Eagle Wealth Management Group Inc.

Form ADV Part 2A: Firm Brochure

28212 Kelly Johnson Parkway
Suite 175
Valencia, CA 91355
661-257-9800

10815 Sikes Place
Suite 320
Charlotte, NC 28277
800-818-0301

1930 Abbott St
Suite 304
Charlotte, NC 28203
800-818-0301

Email: Ernie@EagleWealthInc.com
Website: www.EagleWealthInc.com

November 2026

This firm brochure ("Brochure") provides information about the qualifications and business practices of Eagle Wealth Management Group Inc. ("Eagle Wealth" or the "Firm"), a SEC registered investment adviser. Registration with the SEC does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact our Chief Compliance Officer, Ernest J. C'DeBaca, at 661-257-9800 or Ernie@EagleWealthInc.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Eagle Wealth Management Group Inc., is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by using the Firm's full name or a unique identifying number, known as a CRD number. Our firm's CRD number is 327052.

Item 2: Material Changes

Consistent with SEC rules, Eagle Wealth seeks to ensure that our clients receive a summary of any material changes made to this and subsequent Disclosure Brochures within 120 days after the close of our fiscal year. Furthermore, we will provide interim disclosure regarding certain material changes as necessary.

Since the firm's last annual amendment, dated April 2026, this Brochure has been amended to: describe the services Eagle Wealth provides to retirement plans that are not subject to ERISA, including church plans, and the church plan establishment services Eagle Wealth may arrange (Item 4); restate the fees for retirement plan advisory and consulting services as a combined maximum annual fee of 1.00%, describe how retirement plan fees are calculated, billed in arrears and paid, and describe the plan establishment, plan document and adoption, and annual administration fees charged to church plan clients, including a new one-time plan establishment fee of $2,000 (Item 5); describe how Eagle Wealth complies with the custody rule when a retirement plan's trustee directs payment of the advisory fee (Item 15); correct the description of the firm's ownership and identify the names under which the firm does business, and describe our Charlotte, North Carolina offices, which use the name Abiding Wealth Advisors, and the company owned by one of our investment adviser representatives that provides the premises and administrative staff of one of those offices (Items 4 and 10); update the description of how we compensate persons who refer clients to us (Item 14); identify Ernest J. C'DeBaca as the firm's Chief Compliance Officer; and disclose that he is not our employee, that he serves through a compliance consulting firm he owns and provides legal services to us through a law firm he owns, that he and those firms serve other investment advisers and financial services firms, the conflicts of interest that this arrangement creates, and how we address them (Items 4 and 10).

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Item 4: Advisory Business

Eagle Wealth Management Group Inc. ("Eagle Wealth"), an SEC-registered investment adviser, began conducting business in July 2023 with its principal place of business located in Valencia, California.

Eagle Wealth is owned by The Eagle Family Trust, of which Douglas R. Eagle, Jr. and JoAnn K. Eagle are the trustees. Our Charlotte, North Carolina offices conduct business under the name Abiding Wealth Advisors. That name belongs to Abiding Wealth Advisors, LLC, a North Carolina limited liability company owned by Shane P. Snively, one of our investment adviser representatives. Abiding Wealth Advisors, LLC is not a registered investment adviser and does not provide investment advice. Advisory services offered under the Abiding Wealth Advisors name are provided by Eagle Wealth, under Eagle Wealth's advisory agreements, through Eagle Wealth's investment adviser representatives, and subject to Eagle Wealth's supervision. See Item 10.

Ernest J. C'DeBaca serves as Eagle Wealth's Chief Compliance Officer and may be contacted at Ernie@EagleWealthInc.com. Mr. C'DeBaca is not an employee of Eagle Wealth. He is a supervised person of Eagle Wealth for purposes of Rule 206(4)-7(c) under the Investment Advisers Act of 1940 and provides his services through a separate compliance consulting firm that he owns. That arrangement, and the conflicts of interest arising from it, are described in Item 10 below.

Eagle Wealth provides investment advisory services to a variety of clients, through financial planning and asset management. Our investment advice is delivered through our investment adviser representatives ("Advisory Associates"). Advisory Associates provide advisory services primarily on a discretionary basis. Clients with discretionary agreements have authorized their Advisory Associate to manage the account without prior consent for each transaction. Clients may impose limitations on discretionary agreements, if preferred.

As of October 15, 2026, Eagle Wealth manages approximately $470,972,976 of regulatory Assets Under Management ("AUM") on a discretionary basis, and $449,757 of AUM on a non-discretionary basis.

Financial Planning Services

We provide financial planning services. The goal of financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables about the client's current assets, objectives, risk tolerance and future plans, to estimate future cash flows, asset values and withdrawal plans. Through the financial planning process, a wide range of questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients may purchase this service in one or more of the following ways:

1. Hourly Financial Planning consultation services
2. A written Financial Plan
3. An annual Financial Planning Service Agreement

In general, the financial planning services can address any or all of the following areas:

- Personal: We review family records, budgeting, personal liability, estate information and financial goals.
- Tax & Cash Flow: We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.
- Business Planning Services: Eagle Wealth and its Advisors may use its knowledge of strategic advice for business growth acceleration and/or succession and exit planning that merge key focus areas to provide a strategic plan to manage succession – business, financial and personal.
- Investments: We analyze investment alternatives and their effect on the client's portfolio.
- Insurance: We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- Retirement: We analyze current strategies and investment plans to help the client achieve his or her retirement goals.

- Corporate Planning: We assist the client with formulating long-term business goals, strategic planning, performance metrics, executive compensation plans and employee benefits.
- Death & Disability: We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- Estate: We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law.
- Philanthropic: We assist philanthropic entities, such as foundations, endowments and individuals (amongst others) with developing financial plans and/or strategies for managing assets with such efforts as gifting or setting up donor advised funds, etc.
- Real Estate: Advisory Associates with appropriate background, experience, and licenses in real estate may provide assistance with the valuation, structuring and disposition of real property.
- Advisory Associates in their separate capacity(ies), are able to offer these real estate services to advisory clients for separate and typical compensation (i.e., commissions, or other sales-related forms of compensation). These services are considered an outside business activity and are not offered by Eagle Wealth.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. It is possible that recommendations made to any one client may be contrary to or exactly the opposite of recommendations made to other clients with similar financial circumstances.

The recommendations provided in any of the following "Financial Planning Services" will be valid as of the date(s) provided, however, past performance is not a guarantee of future results and plans must be periodically updated with any changes to the clients' financial circumstances or market conditions.

Hourly Financial Planning Consultation Services:

Clients can receive financial planning advice on a more focused basis for an hourly fee. This may include advice on a single area of concern, or multiple areas at once, such as specific investments, estate planning, retirement planning, or any other specific topic. We also provide specific consultation and administrative services regarding investment and financial concerns of the client.

Written Financial Plan

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

This service may also provide general non-investment advice on topics that may include tax and budgetary planning, estate planning and business planning.

The client will agree to the scope of each financial plan in advance. In addition, all fees, deliverables and timeline will be determined in advance and presented to the client. Written financial plans will be delivered to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Annual Financial Planning Service Agreement:

Over the course of a twelve (12) month period, we gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client and prepare an initial written financial analysis. We will update the analysis periodically as requested by the client. In addition, we provide consultation services throughout the course of the agreement upon the client's request. As appropriate, we may make recommendations to the client throughout the engagement based on the criteria above.

