

Peak Wrap Fee Program Brochure

Item 1 – Cover Page

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March 31, 2025

This wrap fee program brochure provides information about the qualifications and business practices of Arkadios Wealth Advisors LLC (“Arkadios Wealth”). If you have any questions about the contents of this Brochure, please contact us at (404) 445-0035. 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.

Arkadios Wealth is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. This Brochure is designed to provide information that can be used to make a determination to hire or retain an Advisor.

Additional information about Arkadios Wealth is available on the SEC’s website at www.advisorinfo.sec.gov.

Item 2 – Material Changes

Since our last annual amendment dated March 2024, we have made the following material changes to this brochure:

Item 4 – Added additional information regarding custodians and editorial changes.

Item 5 – Added additional information regarding fees charged

Full Brochure Availability

We may, at any time, amend this document to reflect changes in Arkadios Wealth's business practices, policies, procedures, or updates as mandated by securities regulators. Annually and as necessary, due to material changes, we will provide clients (either by electronic means or hard copy) with a new Brochure or a summary of material changes from the document previously supplied, with an offer to deliver a full Brochure upon request. Please retain this for future reference as it contains essential information concerning our advisory services and business.

You can view our current disclosure documents at the SEC's Investment Adviser Public Disclosure ("IAPD") website at <http://www.adviserinfo.sec.gov> by searching our name or CRD #288863. The SEC's website also provides information about any Arkadios Wealth-affiliated person registered or required to be registered as an Investment Advisor Representative of the Firm. You may also request a copy free of charge by contacting us at (404) 445-0035.

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Item 4 – Services, Wrap Fees, and Compensation

Arkadios Wealth Advisors LLC (“Arkadios Wealth”) was established in 2017. Arkadios Holdings owns 100% of Arkadios Wealth. David Millican owns 100% of Arkadios Holdings and is the Managing Member and CEO of Arkadios Wealth.

Arkadios Wealth offers the wrap fee programs offered by independent third-party advisers. A wrap fee account generally involves an investment account where you are charged a single, bundled, or “wrap” fee for investment advice, brokerage services, administrative expenses, and other fees and expenses.

Wrap Fee Program- Peak Accounts

Arkadios Wealth offers a wrap fee account called a Peak Account that are custodied with National Financial Services, LLC (“NFS”), Fidelity Institutional Wealth Services (“Fidelity”), or Equity Advisors Solutions (“EAS”, collectively, the “Custodian(s)”). A wrap fee account generally involves an investment account where you are charged a single, bundled, or “wrap” fee for investment advice, brokerage services, administrative expenses, and other fees and expenses. In a Peak account, the client pays a single fee that covers the advisory services and the execution of transactions through NFS. Clients that anticipate trading primarily in equities and ETFs are typically recommended to open a wrap fee account; clients that anticipate trading in mutual funds with little or no anticipated trading in equities and ETFs will be recommended to open a non-wrap fee account.

Accounts are managed on a discretionary basis, meaning that the Arkadios Wealth investment adviser representative (“Advisor”) has discretion over what securities to buy and sell. However, clients may elect to have their account managed on a non-discretionary basis, meaning that the client must consent to each trade in the account

In addition, clients can buy securities (e.g., mutual funds, exchange-traded funds, etc.) outside of Arkadios Wealth’s investment programs without incurring fees through our program. Depending on the client’s investment objectives, the Advisor may manage and provide advice on mutual funds, stocks, bonds, exchange traded funds (ETFs), LPs, options, and/or alternative investments. All of the account structures give the Advisor the ability to customize asset allocation, investment selection, and investment strategies to meet their financial situation and investment goals.

The services that Arkadios Wealth provides under some, or all of these investment options may be available from other providers for lesser fees. In addition, clients can buy securities

(e.g., mutual funds, exchange-traded funds, etc.) outside of Arkadios Wealth's investment programs without incurring fees through our program.

The Peak Wrap Program account is potentially suitable for accounts in which the Investment Adviser Representative anticipates primarily investing in stocks/ETFs, and/or for clients that do not wish to pay transaction charges for trades.

Fees and Compensation

The maximum annual asset-based fee schedule for the Peak Account is as follows:

Account Balances	Annual Fee
\$0 - \$250,000	2.25%
\$250,001 - \$500,000	2.00%
\$500,001+	1.75%

Existing clients should note they may fall outside the ranges listed above as the fee schedule was updated March 2021. A client's specific fee schedule may be based on a different fee schedule and will be charged as stated in their advisory agreement.

