, an advisor may choose to process block trades to ensure that each account receives the same pricing for the security being traded. With block trades, all trades are executed in a separate account. The price is then averaged among the shares and distributed to the proper corresponding accounts. This ensures that the clients involved get the same price as everyone else.

Trade Errors

In the event a trading error occurs in your account, our policy is to restore your account to the position it should have been in had the trading error not occurred. Depending on the circumstances, corrective actions may include canceling the trade, adjusting an allocation, and/or reimbursing the account.

Class Action Lawsuits

We do not determine if securities held by you are the subject of a class action lawsuit or whether you are eligible to participate in class action settlements or litigation nor do we initiate or participate in litigation to recover damages on your behalf for injuries as a result of actions, misconduct, or negligence by issuers of securities held by you.

Financial Information

Our firm does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$500 in fees six or more months in advance. Therefore, we are not required to include a financial statement in this brochure.

We have not filed a bankruptcy petition at any time in the past ten years.

IRA Rollover Considerations

As part of our investment advisory services to you, we may recommend that you withdraw the assets from your employer's retirement plan and roll the assets over to an individual retirement account ("IRA") that we will manage on your behalf. If you elect to roll the assets to an IRA that is subject to our management, we will charge you an asset-based fee as outlined in the agreement you executed with our firm. This practice presents a conflict of interest because persons providing investment advice on our behalf have the incentive to recommend a rollover to you to generate fee-based compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to complete the rollover. Moreover, if you do complete the rollover, you are under no obligation to have the assets in an IRA managed by our firm.

Many employers permit former employees to keep their retirement assets in their company plans. Also, current employees can sometimes move assets out of their company plan before they retire or change jobs. In determining whether to complete the rollover to an IRA, and to the extent the following options are available, you should consider the costs and benefits of:

1. Leaving the funds in your employer's (former employer's) plan.
2. Moving the funds to a new employer's retirement plan.
3. Cashing out and taking a taxable distribution from the plan.
4. Rolling the funds into an IRA rollover account.

Each of these options has advantages and disadvantages and before making a change we encourage you to speak with your CPA and/or tax attorney.

If you are considering rolling over your retirement funds to an IRA for us to manage here are a few points to consider before you do so:

1. Determine whether the investment options in your employer's retirement plan address your needs or whether you might want to consider other types of investments.
 - a. Employer retirement plans generally have a more limited investment menu than IRAs.
 - b. Employer retirement plans may have unique investment options not available to the public such as employer securities, or previously closed funds.
2. Your current plan may have lower fees than our fees.
 - a. If you are interested in investing only in mutual funds, you should understand the cost structure of the share classes available in your employer's retirement plan and how the costs of those share classes compare with those available in an IRA.
 - b. You should understand the various products and services you might take advantage of at an IRA provider and the potential costs of those products and services.
3. Our strategy may have a higher risk than the option(s) provided to you in your plan.
4. Your current plan may also offer financial advice.
5. If you keep your assets titled in a 401k or retirement account, you could potentially delay your required minimum distribution beyond age 73.
6. Your 401k may offer more liability protection than a rollover IRA; each state may vary.

- a. Generally, federal law protects assets in qualified plans from creditors. Since 2005, IRA assets have been generally protected from creditors in bankruptcies. However, there can be some exceptions to the general rules so you should consult with an attorney if you are concerned about protecting your retirement plan assets from creditors.
7. You may be able to take out a loan on your 401k, but not from an IRA.
8. IRA assets can be accessed at any time; however, distributions are subject to ordinary income tax and may also be subject to a 10% early distribution penalty unless they qualify for an exception such as disability, higher education expenses, or the purchase of a home.
9. If you own company stock in your plan, you may be able to liquidate those shares at a lower capital gains tax rate.
10. Your plan may allow you to hire us as the manager and keep the assets titled in the plan name.

It is important that you understand the differences between these types of accounts and decide whether a rollover is best for you. Before proceeding, if you have questions contact your investment advisor representative, or call our main number as listed on the cover page of this brochure.

Item 10 Requirements for State-Registered Advisors

Refer to Part(s) 2B for background information about our principal executive officers, management personnel, and those advising on behalf of our firm.

Our firm is not actively engaged in any business other than giving investment advice that is not already disclosed above.

Neither our firm nor any persons associated with our firm are compensated for advisory services with performance-based fees. Refer to the Performance-Based Fees and Side-By-Side Management section above for additional information on this topic.

We are required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of our advisory business or the integrity of our management. The firm and its employees have not been involved in legal or disciplinary events related to its Advisory business. For specific information related to any Advisor of StrongTower Wealth Management's associated persons, please see the relevant Part 2B Brochure, which provides information about the Advisor. FINRA's BrokerCheck® program also discloses detailed reports related to the licensing qualification and disciplinary history of each of the Advisor's associated persons. If you would like to know any additional information regarding the background of StrongTower Wealth Management and/or any of its associated persons, please contact the Firm directly at the address, phone, or email provided on the cover of this brochure.

Neither our firm nor any of our management persons have a material relationship or arrangement with any issuer of securities.