Should the client choose to implement the recommendations made, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan or investment recommendations is entirely at the client's discretion.

We also provide general non-investment advice on topics that may include tax and budgetary planning, estate planning and business planning.

The client and the Advisory Associate will collectively agree to the scope of each annual financial planning service engagement in advance. In addition, all fees, deliverables and timelines will be determined in advance and set forth in the agreements.

Additional costs and conflicts of interest when implementing the Plan or Agreement. Should the client elect to work with the Eagle Wealth adviser to implement some or all of the recommendations offered in the Plan or Agreement, there will be additional costs to execute the advice. These costs could be in the form of advisory fees, and/or other transaction or investment-related expenses that will vary depending upon the type of investment(s) selected.

In the case of assets held in a brokerage or managed account, they should also review the custodian's pricing schedule. These disclosure documents are available from your Adviser.

Investment products vary widely in their costs, objectives and features. Because of this wide selection, your Eagle Wealth Adviser will be faced with conflicts of interest if one investment product generates more compensation than a competing product. Nonetheless, Advisory Associates have a fiduciary duty to select the best option for the client, to eliminate or mitigate conflicts of interest when possible, and to disclose the conflict if mitigation options are not available. Associates are trained to discuss and offer the account types and investment types that appear to be most suitable for a client's individual situation based on the information obtained from the client.

Business Planning Services

Eagle Wealth and its Advisory Associates may use their knowledge of strategic advice for business growth acceleration and/or succession and exit planning that merge key focus areas to provide a strategic plan to manage succession – business, financial and personal.

Eagle Wealth implements an initial project for the client outlining: Business structure review, including asset protection and taxation issues; financial analysis, including trend analysis; breakeven and safety limit; cash flow analysis; credit access and detailed industry benchmarking; non-financial analysis of key operational aspects and risks; sale readiness and attractiveness; detailed business valuation and business value drivers; and value enhancement. The results of this initial project stage are presented to clients, allowing Eagle Wealth and the client to review the report and initial findings/recommendations, discuss strategic succession options, and the proposed implementation plan.

Our advice and recommendations may be delivered verbally or in written form. You are free to accept or reject any recommendation from us. You are solely responsible for the implementation of any advice from us. You may implement our recommendations with any service provider of your choosing, i.e. brokers, accountants, attorneys, insurance agents, etc. You are responsible for obtaining advice from your own legal and tax professionals before acting on our recommendations.

Asset Management

Eagle provides asset management services designed to offer clients a diversified, long-term approach to their personal investment goals and objectives through asset allocation, portfolio monitoring, consolidated reporting, and, most importantly, individualized portfolio management. It allows clients to invest in no-load or load-waived mutual funds, variable products, stocks, bonds, commercial paper, money market shares, CDs and exchange traded funds (“ETFs”), according to the investor's needs, goals, objectives and preferences.

Clients will receive an initial consultation with an Advisory Associate to determine the client's financial situation including investment history, goals and objectives, and special interests or concerns. Advisory Associates will help clients customize their own level of risk when designing their portfolio based on current market conditions.

Based on this consultation and client account documents, the client and the Advisory Associate will design a portfolio using appropriate investments intended to meet the client's long-term goals.

Accounts will be periodically rebalanced to ensure they stay within the client's established allocation. The Advisory Associate will review the strategy periodically and may make changes in the asset allocation among investments as needed. It is imperative, therefore, for the client to contact the Advisory Associate if the client's financial situation or objectives change.

Advisory Accounts will be custodied at Schwab Adviser Services®, a division of Charles Schwab & Co., Inc. ("Schwab").

Services: Affiliated and unaffiliated service providers may develop asset allocation models. The Advisory Associate may also develop asset allocation models or use others from outside independent sources. Each Advisory Associate develops his or her own methods of analysis, sources of information, and investment strategies. As such, recommendations by Advisory Associate and individual investment portfolios will differ.

The Advisory Associate will manage accounts on an ongoing basis and will review accounts at least annually with the client or upon the client's request. The purpose of the review is to determine whether there have been any changes in the client's financial situation and investment goals and to determine whether any changes in the client's investment portfolio are appropriate. The Advisory Associate also reviews the client's asset mix and makes recommendations regarding changes to the portfolio. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Clients will receive monthly brokerage statements, except for months in which no account activity has occurred, and quarterly statements and performance reports. Clients may call at any time during normal business hours to speak directly with their Advisory Associate or the Eagle Wealth home office about their account, financial situation, or investment needs.

Retirement Plan Advisory and Consulting Services

Eagle Wealth, through its affiliated Advisory Associates, provides consulting and advisory services to both ERISA and Non-ERISA employer sponsored retirement plans, including, but not limited to, 401(k), 457(b), 457(f), 403(b), Simple IRA, SEP IRA, nonqualified, deferred compensation, pension and profit-sharing plans (collectively, "Plans" or individually, "Plan") on both a one-time and/or ongoing basis.

Eagle Wealth offers a suite of detailed engagement agreements which are customized for each client relationship and executed by the Plan's designated fiduciary upon conclusion of a careful review, which, at times, includes the client's independent legal counsel. Through its agreements, Eagle Wealth is engaged to provide investment advisory services on either a "nondiscretionary" basis (serving as a "fiduciary" as defined by §3(21)(A)(ii) of the Employee Retirement Income Security Act of 1974 ("ERISA")); or on a "discretionary" basis and thus will serve as an "Investment Manager" as defined by §3(38) of ERISA. Certain other additional services available from Eagle Wealth would be considered non-fiduciary by definition and function and are explicitly detailed within the Plan's executed agreement.

For non-discretionary services, Eagle Wealth and its Advisory Associates will act in a solely advisory capacity and will not have or exercise any discretionary authority or control relative to the management or investment of the assets of the respective Plan.

For discretionary services, Eagle Wealth and its Advisory Associates will be designated as the Investment Manager to the Plan and assume responsibility for the investment selection and asset management for the Plan's master menu made available to the Plan participants from which to choose. In all cases, Eagle Wealth will not serve as the "named fiduciary" of the Plan.

Our agreements offer our clients the opportunity to select one or more of the following services in various engagement categories:

ERISA 3(21) Investment Adviser Fiduciary Services (Non-Discretionary):

- Development of an Investment Policy Statement ("IPS");

- Recommendations for the selection and monitoring of the Plan's Designated Investment Alternatives ("DIAs") that meet the standards set forth within the IPS or as established by other stated goals, objectives and restrictions communicated to Eagle Wealth by the Plan's fiduciaries that also satisfy ERISA's §404(c) requirement that participant-directed retirement plans offer a "broad range" of investment options;
- Recommendations for selecting and monitoring the Plan's Qualified Default Investment Alternatives ("QDIAs");
- Recommendations for and monitoring of Third-Party Investment Managers, if utilized;
- Investment performance measurement, analysis and reporting;
- Attendance and active participation at Plan Oversight Committee meetings; and
- Individualized investment advice options for Plan Participants;

ERISA 3(38) Investment Manager Fiduciary Services (Discretionary):

- Development of an Investment Policy Statement ("IPS");
- Selection and monitoring of the Plan's DIAs;
- Selecting and monitoring of the Plan's QDIAs;
- Investment performance measurement, analysis and reporting; and
- Attendance and active participation at Plan Oversight Committee meetings.