Clients will be charged the greater of the fee as indicated on their client agreement or the minimum annual of up to \$540. Arkadios Capital, with instructions from the RIA and through the Custodian, will deduct from the Account a minimum fee of \$45 monthly (or \$135 quarterly). The Account Balance used to calculate the management fee will be based on the value of all assets in the account on the last calendar day of the previous month and can be verified on the Client Statement. The Account Balance will include all assets, including cash or cash equivalents unless specifically excluded in the client agreement. The wrap fee covers the advisory services provided by Arkadios Wealth, execution of transactions through Arkadios, and custodial services provided by NFS.

Fees are billed monthly or quarterly in advance and automatically deducted from the account pursuant to the advisory agreement and not billed separately to clients, unless specifically agreed to on the customer agreement. The initial fee will be billed in the calendar month after the account is opened. The first month's fee will be prorated according to the number of days remaining in the calendar month that the account is opened and will be billed in arrears; therefore, the initial fee will include the prorated amount due for the first month of service and fees in advance of the second month of service. Upon termination of an account, any prepaid, asset-based fees will be prorated according to the days the account was opened during the calendar month and rebated to the client.

The wrap fees charged in Peak accounts do not cover other charges or fees assessed by Arkadios or the Custodian. Other costs that may be incurred that are not included in the Wrap Fee include: fees for transactions executed away from Arkadios, markups and markdowns associated with structured products, and spreads paid to market-makers. Arkadios may charge a nominal monthly fee of \$1.95 to \$2.50 to cover the costs associated with billing clients' accounts. These charges are due to increased expenses for the software and data feeds required to accurately calculate fees.

Fees involving Third-Party Asset Management Consulting Services

The specific manner in which fees are charged by the Firm is established in a client's written agreement and the third-party investment manager's billing practices. Fees are negotiable and are based on a percentage of assets under management and calculated at an annual rate, or as otherwise specified in the client agreement. A portion of the fee listed below covers Arkadios Wealth's advisory fee, and a portion is paid to the third-party asset manager for their portfolio management services.

The maximum annual fee for third-party asset management accounts is as follows:

Account Balances	Annual Fee
\$0 - \$250,000	2.50%
\$250,001 - \$500,000	2.25%
\$500,001+	2.00%

Clients will be charged the greater of the fee as indicated on their client agreement or the minimum annual of up to \$540. Arkadios Capital, with instructions from the RIA and through the Custodian, will deduct from the Account a minimum fee of \$45 monthly (or \$135 quarterly). The Account Balance used to calculate the management fee will be based on the value of all assets in the account on the last calendar day of the previous month and can be verified on the Client Statement. The Account Balance will include all assets, including cash or cash equivalents, unless specifically excluded in the client agreement.

Fees are billed monthly or quarterly in advance and automatically deducted from the account pursuant to the advisory agreement and not billed separately to clients, unless specifically agreed to on the customer agreement. The initial fee will be billed in the calendar month after the account is opened. The first month's fee will be prorated according to the number of days remaining in the calendar month that the account is opened and will be billed in

arrears; therefore, the initial fee will include the prorated amount due for the first month of service and fees in advance of the second month of service. Upon termination of an account, any prepaid, asset-based fees will be prorated according to the days the account was opened during the calendar month and rebated to the client.

Fees will not be adjusted or pro-rated for additions to or withdrawals from the account during the calendar month. Clients must maintain or deposit sufficient funds in the account to cover payment of all fees authorized by the contract, and the firm, clearing firm, and/or Custodian will debit the account balances or redeem money market fund shares in the amount equal to the fee that is due. If there are not funds to cover the fees, then Arkadios Wealth can liquidate assets to cover fees.

A portion of the advisory fee will be paid to a third-party manager; such fees are outlined in each respective manager's Part 2A Brochure and advisory contract. Each client will receive a copy of such an advisory agreement which will disclose the fee. Arkadios Wealth has a potential conflict of interest in that its Advisors could be motivated to recommend management styles and managers that would result in higher fees to the Advisor and/or the firm. We will make all recommendations independent of such fee consideration. The Advisor's recommendations will be based solely on its obligation to consider first and foremost a client's objectives and needs.

A client may terminate his relationship in accordance with the respective managers' disclosure documents. Pre-paid fees will be refunded in accordance with the respective manager's agreement and Disclosure Brochure.

Additional Fees

In addition to the advisory fees paid to Arkadios Wealth, clients can also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions (collectively "Financial Institutions"). These additional charges include securities brokerage commissions, markups and markdowns, transaction fees, custodial fees, fees charged by the Independent Managers, charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses, 12b-1 fees), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees and other fees and taxes on brokerage accounts and securities transactions.

Arkadios may purchase products where there is a revenue sharing agreement in place. In these cases, Arkadios would receive compensation, much like a dealer concession. Any revenue share received is not offset by the advisory fee, and no portion of the revenue share is paid to the investment advisory representative.

Securities for which fair market values are not readily available are not valued by Arkadios Wealth. Valuations used for billing will be based on the most recent valuations available. Valuation sources used will be alternative investment sponsors, third party pricing services or fund administrators. Some valuations for non-traded assets, including Limited Partnerships, are only provided annually by the issuer or are provided on a delayed basis. The Firm will use the most recent valuation available at the time of billing.

Some mutual funds pay 12b-1 service fees (normally 0.25% per year). The mutual funds the Firm could purchase or recommend offer a variety of share classes, including some that do not charge 12b-1 fees and are, therefore, less expensive. These fee arrangements will be disclosed upon request of a client and are available in the applicable fund's prospectus.

When accounts are held through NFS, Arkadios Capital, Arkadios Wealth's affiliated broker-dealer, receives these 12b-1 fees. The receipt of such fees represents a conflict of interest in that there is an incentive for Advisors to recommend funds with 12b-1 fees over funds that have no fees or lower fees. To mitigate this conflict of interest, Arkadios Capital will review the receipt of 12b-1 fees it receives quarterly and rebate such fees to the client's account.

When accounts are held at Fidelity, or are managed through a third-party asset manager, neither Arkadios Capital nor Arkadios Wealth receives any portion of the 12b-1 fees charged. There are instances in which Arkadios Wealth would recommend a mutual fund that carries a 12b-1 fee, even when a lower-cost share class is available for the same fund. For example, a lower-cost class share may not be available to Arkadios Wealth. Mutual funds charging 12b-1 fees are transferred into Arkadios Wealth, in which case the Firm may recommend the client holds the existing share class, instead of selling the fund and buying a lower-cost share, which could result in a tax liability. Arkadios Wealth and Arkadios Capital does not rebate or offset advisory fees for 12b-1 fees that are not received by our firm.

Arkadios Capital receives compensation directly related to any cash held in your account(s) from the various banks where such cash is held. The amount of compensation that Arkadios receives is based on (1) the amount of cash (i.e., the credit balances) in the account(s), and (2) current market rates. Arkadios Capital has chosen an interest-bearing FDIC insured sweep vehicle as the default position for any free cash in your account(s) until investments are made (unless/until you direct Arkadios Capital to utilize a different vehicle for your free cash). Thus, because Arkadios Capital has a financial incentive to recommend that you select the FDIC insured sweep vehicle for your free cash (since that pays more compensation to Arkadios Capital than other alternatives), there is an inherent conflict of interest. You should consult your financial representative to ensure that your free cash is handled in a manner that is best for you, depending upon your particular situation and risk tolerance.

Our Investment Adviser Representatives may trade on margin for client's accounts, which could result in a high portfolio turnover ratio. Additionally, the use of margin results in interest charges as well as all other fees and expenses associated with the security or account involved. Advisory fees are calculated using the net account balance in the account as shown on the client custodial statement; additional fees based on cash debit balances will not increase advisory fees.

When clients invest in alternative securities, Arkadios Capital receives a dealer concession. The concession (typically 1%) is described in the private placement memorandum or similar offering documents. The advisory fee is not reduced to offset this compensation, and no portion of the dealer concession is paid to the investment advisory representative.

Clients can purchase securities through broker-dealers in initial public offerings, secondary offerings and special purpose acquisition company transactions. If Arkadios Capital acts as a member of the selling syndicate for such offerings, the firm will receive compensation equal to a portion of the gross spread (the difference between the price the client pays for the security and the price at which it purchased the securities). The advisory fee is not reduced to offset this compensation. The amount of the gross spread is described in the relevant prospectus, offering circular or official statement.

Most Arkadios Wealth Investment Adviser Representatives are also registered broker-dealer representatives of Arkadios Capital. Arkadios Capital may share a portion of payments received from a mutual fund or in connection with an initial public offering, a secondary offering, and/or a private placement with these Advisors. Advisors receive a portion of the compensation that Arkadios Wealth receives as a member of a selling syndicate. Thus, Advisors have an incentive to recommend certain offerings because the Advisor will receive more compensation in connection with these securities than in connection with other types of securities. This creates a conflict of interest. Such fees are described in mutual fund prospectuses.