ERISA Non-Fiduciary Services:

- Consulting services to assist the Plan Sponsor with plan design (Settlor) decisions;
- Provide the Plan's Oversight Committee with fiduciary education and "best practices" awareness as well as advice on the development of a Committee Oversight Charter, if so desired;
- Assistance with selecting and monitoring non-fiduciary vendors (e.g., TPA, Recordkeeper, etc.); and
- Delivering or coordinating individual and/or group investment and plan provision education, enrollment support and general retirement planning guidance.

From time to time with the Plan Sponsor's permission, Advisory Associates can make the Plan or Plan participants aware of and offer services to them available from the Advisory Associate that the participant would contract for separate and apart from the retirement plan advisory and consulting services described above specific to Plan assets. In offering or delivering any such additional services, Advisory Associate is not providing the services while acting as a fiduciary under ERISA with respect to such offering of services applicability to plan assets. If any such separate services are offered to participants, they will make an independent assessment of the need for or merits of such services without reliance on the advice, judgment, or influence of Eagle Wealth or its Advisory Associate.

Eagle Wealth intends to fully adhere to the guidelines and mandates set forth within the DOL's Prohibited Transaction Exemption (PTE) 2020-02 which became effective February 16th, 2020, specific to rollovers from qualified plans. As such, Eagle Wealth will require any participant considering a rollover to complete Eagle Wealth's Employer Plan Distribution disclosure and acknowledgment document, which details the rationale for the rollover recommendation and discloses important information and considerations in connection with the rollover decision that are acceptable to the client. Eagle Wealth has a form designed to gather data and serve as a basis to evaluate the appropriateness of any such rollover recommendations.

Non-ERISA and Church Plan Services

Eagle Wealth also provides retirement plan advisory and investment management services to plans that are not subject to Title I of ERISA, including church plans within the meaning of Code Section 414(e) and ERISA Section 3(33) that have made no election under Code Section 410(d), and retirement income account programs described in Code Section 403(b)(9).

Because Title I of ERISA does not apply to these plans, the fiduciary statuses defined in ERISA Sections 3(21) and 3(38) do not attach, the participant direction and default investment relief of ERISA Sections 404(c) and 404(c)(5) is not available, the service provider disclosure required by ERISA Section 408(b)(2) does not apply,

and the bonding requirement of ERISA Section 412 does not apply. Eagle Wealth does not represent to these clients that any such status, relief or requirement applies to their plans.

Eagle Wealth's authority with respect to such a plan is contractual and derives from the plan's own governing documents. Where the plan document permits the plan sponsor to appoint an investment manager and to delegate discretionary authority over the plan's investment options, Eagle Wealth may accept that appointment and exercise the delegated authority, subject to the plan document, the plan's investment policy statement, and any written investment restriction the sponsor imposes. Where the plan document reserves that authority to the sponsor, Eagle Wealth recommends and monitors and the sponsor decides.

Services available to these plans include: Development of an investment policy statement for adoption by the plan sponsor; research, recommendation, selection and ongoing monitoring of the plan's investment options, to the extent authorized; construction and periodic rebalancing of asset allocation models composed of the plan's investment options; recommendation and monitoring of the plan's default investment option, which is not a qualified default investment alternative and obtains no statutory relief; periodic investment monitoring reports and an annual review of the menu and of the investment policy statement; participant enrollment, education and nondiscretionary investment advice limited to the plan's investment options; and a voluntary consolidated statement of services, compensation and conflicts of interest, provided as a matter of practice and not as a disclosure required by ERISA.

Eagle Wealth will not serve as the named fiduciary, plan administrator or trustee of any such plan. Clients may impose reasonable written investment restrictions, including screening criteria derived from religious doctrine.

Church Plan Establishment Services

When a church establishes a new retirement plan for which Eagle Wealth will provide the services described above, Eagle Wealth may, at the church's request, arrange for the preparation of a new plan document by legal counsel, or, where the church will adopt a plan document previously prepared by legal counsel, coordinate that adoption; in either case Eagle Wealth coordinates the set-up of the plan with the plan's recordkeeper and custodian. Eagle Wealth is not a law firm and does not provide legal or tax advice. The church is responsible for the decision to adopt the plan document and for each election made in it, and should consult its own legal counsel about them. The fees for these services are described in Item 5.

Private Offerings

From time to time, Eagle Wealth Advisors may offer certain accredited individuals or entities the ability to invest in private offerings, as appropriate. Because private offerings are exempt from registration requirements at both the state and federal level, no regulator will have reviewed the offerings to make sure the risks associated with the investment and all material facts about the entity raising money are adequately disclosed. Securities offered through private offerings are usually illiquid, meaning there are limited opportunities to resell the security.

All private offering sales will be made solely by confidential private offering memorandum, and the information set forth herein is qualified in its entirety by the information included in such memorandum. Prospective investors should carefully review and consider the risk factors and other information outlined in the private offering memorandum before deciding whether to invest.

While Eagle Wealth advisors are obliged to always uphold their fiduciary responsibilities with clients, private investments are offered through the advisor's affiliation and securities licensing with Concorde Investment Services. Fees for such investments are in addition to any advisory fees charged by Eagle Wealth. Any such additional fees are not determined by Eagle Wealth, but are determined by the product sponsor and/or broker-dealer. No fees related to private offerings are collected by, run through, or paid to Eagle Wealth. Concorde Investment Services is responsible for the processing of all related fees.

Advisory Referral Services

Eagle Wealth acts as a solicitor on behalf of various independent registered investment advisers, also known as Third Party Asset Managers. Based on a client's individual circumstances and needs, we will assist the client in determining which independent adviser's portfolio management services are appropriate for that client. Factors considered in making this determination, including account size, and risk tolerance.

Item 5: Fees and Compensation

Financial Planning Services Fees

Eagle Wealth's Financial Planning fees are determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are negotiated and agreed upon prior to entering into an agreement with any client.

Hourly Financial Planning Consultation Services: Our Financial Planning fees are calculated and charged on an hourly basis, ranging from $100 to $750 per hour. Although the length of time it will take to provide a Financial Plan will depend on each client's personal situation, we will provide an estimate for the total hours at the start of the advisory relationship. The total fees may be higher than estimated. Fees for hourly financial planning consultation services will be billed to the client after the services have been rendered and will be payable upon receipt of the bill. Any financial planning consultation services terminate upon the delivery of such services to client.

A Written Financial Plan: The fee for a financial plan will vary depending upon the nature of the services being provided and the complexity of each client's circumstances. The fees for this service generally range from $1,000 to $25,000 and will vary based on the depth and scope of the plan and the experience of the Advisory Associate. However, the fee for more complex business (financial) planning could range as high as $75,000. The fee will be stated and agreed upon in advance. Fees for a financial plan will be payable half in advance and the balance upon completion of the services. A client will have a period of five (5) business days from the date of signing the engagement agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, a client engagement agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of an engagement, any prepaid, unearned fees will be promptly refunded. Clients will be liable for any fees earned but not paid at the time of cancelation. The client engagement agreement will terminate upon delivery of the written financial plan.