Although Arkadios Wealth believes its fees are reasonable in light of the services provided, clients should be aware that such fees may be more or less than the fees and commissions associated with investment advisory and brokerage services purchased separately. The comparison is dependent upon a number of factors, including the frequency of brokerage activity in the client's account, the size of the account under management, and any negotiated fee arrangements with respect to the account. An investor should consider these factors prior to opening an advisory account with Arkadios Wealth. Transaction fees charged may be higher than those otherwise available if the services were provided separately for a discrete fee or if an Investment Advisor were to select brokerage and negotiate commissions in the absence of the extra consulting service provided. Clients should consider the value of

the additional consulting services when making such comparisons. The combination of custodial, consulting, and brokerage services may not be available separately or may require multiple accounts, documentation, and fees. Fees in excess of 2% are higher than industry norms. Other investment advisors may offer programs that charge similar fees may not charge separately for brokerage and transaction costs. All fees described herein are subject to negotiation depending on a range of factors including, but not limited to, account size and overall range of services requested.

Account Termination

The client and/or the firm can initiate termination of the contract at any time by sending written notice to the contra party and will be deemed to be accepted the day that it is received by the contra party.

If the client instructs Arkadios Wealth to terminate their advisory contract and liquidate their account, Arkadios Wealth will proceed with liquidation of the account in an orderly and efficient manner. There will not be a charge by Arkadios Wealth for such redemption; however, certain mutual funds impose redemption fees as stated in each company's fund prospectus in certain circumstances. Clients must keep in mind that the decision to liquidate security issues or mutual funds may result in tax consequences that should be discussed with the client's tax advisor. Factors that can affect the orderly and efficient manner would be size and types of issues, liquidity of the markets, and market makers' abilities. Should the necessary securities markets be unavailable and trading suspended, efforts to trade will be done as soon as possible following their reopening. Due to the administrative processing time needed to terminate client's investment advisory service and communicate the instructions to client's Investment Advisor, termination orders received from clients are not market orders; it may take several business days under normal market conditions to process the client's request. During this time, the client's account is subject to market risk. Arkadios Wealth and its agent are not responsible for market fluctuations of the client's account from time of written notice until complete liquidation. All efforts will be made to process the termination in an efficient and timely manner.

Third-Party Asset Management Consulting Services

Arkadios Wealth offers access to third-party asset managers who offer a wide range of asset classes and strategies through which our clients can invest. Our investment adviser representatives will typically recommend and assist the client in selecting these third-party managers and will consult with the client regarding those services.

The third-party managers recommended by Arkadios Wealth will typically manage accounts using investment discretion, meaning that the client is not required to approve every proposed transaction. The client grants discretion to the third-party manager in a separate agreement between the client and the third-party manager. Arkadios Wealth may assist clients by recommending that assets be allocated among multiple managers, but Arkadios Wealth does not have discretion to select the manager or to allocate or re-allocate the client's assets.

Whenever a client selects the services of a third-party manager, the client will receive a disclosure brochure similar to this one describing the manager and the services it provides. The client may also receive a disclosure brochure or a brochure supplement describing each individual portfolio manager selected. Clients should read these disclosure brochures carefully before deciding whether to select a particular portfolio manager. The list of third-party managers recommended by Arkadios Wealth changes from time to time, at Arkadios Wealth's discretion.

Item 5 – Account Requirements and Types of Clients

Arkadios Wealth provides portfolio management services to individuals, corporations and business entities, pension and profit-sharing plans, charitable institutions, foundations, endowments, estates and trusts. The minimum account size is \$150,000. Arkadios Wealth has the discretion to waive the account minimum. For any third-party manager programs, minimums vary by manager and such information is disclosed in each respective brochure.

Item 6 – Portfolio Manager Selection and Evaluation

Arkadios Wealth serves as the Portfolio Manager for the Peak Wrap Fee Programs. Arkadios Wealth uses industry standards to measure the performance of its Portfolio Managers; however, it does not use a third-party auditor to review or verify the performance of its Portfolio Managers.

A portion of the Wrap Fee is paid to Arkadios Wealth for advisory services and portfolio management services; a portion of the Wrap Fee covers transaction costs and is paid to NFS. Since Arkadios Wealth pays for transaction fees from the Wrap Fee, there is an incentive to limit trading in order to avoid paying transaction fees. Our review process includes a consideration of trading activity and will recommend a wrap account only when it is deemed to be suitable.

Performance-Based Fees and Side-by-Side Management

Arkadios Wealth does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client). Some third-party investment managers may charge performance-based fees; their practices will be disclosed in the manager's Disclosure Brochure.

Methods of Analysis, Investment Strategies, and Risk of Loss

Our investment strategy begins with an understanding of a client's financial goals. Advisors use demographic and financial information provided by the client to assess the client's risk profile and investment objectives in determining an appropriate plan for the client's assets. Investment strategies ordinarily include long- or short-term purchases of stock portfolios, mutual funds, and fixed income securities. Investment recommendations are based on an analysis of the client's individual needs and are drawn from research and analysis. For clients in our Advisor Managed Accounts, Arkadios Wealth's security analysis methods include the following:

- ***Fundamental analysis:*** We attempt to measure the intrinsic value of a security by looking at economic and financial factors to determine if the company is underpriced or overpriced. Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.
- ***Technical analysis and charting:*** We attempt to determine the trend of a security by studying past market data, including price and volume. This presents a potential risk, as the price of a security can change direction at any time and past performance is not a guarantee of future performance.
- ***Cyclical analysis:*** We attempt to identify the industry cycle of a company to determine whether the company is in a market introduction phase, growth phase or maturity phase. Generally projected revenues, growth potential and business risk may fluctuate based on the company's cycle stage.