An Annual Financial Planning Service Agreement: An Annual financial planning service agreement includes a financial analysis, any updates in the financial analysis as requested by the client and consultation services upon the client's request during the year's period. The fee for the annual financial planning agreement will be charged as a flat dollar amount and generally range from $2,500 to $20,000 annually. Fees will not be based upon capital gains or capital appreciation of a client's account. The annual fee will be stated and agreed upon in advance. Fees for an annual financial planning service agreement will be payable quarterly in advance. A client will have a period of five (5) business days from the date of signing the service agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, a service agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of a service agreement, any prepaid, unearned fees will be promptly refunded. Clients will be liable for any fees earned but not paid at the time of cancelation. The client service agreement will terminate one (1) year from the execution of the service agreement.

Additional Financial Planning Service Fees: Fees for any third-party legal estate planning services are in addition to the financial planning fees charged by Eagle Wealth and are collected directly by that third party based on the client’s direct relationship with the third-party estate planning vendor. For the coordination of estate planning services (non-legal), Eagle Wealth may charge a separate fee that is based on the final total value of the estate.

Business Planning Services: The fee for business financial planning is charged as a flat dollar amount and generally ranges from $2,500 to $120,000 annually. Additionally, if in his/her dual capacity as a registered representative of a broker-dealer approved for mergers & acquisition business, the affiliated adviser may be able to charge a commission determined as a percentage of the business’ sale valuation. Eagle Wealth cannot charge a commission for executing a successful sale of the business for purposes of succession planning or other exit strategies.

Asset Management: Clients will be charged advisory fees based on an annualized percentage of the value of the assets in the Eagle Wealth account. These fees may be negotiable at the sole discretion of Eagle Wealth.

Clients will pay a maximum advisory fee according to the following schedule:

Value of Account Assets	Annual Fee
$0 through $500,000	2.00%
$500,001 through $1,000,000	1.50%
$1,000,001 through $2,000,000	1.25%
$2,000,001 +	1.00%

For example, if a client's account is valued at $1,500,000, the annual fee will be calculated as follows: ($500,000 x 2.00%) + ($500,000 x 1.50%) + ($500,000 x 1.25%).

The fee will be assessed and billed quarterly in advance. The fee for any given calendar quarter is debited by the custodian from the client's account at the beginning of the calendar quarter, based on the total portfolio value as of the last business day of the preceding calendar quarter. If the Advisor receives any trailing fees for variable insurance products, they are offset by an exact dollar amount reduction of the client's fee.

The first fee will be billed upon execution of the Agreement and will be based upon the opening value of the account. If the Agreement is executed at any time other than the first day of a calendar quarter, the payment will be prorated.

Retirement Plan and Church Plan Clients

The preceding paragraphs describe Eagle Wealth's general billing practice for individual, trust and business clients. They do not apply to a retirement plan client, including a church plan within the meaning of Section 414(e) of the Internal Revenue Code and a retirement income account program described in Code Section 403(b)(9).

For a retirement plan client, the advisory fee is billed quarterly in arrears. The fee for a calendar quarter is calculated after that quarter has ended, on the value of the plan assets included in the billing base as of the last business day of that quarter, as reported by the plan's custodian or recordkeeper. No fee is billed or paid for a calendar quarter that has not ended, and no advisory fee is paid in advance of the services to which it relates.

Where a plan's governing documents reserve to the plan's trustee the authority to deduct fees from plan assets, the trustee directs the plan's recordkeeper to calculate Eagle Wealth's fee from a fee schedule the trustee approves, and the fee is paid from plan assets by the plan's custodian under the trustee's standing direction, after a period in which the trustee may object. Eagle Wealth reviews the calculation but does not submit its fee for payment and does not instruct the custodian to pay it. The trustee may suspend or revoke the standing direction at any time. The plan sponsor may instead elect to pay the fee from its own funds, in which case Eagle Wealth invoices the plan sponsor quarterly.

Where a plan's governing documents permit plan property to be used only for the benefit of participants and beneficiaries and for the payment of reasonable administrative expenses, billing in arrears is intended to ensure that the fee is an expense already incurred at the time it is paid. Any amount paid in excess of the amount properly payable is repaid to the plan, together with the earnings that amount would have produced had it remained invested.

A client will have a period of five (5) business days from the date of signing the advisory service agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, a advisory service agreement may be canceled at any time, by either party, for any reason upon receipt of thirty (30) days written notice. Upon termination of an advisory service agreement, any prepaid, unearned fees will be promptly refunded.

The amount of compensation received by Eagle Wealth and its Advisory Associates as a result of a client's participation in the Adviser Advantage program may be more than what Eagle Wealth and its Advisory Associates would receive if the client paid separately for investment advice, brokerage and other services. Therefore, Eagle Wealth and its Advisory Associates may have a financial incentive to recommend the Adviser Advantage program over other programs or services. In evaluating the relative cost of the Adviser Advantage program, clients should consider the following: the amount of the portfolio activity in the client's account, the size

of a client's account, the nature of the investments to be managed, the broker dealer/Custodian's usual commission rates, custodial expenses, and other factors.

A minimum of $25,000 of assets under management is required for this service. This account size may be negotiable under certain circumstances. Eagle Wealth may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee. Eagle Wealth charges a minimum fee of $1,000 ($250/quarter) for clients with $100,000 or less of investable assets. For Clients with assets under management of less than $50,000, this minimum fee will equate to a percentage fee larger than our maximum 2% advisory fee. Church plan clients are charged the plan establishment, plan document and adoption, and annual administration fees described under “Retirement Plan Advisory and Consulting Services” below.

Retirement Plan Advisory and Consulting Services

Eagle Wealth charges an annual asset-based fee for retirement plan advisory and consulting services. The fee is calculated as a percentage of the plan assets on which Eagle Wealth advises, is not tiered, and does not vary with the number of transactions in the plan.

The maximum combined annual fee for these services is 1.00%. Within that maximum the fee is allocated between the services elected, as follows: Participant advisory, education, enrollment and planning services, provided on a nondiscretionary basis, up to 0.70% annually; and investment management services with respect to the plan’s investment menu, including selection or recommendation, ongoing monitoring, and construction and rebalancing of asset allocation models, up to 0.30% annually. Where both are provided the combined annual fee does not exceed 1.00%.

Fees are negotiable. The rate applicable to a particular plan, and its allocation between the components above, is stated in the executed agreement with that plan. In setting the rate within the maxima above, Eagle Wealth considers the investment approach used (for example, allocation models composed of mutual funds and exchange traded funds, tactically managed strategies, or a combination of the two), the size of the plan, the number of participants, the scope of services elected, and the complexity of the engagement.

Fees for these services are billed quarterly in arrears, as described under “Retirement Plan and Church Plan Clients” above. The agreement with each plan defines which plan assets are included in the billing base. Assets excluded by that definition are not charged an advisory fee.

Eagle Wealth provides these services both to plans subject to Title I of ERISA and to plans that are not subject to it, including church plans within the meaning of Section 414(e) of the Internal Revenue Code that have made no election under Code Section 410(d). See Item 4.

Church Plan Fees. In addition to the asset-based fee described above, Eagle Wealth charges church plan clients the following fees. Only church plan clients are charged these fees.