The description of strategies is a summary only. Information for this analysis is drawn from financial websites and magazines, research materials prepared by others, annual reports, corporate filings, prospectuses, company press releases and corporate ratings services.

Risks Related to All Investment Programs

It is important to note that investing in securities involves a risk that clients must be prepared to bear. For any risks associated with registered investment company products, please refer to the prospectuses for additional details about these risks. Our investment approach constantly keeps the risk of loss in mind. There can be no assurance that Arkadios Wealth's investment objectives will be achieved. Accordingly, Arkadios Wealth's investment strategies could result in significant client losses under certain circumstances. The following is a summary of material risks related to each significant investment strategy or method of analysis Arkadios Wealth uses. However, it is important to note that the summary of material risks below is not meant to be exhaustive or complete. Investing in securities involves a high degree of loss, including the risk that the entire amount invested may be lost. Clients should be prepared to bear such risk of loss.

- **Interest-rate Risk:** Fluctuations in interest rates cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market value to decline.
- **Market Risk:** All investments present the risk of loss of principal – the risk that the value of securities is less than the price paid for the securities. In the past, volatile market conditions have had a dramatic effect on the value of securities. In addition, political conditions, terrorist attacks, other acts of violence or war, health epidemics or pandemics, natural hazards, and/or force majeure affect the operations and profitability of an issuer. Such events also could cause consumer confidence and spending to decrease or result in increased volatility in the U.S. and worldwide financial markets and economy. Any of these occurrences could have a significant impact on the operating results and revenues of an issuer.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation. Therefore, even when the value of a security is greater than the price paid, there is the risk that the appreciation will be less than inflation.

- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations could result in bankruptcy and/or a declining market value.
- **Foreign Security Risk:** Investing outside the United States involves additional risks, such as currency fluctuations, periods of illiquidity and price volatility. These risks generally are greater with investments in developing companies.
- **Cybersecurity Risk:** The computers Arkadios Wealth and our service providers use to carry out routine business operations employ a variety of protections designed to prevent damage or interruption from computer viruses, network failures, computer and telecommunication failures, infiltration by unauthorized people and security breaches. Despite the various protections utilized, systems, networks, or devices potentially can be breached. A client could be negatively impacted as a result of a cybersecurity breach.

Cybersecurity breaches can include unauthorized access to systems, networks, or devices; infection from computer viruses or other malicious software code; and attacks that shut down, disable, slow, or otherwise disrupt operations, business processes, or website access or functionality. Cybersecurity breaches cause disruptions and impact business operations, potentially resulting in financial losses to a client; impediments to trading; the inability by us and other service providers to transact business; violations of applicable privacy and other laws; regulatory fines, penalties, reputational damage, reimbursement or other

compensation costs, or additional compliance costs; as well as the inadvertent release of confidential information. Similar adverse consequences could result from cybersecurity breaches affecting issuers of mutual funds, ETFs and other securities in which a client invests; governmental and other regulatory authorities; exchange and other financial market operators, banks, brokers, dealers, and other financial institutions; and other parties. In addition, substantial costs may be incurred by these entities in order to prevent any cybersecurity breaches in the future.

Voting Client Securities

As a matter of firm policy and practice, Arkadios Wealth does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Arkadios Wealth will provide advice to clients regarding the clients' voting of proxies if requested. Clients will receive their proxies or other solicitations directly from the Custodian or transfer agent.

Item 7 – Client Information Provided to Portfolio Managers

Arkadios Wealth acts as both your registered investment adviser and your portfolio manager. In those instances, your Portfolio Manager has the same access to your financial information as Arkadios Wealth. Your financial information includes, among other things, information on your income, net worth, and investment objectives. Your Portfolio Manager uses this information to determine an appropriate asset allocation for you and to manage your investments. When you update your information with Arkadios Wealth, your Portfolio Manager will have immediate access to the same updated information.

The Client may contact Arkadios Wealth during normal business hours to consult with their adviser concerning the management of the Client's Account. Please see the discussion under Item 6, above, for additional information regarding Client Information Provided to Portfolio Managers.

Item 8 – Client Contact with Portfolio Managers

You may communicate with Portfolio Managers directly. Consultations beyond normal business hours may require additional negotiated fees. Please see the discussion under Items 6, and 7 above, for additional information on Client Contact with Portfolio Managers.

Item 9 – Additional Information

Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to a client's evaluation of Arkadios Wealth or the integrity of Arkadios Wealth's management persons. Arkadios Wealth and its management persons have no criminal or civil actions; administrative proceedings before the SEC, other federal agency, state regulatory agency, or foreign financial regulatory authority; or self-regulatory organization proceedings within the last 10 years that require disclosure.

Other Financial Industry Activities and Affiliations

Arkadios Wealth offers services through our network of investment advisor representatives ("IARs"). IARs may have their own legal business entities whose trade names and logos are used for marketing purposes and may appear on marketing materials or client statements. The Client should understand that the businesses are legal entities of the IAR and not of Arkadios Wealth. The IARs are under the supervision of Arkadios Wealth, and the advisory services of the IAR are provided through Arkadios Wealth. Arkadios Wealth has the arrangement described above with IARs using the following legal business entities:

- 1031 Solutions
- AIM Advisors
- Akers Financial
- Bander Wealth Management
- BlueChip Wealth Advisors
- Bob Burke Financial Services
- Clover Capital Partners
- Corbet Capital
- Creative Capital Wealth Management
- Downeast Private Wealth
- East Paces Group
- Exclusive Advisors
- Exclusive Financial Resources
- Foresight Financial Partners
- Foundation Financial Group
- G.L.S. & Associates
- Gregg Lentz & Associates
- Gulf Coast Wealth Management
- Harvest Wealth Advisors
- Heritage Pension Advisors
- Integrity Financial Group
- Keystone Capital Partners Group
- KG Wealth
- Kinship Wealth Partners
- Klestinski Rapp Marmitt Investment Counsel
- Matrix Asset Management
- McFarlin Capital
- Monarch Capital Advisors
- Moore Invested
- NGC Global Wealth Management
- Oak Financial Advisors
- Parry Financial

- Peak Retirement Group
- Personal Portfolios
- Piedmont Wealth Partners
- Preservation Specialists
- Proximity Financial Partners
- RBG Capital
- Resource Investment Architects
- Revolution X Wealth Management
- Rivertan Financial Group
- Secura Wealth Management
- Select Wealth Advisors
- Sheppard Mosher Independent Wealth Management
- Sinclair Financial
- Southpark Capital
- SR Brown Financial Services
- Strive Financial
- Stewardship Wealth Management
- TBAer Wealth Management
- Texas Regional Bank
- The Oak Financial Group
- Thompson/Pratt Capital Management
- TNT Financial Services
- Tucker Investment Counsel
- Wealth Architects
- Wealthstone Group
- Webb Garner
- Wheeler Wealth
- Whitestone Wealth Management
- WMGNA
- Zimco Capital

Arkadios Capital is affiliated with Arkadios Wealth through common control and is a registered broker-dealer. Most individuals associated with Arkadios Wealth as an Investment Adviser Representative are also registered as a Registered Representative. When applicable, these individuals recommend broker-dealer transactions for advisory clients. All related compensation is separate from advisory services. This arrangement poses a conflict of interest to the extent that there is a financial incentive to recommend securities and other insurance products that result in commissions, brokerage fees, 12b-1 fees or other payments. Arkadios Wealth is dedicated to acting in our clients' best interests based on fiduciary principles. Clients are under no obligation to purchase any recommended brokerage products or insurance products.

On average individual Advisors and the principals of Arkadios Wealth that are dually registered spend up to 50% of their time on other such activities. If a trade error were to occur, it may result in profit or loss to the firm. The firm has controls in place to limit such trade errors. Investment Advisers will not participate in any profits resulting from such errors.

Arkadios Capital is typically recommended for execution of securities transactions, including transactions in structured products, fixed income initial public offerings, secondary offerings and special purpose acquisition company transactions. The Firm's Brokerage Practices are more fully described below.

When Arkadios Capital is a member of the selling syndicate, Advisors, acting as a Registered Representative of Arkadios Capital, receive compensation from the sale of an initial public offering (IPO). Such compensation will not offset advisory fees. This poses a conflict of

interest for those individuals as they have a financial incentive to recommend IPO purchases. However, Arkadios Wealth and its personnel are constrained by fiduciary principles to act in the client's best interest and will only recommend IPO's when they are believed to be suitable.

Certain Advisors are separately licensed as insurance agents/brokers for various independent insurance companies. In their capacities as registered representatives or as independent insurance agents, clients will be charged separately from their advisory services. Arkadios Wealth clients are not obligated to purchase any recommended insurance products.