Plan establishment fee. When Eagle Wealth arranges for the preparation of a new plan document for a church plan, Eagle Wealth charges the plan sponsor a one-time fee of $2,000. Eagle Wealth pays $500 of this fee to the plan’s recordkeeper as the recordkeeper’s plan set-up fee and retains $1,500, from which Eagle Wealth pays for the preparation of the plan document by legal counsel. The fee is paid by the plan sponsor from its own funds and not from plan assets. A plan sponsor that pays this fee is not charged the plan document and adoption fee.

Plan document and adoption fee. A church plan client that adopts a plan document previously prepared by legal counsel, rather than having a new plan document prepared, is charged a one-time plan document and adoption fee of $500.

Annual administration fee. A church plan client that is charged the plan document and adoption fee and has $1,000,000 or less of investable assets is charged an annual administration fee of $300.

The plan’s recordkeeper, custodian and other service providers charge their own fees under their own agreements with the plan sponsor.

The $1,000 annual minimum fee described under Asset Management above does not apply to retirement plan advisory and consulting services.

Advisory Referral Services

From time to time, Eagle Wealth may enter into agreements with unaffiliated individuals and organizations, to refer clients to Eagle Wealth in exchange for compensation. All such agreements will be in writing and comply with the requirements of Federal or State regulation. If a client is introduced to Eagle Wealth by a solicitor, Eagle Wealth may pay that solicitor a fee. While the specific terms of each agreement may differ, generally, the compensation will be based upon Eagle Wealth's engagement of new clients and is calculated using a varying percentage of the fees paid to Eagle Wealth by such clients. Any such fee shall be paid solely from Eagle Wealth's investment management fee and shall not result in any additional charge to the client.

General Information

Limited Negotiability of Advisory Fees: Although Eagle Wealth has established the aforementioned fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets; related accounts; portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the agreement between the adviser and each client.

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm.

Mutual Fund Fees: All fees paid to Eagle Wealth for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client will pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Advisory Fees in General: Clients should note that similar advisory services will be available from other registered (or unregistered) investment advisers for similar or lower or higher fees. Also, as previously mentioned, clients are under no obligation to purchase investment products or implement recommendations through Eagle Wealth. The choice of whether to work with Eagle Wealth or other unaffiliated brokers or agents is at the client's discretion.

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

Eagle Wealth does not charge performance-based fees.

Item 7: Types of Clients

Eagle Wealth provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Pension and profit-sharing plans (other than plan participants)
- Corporations or other businesses not listed above
- Non-profit organizations

As previously disclosed in Item 5, our firm has established certain initial minimum account requirements, based on the nature of the service(s) being provided. For a more detailed understanding of those requirements, please review the disclosures provided in each applicable service.

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

Methods of Analysis.

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Charting. In this type of technical analysis, we review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

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. We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement.

Technical analysis does not consider the underlying financial condition of a company. This presents a risk that a poorly managed or financially unsound company may underperform regardless of market movement.

Cyclical Analysis. In this type of technical analysis, we measure the movements of a particular stock against the overall market in an attempt to predict the price movement of the security.

Quantitative Analysis. We use mathematical models in an attempt to obtain more accurate measurements of a company's quantifiable data, such as the value of a share price or earnings per share and predict changes to that data.

A risk in using quantitative analysis is that the models used may be based on assumptions that prove to be incorrect.

Qualitative Analysis. We subjectively evaluate non-quantifiable factors such as quality of management, labor relations, and strength of research and development factors not readily subject to measurement and predict changes to share price based on that data.

A risk is using qualitative analysis is that our subjective judgment may prove incorrect.

Asset Allocation. Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

Mutual Fund and/or ETF Analysis. We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in

value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

Risks for all forms of analysis. Our securities analysis methods rely on the assumptions used by the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are reliable, accurate and unbiased. While we believe the data on which we rely is reliable to the best of our knowledge, we cannot guarantee any such data to be accurate and our results may vary to the extent such data is inaccurate or unrelable.

Investment Strategies.

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate for the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the client's account for a year or longer. Typically, we employ this strategy when:

- We believe the securities to be currently undervalued, and/or
- We want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

Risks in a short-term purchase strategy could include increased brokerage costs (depending on your account type) which would diminish gains or increase losses, and increased taxes from realized short term capital gains. Another risk is selling high performing securities to capture some gains but missing out on the additional appreciation of a consistently performing asset had we used a long-term strategy.

Risk of Loss.

Securities investments are not guaranteed, and clients may lose money on their investments, including their principal. Past performance is no guarantee of future results. We ask that clients work with us to help us understand their tolerance for risk. Depending on the type of securities selected, additional risk factors may apply and should be discussed with the Advisory Associate.

Additional Risk Factors.

Market risk: Risk that can't be mitigated through diversification because an event of great magnitude (such as recession, political turmoil, natural disaster, terrorist attack) has occurred that impacts the markets systemically.

Inflation Risk: Risk that an investor may lose some of their purchasing power if the investment does not outpace inflation. This can be an issue for “safe-haven” instruments like money market funds or treasury bills.

Equity Risk: Risk that shares of stock, which have no guaranteed returns, could decline in value based on low demand, business challenges or broader economic factors. Also, if a company becomes insolvent for whatever reason, common stockholders have a low priority claim on remaining assets after secured credit holders, subordinated bondholders and preferred stockholders.

Liquidity Risk: Risk of loss from inability to liquidate shares promptly at a desirable price. Some investments, such as interval funds, have limited quarterly liquidity windows, while other investments might be in low demand. Alternative investments, such as non-traded REITs, are often entirely illiquid for 5 years or more until a single liquidity event occurs.

Interest Rate Risk: Risk that interest rates could rise, making a currently held bond with a lower interest rate less valuable to a prospective buyer because higher rates are readily available.

Longevity Risk: Risk that an investor, especially a retiree, will outlive their investment income.

Currency Risk: Risk that an overseas investment will fluctuate as a result of the exchange rate between the US dollar and the currency of the country where the asset is held.

Time Horizon Risk: Risk that an investor may face an unexpected change to their planned time horizon, such as a disability, job loss, divorce, etc.

Default Risk: Risk that a bond issuer will become insolvent and default on their obligation to make interest payments to debtholders/investors.

Item 9: Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. Eagle Wealth has no such disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Advisory Associates who are properly licensed also sell insurance, real estate, prepare income tax returns, consult on pension and other qualified plans, and provide accounting services. As such, these individuals are able to receive separate, yet customary compensation resulting from implementing product transactions or providing services on behalf of advisory clients. Clients, however, are not under any obligation to engage these individuals when considering the implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

Abiding Wealth Advisors, LLC and Our Charlotte Offices

Shane P. Snively, one of our investment adviser representatives, owns Abiding Wealth Advisors, LLC. That company leases the premises and employs the administrative staff of our Charlotte, North Carolina office at 10815 Sikes Place, Suite 320. Abiding Wealth Advisors, LLC is not owned by, controlled by, or under common control with Eagle Wealth. It is not registered as an investment adviser, and it does not enter into advisory agreements with clients, provide investment advice, or charge clients advisory fees.

These arrangements present conflicts of interest. Mr. Snively benefits from the advisory fees paid by the clients he serves, and his company bears the cost of the premises and staff of our Sikes Place office, which gives him an incentive to recommend that clients open advisory accounts or add assets to them. In addition, because the staff of that office are employed by his company rather than by Eagle Wealth, Eagle Wealth relies on Abiding Wealth Advisors, LLC and its staff to follow Eagle Wealth's policies when they handle client information and records.

We address these conflicts as follows. We treat the Charlotte locations as offices of Eagle Wealth. The investment adviser representatives who work there are supervised by Eagle Wealth and are subject to our Code of Ethics and our compliance policies and procedures. Advisory agreements are entered into in Eagle Wealth's name, client records for advisory accounts are maintained in Eagle Wealth's systems or under Eagle Wealth's control, and any advertisement that uses the Abiding Wealth Advisors name, including the Abiding Wealth Advisors website, must identify Eagle Wealth as the investment adviser and be approved by Eagle Wealth before use. Our Chief Compliance Officer includes the Charlotte offices in his compliance reviews.

Outsourced Chief Compliance Officer

Our Chief Compliance Officer, Ernest J. C'DeBaca, is not an employee of Eagle Wealth. He serves as our outsourced Chief Compliance Officer under a written engagement with Regulatory Insight Advisors, LLC, a compliance consulting firm he owns, and he also provides legal services to Eagle Wealth through SecurixLaw, PLLC, a law firm he owns, under a separate written engagement. Mr. C'DeBaca is a supervised person of Eagle Wealth and is subject to our Code of Ethics and our compliance policies and procedures. Neither Regulatory Insight Advisors, LLC nor SecurixLaw, PLLC is owned by, or under common control with, Eagle Wealth.

Mr. C'DeBaca and his firms provide outsourced chief compliance officer services, compliance consulting, and legal services to other investment advisers and financial services firms that are not affiliated with Eagle Wealth. Some of those firms offer services similar to ours and may compete with Eagle Wealth for clients, including

retirement plan and church plan clients, and one or more of them may serve as, or be considered for engagement as, a solicitor, third-party asset manager or other service provider to Eagle Wealth or to our clients. He may also advise another adviser on the selection of the same custodian, retirement plan recordkeeper or platform that Eagle Wealth uses. This arrangement presents the following conflicts of interest:

- Divided attention. Because he serves multiple clients, our Chief Compliance Officer devotes less than his full time to Eagle Wealth, and the time he devotes to us varies.
- Compensation from the firm he oversees. Our Chief Compliance Officer is compensated by Eagle Wealth, the firm whose compliance program he administers and tests. That gives him a financial incentive to avoid findings adverse to Eagle Wealth or to avoid recommending remedial measures that Eagle Wealth would resist.
- Review of work his firms prepared. His firms have drafted or revised client agreements, compliance procedures and disclosure documents for Eagle Wealth, including this Brochure. When he tests our compliance program, he is testing documents and procedures that his own firms may have prepared, which gives him an incentive not to identify deficiencies in that work.
- Duties to more than one firm. If a firm he serves in another capacity is engaged or considered for engagement as a solicitor, third-party asset manager or service provider to Eagle Wealth, he would owe duties to both firms with respect to the same matter. He also has confidentiality obligations to each of those firms that limit what he may tell us about them.
- Separate legal fees. Legal work for Eagle Wealth is performed by his law firm under a separate engagement. Those fees are separate from his compliance fees and give him a financial incentive to identify matters that require legal work.
- Representation of Eagle Wealth, not clients. His law firm represents Eagle Wealth and not our clients, including in preparing the agreements under which we provide services to clients. No client, including a retirement plan or church plan client, should rely on him or his firms for legal advice, and clients should consult their own counsel.

We address these conflicts as follows. The compliance engagement is documented in a written agreement that specifies the scope of services and the compensation, and the compensation is a fixed fee that does not vary with the outcome of any review, testing result, or finding. Our Chief Compliance Officer reports directly to, and has direct and unimpeded access to, our President and Chief Executive Officer, who supervises his performance of the role and receives the results of the annual review required by Rule 206(4)-7(b). He performs a conflicts check before Eagle Wealth engages any solicitor, third-party asset manager or material service provider, and where a conflict exists he recuses himself and arranges for independent review. He does not select investments for, exercise investment discretion over, or place trades in any client account, and he has no authority to bind Eagle Wealth. He maintains information barriers and does not disclose the confidential information of one client to another. Eagle Wealth, and not our Chief Compliance Officer, retains ultimate responsibility for compliance with Rule 206(4)-7 and with the other requirements of the Investment Advisers Act of 1940, and the fact that our Chief Compliance Officer is also a lawyer does not make our compliance records privileged or relieve us of our obligation to create and preserve them under Rule 204-2. Clients may request additional information regarding this arrangement by contacting us at any time.

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

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our Advisory Associates, including compliance with applicable federal securities laws.

Eagle Wealth and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's Advisory Associates.

Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

Eagle Wealth's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all Advisory Associates are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to our Chief Compliance Officer at Ernie@EagleWealthInc.com or by calling us at (661) 257-9800.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our Advisory Associates 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 Advisory Associates to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no Adviser may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such Advisory Associates from benefiting from transactions placed on behalf of advisory accounts.

As disclosed in the preceding section of this Brochure (Item 10), related persons of our firm may or may not be separately registered as securities representatives of a broker-dealer and/or licensed as an insurance agent/broker of various insurance companies. Please refer to Item 10 for a detailed explanation of these relationships and important conflict of interest disclosures.

Item 12: Brokerage Practices

An investment adviser receives soft dollar benefits from a broker dealer when the investment adviser receives research or other products and services in exchange for client securities transactions or maintaining an account balance with the broker dealer.

Schwab may make certain research and brokerage services available at no additional cost to our firm. These services may be directly from independent research companies. Research products and services provided by Schwab may include research reports on recommendations or other information about particular companies or industries and other products or services that provide assistance by Schwab to our firm in the performance of our investment decision-making responsibilities. We do not request or accept the discretionary authority to determine the broker dealer/Custodian to be used or the commission rates to be paid by client accounts. Clients must direct Eagle Wealth as to the broker-dealer/custodian to be used in connection with our advisory services. Clients should be aware that best execution and lower commissions may not necessarily be achieved if recommended transactions are placed through Eagle Wealth, which could result in higher costs for the client.

Schwab Adviser Services Disclosures – Choice of Custodian & Benefits

Brokerage and Custody Costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (e.g., mutual funds or ETFs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab charges you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to commissions and asset-based fees, Schwab would charge you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that, if applicable, a TPAM executes for our clients at a different broker- dealer, but where securities bought or the funds from securities sold are deposited (settled) into your Schwab account. These fees would be in addition the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we seek and encourage you and your Advisory Associate to execute trading costs through the Schwab (or other

custodians that you may utilize as part of Eagle Wealth's service). Trading away can sacrifice best execution and incur additional costs from the other firm, as well as fees from our custodians to transfer in those positions.

Products and Services Available to Us From Schwab

Schwab serves independent investment advisory firms like Eagle Wealth. They provide our clients with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. Schwab also makes available various support services. Some of those services help us manage and grow our business. Schwab's support services are generally available on an unsolicited business (Eagle Wealth does not have to request them) and at no cost to us. The following material provides a more detailed description of Schwab support services.

Services that benefit you.

Schwab institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment products made available through Schwab include some of which you might not otherwise have access to or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Service that do not directly benefit you.