Code of Ethics

Arkadios Wealth has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at Arkadios Wealth must acknowledge the terms of the Code of Ethics annually, or as amended.

Advisors of Arkadios Wealth may buy or sell securities that are recommended to clients. Arkadios Wealth's employees and persons associated with Arkadios Wealth are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of Arkadios Wealth and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Arkadios Wealth's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of Arkadios Wealth will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of Arkadios Wealth's clients. In addition, the Code restricts trading in close proximity to client trading activity. When practical, employee trades are aggregated with client trades. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between Arkadios Wealth and its clients.

Certain affiliated accounts trade in the same securities with client accounts on an aggregated basis when consistent with Arkadios Wealth's obligation of best execution. In such

circumstances, the affiliated and client accounts will share commission costs equally and receive securities at a total average price. Arkadios Wealth will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

A copy of the firm's Code of Ethics may be requested by contacting the Compliance Department at our main number.

Review of Accounts

Account reviews are conducted by the investment advisor representative at least annually. Factors that are considered during such reviews include, but are not limited, to the following: investment objectives, targeted allocation, current allocation, suitability, performance, monthly distributions, concentrated positions, diversification, and outside holdings. Examples of situations that may impact an account include the following: performance that is not in line with the client's "downside risk tolerance," change in investment objective, the client makes a significant addition of capital or withdrawal of capital from the account, rebalancing of the portfolio if current allocation and targeted allocation are not consistent, concentrated position that could lead to volatility, etc.

Clients agree to inform Arkadios Wealth in writing of any material changes to their financial circumstances that might affect the manner in which their assets should be invested. Clients may contact us during normal business hours to consult with an investment advisor representative concerning the management of their account(s).

You should receive statements at least quarterly from the Custodian that holds and maintains your investment assets. We urge you to carefully review such statements and compare the official custodial records to the account statements that we may provide you.

Client Referrals and Other Compensation

Arkadios Wealth may enter into one or more written agreements ("Promoter Agreements") with one or more unaffiliated individuals and/or organizations that refer clients to us. All Promoter Agreements will be in writing and comply with the requirements of Rule 206(4)-1 of the Investment Advisers Act of 1940 (the "Act"). While the specific terms of each Promoter Agreement may differ, a Promoter's compensation is generally based upon new client engagement and retention and is calculated using a varying percentage interest of the advisory fees paid to Arkadios Wealth by its clients. In all Promoter Agreements that we enter into, each Promoter must make certain representations regarding its licensing status, ethical standards and disciplinary history. Each Promoter must agree to advise us immediately of any

change in such representations. In addition, the prospective client being referred to us will receive a copy of our “Disclosure Brochure,” which is a then current copy of our ADV Part 2A; in addition to a document disclosing the referral arrangement and information on the fee being received by the Promoter for making the referral. Arkadios Wealth does not pay employees for client referrals.

Certain issuers will sponsor or reimburse travel expenses associated with due diligence of alternative investments. Such expense reimbursements are only permissible by Arkadios Wealth when pre-approved, and after review of the agenda expected estimated costs. Arkadios Wealth will not approve expense reimbursements by issuer for travel unless the travel expenses appear reasonable and customary; lavish expenses will not be approved. Advisors do not base recommendations on the expectation of such travel.

Financial Information

Arkadios Wealth does not require or solicit prepayment of any fees six months or more in advance. Arkadios Wealth has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of any bankruptcy proceeding.

Brokerage Practices

Arkadios Wealth recommends the brokerage and custodial services of NFS, Fidelity, or EAS (collectively, the “Custodian(s)”) to hold your account. When selecting a Custodian to recommend, each Advisor considers factors that are important to them. Such factors include the Advisor’s historical relationship with the Custodian; quality of overall execution services provided; promptness and accuracy of reports on execution; ability and willingness to correct errors; ability to access various market centers; the Custodian’s facilities and technology; commission or transaction charged to clients; and execution and operational capabilities of the broker-dealer. Custodians are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed. Each Custodian has its own unique schedule of fees.

Arkadios Wealth receives certain services and products, such as fundamental research reports, technical and portfolio analyses, pricing services, economic forecasting and general market information, historical database information and computer software (*i.e.*, soft dollars) that assists Arkadios Wealth’s representatives in their investment management process, from our Custodians. The Custodian may also sponsor and make available to Arkadios Wealth other products and services that benefit Arkadios Wealth but may not benefit all clients’ accounts. Additional benefits from the Custodians include educational events, conferences or meetings relating to the programs or brokerage services generally. Other potential benefits may include occasional business entertainment of personnel of

Arkadios Wealth by the Custodian, including meals, invitations to sporting events, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services offered by the Custodians assist Arkadios Wealth in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (including order allocation or aggregation), provide research, pricing information and other market data, facilitate payment of Arkadios Wealth's fees from its clients' accounts, and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or a substantial number of client accounts, including accounts not maintained at the Custodian. The Custodians may also make available to Arkadios Wealth other services intended to help Arkadios Wealth manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications, conferences, roundtables and webinars on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. The receipt of such services creates a conflict of interest. Arkadios Wealth addresses this conflict of interest by periodically assessing the best execution capabilities of the broker-dealers we use.