Schwab also makes available other products and services that benefit us but do not directly benefit you and or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of 3rd parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained in Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from other clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

We do not open accounts for you, although we may assist you in doing so. To the extent that your account is maintained at Schwab (or any other Eagle Wealth's other custodians for that matter), and most trades may occur through Schwab or such other designated custodian, such custodians have the ability to use other brokers to execute trades for your account.

Your Brokerage and Custody Costs

For our client's accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, mutual funds and ETDs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab charges you a percentage of the dollar amount of the assets in the account in lieu of commissions.

Services that generally benefit only us.

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conference and events;
- Consulting on technology and business needs;
- Consulting on legal and compliance-related needs;
- Publications and conferences on practice management and business succession;

- Access to employee benefits providers, human capital consultants and insurance providers; and
- Marketing consulting and support.

Eagle Wealth intends to use these benefits to cover some of the costs of its annual sales and due diligence conference for our investment advisory personnel and supervised persons. This is being included as a conflict of interest. It serves as an incentive to use Schwab over other custodians.

Eagle Wealth may also obtain a financial benefit when Eagle Wealth or its personnel invite product providers, such as a mutual fund company personnel, insurance company personnel and private offering sponsor personnel to a meal, educational or entertainment events, and Schwab pays the costs for such events.

Schwab provides some of these services itself. In other cases, it will arrange for 3rd-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or part of the 3rd-party fees. Schwab may also provide us with other benefits, such as occasional business entertainment for our personnel.

Our interest in Schwab's services, as well as the service of other Custodians.

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's ancillary services. Schwab has also agreed to pay for certain technology, research, marketing, and compliance consulting products and services on our behalf. The fact that we receive these benefits from Schwab is an incentive for us to recommend/request the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate, whichever custodian we use, our selection of the custodians, whether Schwab or otherwise, as custodian and broker is driven by the Best Interest of our clients. Our selection is primarily supported by the scope, quality, and price of custodian's services and not service that benefit only us.

Block Trading Procedures for Investment Supervisory Services

Eagle Wealth will execute trades as a block ("block trades") where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block.

Block trading may allow us to execute equity trades in a timelier, more equitable manner, at an average share price. Eagle Wealth will typically aggregate trades among clients whose accounts can be traded at a given broker to receive the same average price. Eagle Wealth's block trading policy and procedures are as follows:

1) Transactions for any client account may not be aggregated for execution if the practice is prohibited by or inconsistent with the client's Advisory Services Agreement with Eagle Wealth, or our firm's order allocation policy.
2) The trading desk in concert with the portfolio manager must determine that the purchase or sale of the particular security involved is appropriate for the client and consistent with the client's investment objectives and with any investment guidelines or restrictions applicable to the client's account.
3) The portfolio manager must reasonably believe that the order aggregation will benefit, and will enable Eagle Wealth to seek best execution for each client participating in the aggregated order. This requires a good faith judgment at the time the order is placed for the execution. It does not mean that the determination made in advance of the transaction must always prove to have been correct in the light of a "20-20 hindsight" perspective. Best execution includes the duty to seek the best quality of execution, as well as the best net price.
4) Prior to entry of an aggregated order, a written order ticket must be completed (through the Custodial execution platform) which identifies each client account participating in the order and the proposed allocation of the order, upon completion, to those clients.
5) If the order cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated pro rata among the participating client accounts in accordance with the initial order ticket or other written statement of allocation. However, adjustments to

this pro rata allocation may be made to participating client accounts in accordance with the initial order ticket or other written statement of allocation. Furthermore, adjustments to this pro rata allocation may be made to avoid having odd amounts of shares held in any client account, or to avoid excessive ticket charges in smaller accounts.

6) Generally, each client that participates in the aggregated order must do so at the average price for all separate transactions made to fill the order, and must share in the commissions on a pro rata basis in proportion to the client's participation. Under the client's agreement with the custodian/broker, transaction costs may be based on the number of shares traded for each client.
7) If the order will be allocated in a manner other than that stated in the initial statement of allocation, a written explanation of the change must be provided to and approved by the Chief Compliance Officer no later than the morning following the execution of the aggregate trade.
8) Eagle Wealth's client account records separately reflect, for each account in which the aggregated transaction occurred, the securities which are held by, and bought and sold for, that account.
9) Funds and securities for aggregated orders are clearly identified on Eagle Wealth's records and to the broker-dealers or other intermediaries handling the transactions, by the appropriate account numbers for each participating client.
10) No client or account will be favored over another.

Item 13: Review of Accounts

Reviewers: Generally, the supervision of advisory activity on behalf of Eagle Wealth is by senior members of management. Specific client reviews are conducted by the Advisory Associate assigned to the account.

Reviews: Reviews vary according to the type of advisory services contracted for. The primary reviewer is the Advisory Associate assigned to the account. The Chief Compliance Officer or his/her appointee may conduct secondary reviews. The following list provides a general overview of the reviews conducted for each specified service:

Financial Planning Services

Reviews: While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for.

Reports: Financial Planning clients will receive a completed financial plan or analysis as contracted for. Additional reports will not typically be provided unless otherwise contracted for.

Asset Management

Reviews: While the underlying securities within Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment. The primary reviewers for these accounts are the Advisory Associate assigned to the account.

Statements: Statements are prepared at least quarterly by the custodian. Monthly statements and confirmations are sent whenever there is activity in the account. Eagle Wealth does not typically provide any additional statements unless otherwise contracted for. Some Advisory Associates may offer clients additional reports as agreed upon in advance of clients entering into the advisory agreement with our firm. Clients should consult with their Advisory Associates for additional details.

Item 14: Client Referrals and Other Compensation

Client Referrals

We compensate certain persons who are not our supervised persons (“promoters”) for referring prospective clients to us. Each promoter acts under a written agreement with Eagle Wealth and receives ongoing cash compensation equal to a percentage of the advisory fees paid to us by the clients the promoter refers. When a promoter refers a

prospective client, the prospective client receives a disclosure, from the promoter or from us, stating whether the promoter is a current client of Eagle Wealth, that the promoter is compensated for the referral, the material terms of that compensation, and any material conflicts of interest resulting from the promoter's relationship with us. Because the promoter's compensation depends on the referred client becoming our client and increases with the advisory fees that client pays, the promoter has an incentive to recommend Eagle Wealth, and a promoter's recommendation should not be viewed as an independent evaluation of our services.

As a matter of firm practice, the advisory fees paid to us by clients referred by promoters are not increased as a result of any referral.

It is Eagle Wealth's policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Other Compensation

Eagle Wealth receives economic benefits from third parties other than clients (such as custodians, investment product issuers) when providing advisory services. This additional revenue, distribution and marketing support, Advisory Associate training, and technology creates conflicts of interest. A detailed explanation of these arrangements and how we manage the conflicts can be found in Item 12: Brokerage Practices.

Item 15: Custody

As disclosed in the "Fees and Compensation" section (Item 5) of this Brochure, Eagle Wealth directly debits advisory fees from client accounts, which means that the Firm has constructive custody of those clients' assets. As part of that billing process, Eagle Wealth notifies the qualified custodian that maintains the client's account of the amount of the fee to be deducted, and the custodian deducts the fee from the account. For most clients the qualified custodian is Charles Schwab & Co., Inc. A retirement plan client's assets are maintained with the qualified custodian appointed under the plan's governing documents, which may be another Schwab entity, such as Charles Schwab Trust Bank, or an unaffiliated custodian.