Transaction fees paid are one of, but not the only, criteria in recommending a Custodian. Clients may pay commissions that are higher than another qualified Financial Institution might charge to affect the same transaction where Arkadios Wealth determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution's services and the fees for those services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. Arkadios Wealth seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

Arkadios Wealth and Arkadios Capital have a referral arrangement with NFS, whereby Arkadios Wealth and Arkadios Capital receive business credits or other compensation from NFS based on the amount of client assets custodied by NFS, which will be transferred to the advisory platform maintained by Fidelity Institutional Wealth Services (FIWS), a division of NFS' affiliated company Fidelity Brokerage Services, LLC. For those clients that invest with advisers utilizing the NFS platform, this potentially creates a conflict of interest in that it gives Arkadios Wealth a financial incentive to recommend NFS. However, the advisers themselves do not have a financial incentive to recommend NFS. There are times where the advisers or Arkadios Wealth may indirectly benefit from the account being established on the NFS platform because of Arkadios Capital's affiliation with Arkadios Wealth due to common control and ownership. Clients do not incur any additional fees or expenses as a

result of payments of business credits or compensation by NFS to Arkadios Wealth or Arkadios Capital.

Arkadios Wealth recommends Arkadios Capital for the execution of securities transactions, including transactions in structured products, fixed income initial public offerings, secondary offerings and special purpose acquisition company transactions. Trades executed through Arkadios Capital, Arkadios Wealth's affiliated broker-dealer, will be charged transaction fees, such as commissions or markups/markdowns. Transaction fees for fixed income and structured products are not shared with Arkadios Wealth or its Advisors.

Arkadios Capital will receive a portion of the transaction fees for their brokerage services including trade execution and back-office support, as disclosed more fully under Item 4. Arkadios Wealth or its Advisors do not receive compensation for such transactions.

Arkadios Wealth does not recommend broker-dealers for client transactions in connection with third-party investment managers or plan sponsor and plan participant services.

To the extent that Arkadios Wealth is acting as a Fiduciary with respect to Qualified Accounts subject to ERISA, Arkadios Wealth will seek to avoid or remedy any situation where its receipt of compensation from Fidelity for Support Services would be a prohibited transaction under ERISA. For purposes of the foregoing, "ERISA" shall mean the Employee Retirement Income Security Act of 1974, as amended and the applicable "ERISA-mirror provisions" of Sections 4975 of the Internal Revenue Code of 1986, as amended; "Fiduciary" shall be defined as that term is defined under ERISA; and "Qualified Accounts" shall mean accounts that constitute a retirement plan (including a 401(k) plan) or other employee benefit plan subject to ERISA, an account for a tax-qualified retirement plan (including a Keogh plan), or an individual retirement account under the Internal Revenue Code.

Clients can benefit when we aggregate trades to obtain volume discounts on execution costs. Trade aggregation refers to the practice of combining orders for execution. When consistent with our duty to obtain best execution, we will aggregate multiple client transactions into a single order in order to obtain the best price for our clients.

Privacy Policy

Arkadios Wealth collects non-public information about you from the following sources:

- Information we receive from you on account applications or other forms
- Information about your transactions with Arkadios Wealth or others
- Information we receive from a consumer-reporting agency

We do not disclose any non-public personal information about you to anyone, except as permitted by law. We maintain physical, electronic, and procedural safeguards in compliance

with federal standards to protect your information. If you decide to close your account(s) or you become an inactive customer, we will adhere to the privacy policies and practices as described in this notice.

Advisors of Arkadios Wealth are typically also Registered Representatives of Arkadios Capital. Arkadios Wealth will disclose customer information to and receive customer information from Arkadios Capital for the purposes of offering additional products and services to you as well as to effect, administer, service and enforce your requested transactions and maintain and service your accounts. Arkadios Capital may also continue to use personal information they receive from us to perform services on our behalf, to respond to communications from you, as you authorize or request, or, if you are their customer, to offer you their products or services. To the extent that you are entitled to other protections under applicable laws and these laws apply, we will comply with them when we share personal information about you.

Arkadios Wealth restricts access to your personal account information to only those employees who need to know that information to provide products or services to you. For more information on our Privacy Policy, please contact the Compliance Department at (404) 445-0035.