Retirement plan clients. Where a retirement plan's governing documents reserve fee deduction to the plan's trustee, the plan's recordkeeper calculates Eagle Wealth's fee from a fee schedule the trustee approves, and the fee is paid from plan assets under the trustee's standing direction. Eagle Wealth reviews the calculation but does not submit fees for payment. The trustee may object to a calculation before payment and may revoke the direction at any time. Eagle Wealth treats this arrangement as authority to deduct its advisory fee and complies with the custody rule accordingly.

On at least a quarterly basis, the custodian is required to send to the client, or for a retirement plan to the plan's trustee, a statement showing all transactions within the account during the reporting period. It is important for clients to carefully review their custodial statements to verify the accuracy of the fee calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

Item 16: Investment Discretion

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission. Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell; and/or
- determine the time and price of the security to buy or sell.

Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit the different components of this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

Item 17: Voting Client Securities

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We may provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

Item 18: Financial Information

Under no circumstances do we require or solicit payment of fees in excess of $1200 per client for services to be performed six months or more in the future. Therefore, we are not required to include a balance sheet for our most recent fiscal year. Eagle Wealth has no need to report a financial condition that is reasonably likely to currently impair their ability to meet contractual obligations.

Eagle Wealth Management Group Inc.
Form ADV Part 2B
Firm Brochure Supplement

28212 Kelly Johnson Parkway
Suite 175
Valencia, CA 91355
661-257-9800

10815 Sikes Place
Suite 320
Charlotte, NC 28277
800-818-0301

1930 Abbott St.
Suite 304
Charlotte, NC 28203
800-818-0301

Facsimile: (661) 257-9805

Ernest J. C'DeBaca, Chief Compliance Officer
Email: Ernie@EagleWealthInc.com

November 2026

This brochure supplement provides information about certain investment advisor representatives that supplements the Eagle Wealth Management Group Inc.'s brochure. You should have received a copy of that brochure. Please contact our Chief Compliance Officer, Ernest J. C'DeBaca, if you did not receive the Eagle Wealth Management Group Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about these employees are available on the SEC's website at www.adviserinfo.sec.gov.

Douglas R. Eagle, Jr.

Date of Birth: 1968

Educational Background:

- Hope International University, 1989 – 1991, Business Major, No Degree

Business Experience:

- 7/24/2023 – Present Eagle Wealth Management Group Inc., Owner, CEO and Advisor
- 5/2004 – 7/24/2023 Eagle Retirement Plans (Crown Capital Securities), Advisor
- 3/2000 – 6/2024 Mutual Service Corporation, Registered Principal

Disciplinary Information:

None

Other Business Activities:

Doug is a Registered Representative of an unaffiliated registered broker/dealer firm, Concorde Investment Services, LLC, member of FINRA and SIPC. This affiliation creates limited potential material conflicts of interest for advisory clients as his commissions are customary and competitive for the marketplace. However, brokerage services may be available elsewhere at a lower cost. At no time is any client obligated to purchase securities through Doug.

In addition to being an investment advisor representative of Eagle Wealth Management Group Inc., Doug is licensed as an independent insurance agent. Doug provides insurance sales and services through Eagle Wealth Insurance Agency, a DBA of Eagle Wealth Management Group, Inc. As an investment adviser representative of Eagle Wealth Management Group Inc., Doug may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients.

Doug is not registered, nor does he have an application pending to register, as a broker/dealer, and he is not a registered or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser. Doug is not involved in any additional investment-related business activities that provide a substantial source of his income or involve a substantial amount of his time.

Additional Compensation:

When brokerage and/or insurance recommendations or sales are made, a conflict of interest exists as Doug may earn commissions for the sale of those products, which may create an incentive to recommend such products. Eagle Wealth Management Group Inc. requires that Doug disclose this conflict of interest when such recommendations are made. Also, Eagle Wealth Management Group Inc. requires him to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with Eagle Wealth Management Group Inc.

Supervision:

Douglas R. Eagle, Jr. is the firm's President and Chief Executive Officer. His advisory activities are subject to the firm's compliance policies and procedures and are monitored by our Chief Compliance Officer, Ernest J. C'DeBaca, through periodic compliance reviews and our client relationship management system. Mr. Eagle is a trustee of the trust that owns the firm, and the Chief Compliance Officer is engaged by, and may be terminated by, the firm; clients should understand that this limits the independence of the supervisory function.

Ernest J. C'DeBaca's contact information: Ernie@EagleWealthInc.com

Jordan D. Eagle, CFP

Date of Birth: 1993

Educational Background:

- California State University, Northridge, 2012 - 2016, Bachelor of Science, Finance

Business Experience:

- 7/24/2023 – Present Eagle Wealth Management Group Inc., Advisor
- 7/2014 – 7/24/2023 Eagle Retirement Plans (Crown Capital Securities), Advisor

Professional Designations:

Designation Name: CFP® – Certified Financial Planner

Jordan is certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, he may refer to himself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and he may use these and CFP Board's other certification marks (the "CFP® Board Certification Marks"). The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.CFP.net. CFP® professionals have met CFP® Board's high standards for education, examination, experience, and ethics.

Disciplinary Information:

None

Other Business Activities:

Jordan is a Registered Representative of an unaffiliated registered broker/dealer firm, Concorde Investment Services, LLC, member of FINRA and SIPC. This affiliation creates limited potential material conflicts of interest for advisory clients as his commissions are customary and competitive for the marketplace. However, brokerage services may be available elsewhere at a lower cost. At no time is a client obligated to purchase securities through Jordan.

In addition to being an investment adviser representative of Eagle Wealth Management Group Inc., Jordan is licensed as an independent insurance agent. As an investment advisor representative of Eagle Wealth Management Group Inc., Jordan may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients. Jordan is not registered, nor does he have an application pending to register, as a broker/dealer, and he is not a registered or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser. Jordan is not involved in any additional investment-related business activities that provide a substantial source of his income or involve a substantial amount of his time.

Additional Compensation:

When brokerage and/or insurance recommendations or sales are made, a conflict of interest exists as Jordan may earn commissions for the sale of those products, which may create an incentive to recommend such products. Eagle Wealth Management Group Inc. requires that Jordan disclose this conflict of interest when such recommendations are made. Also, Eagle Wealth Management Group Inc. requires him to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with Eagle Wealth Management Group Inc.

Supervision:

Jordan D. Eagle is supervised by Douglas R. Eagle, Jr., President and Chief Executive Officer. Mr. Eagle reviews Jordan's work through frequent office interactions as well as remote interactions, and through our client relationship management system. Jordan's advisory activities are also subject to the firm's compliance policies and procedures, which are administered by our Chief Compliance Officer.

Douglas R. Eagle, Jr.'s contact information: PHONE: 661-257-9800

Jared P. Audette

Date of Birth: 1983

Educational Background:

- Coastal Carolina University, 2004 - 2008, Bachelor of Arts, Communication & Business

Business Experience:

- 10/2023 – Present Eagle Wealth Management Group Inc., Advisor
- 6/2011 – 10/2023 Crown Capital Securities, Registered Representative
- 8/2010 – 6/2011 Woodbury Financial, Advisor

Professional Designations:

None

Disciplinary Information:

None

Other Business Activities:

In addition to being an investment adviser representative of Eagle Wealth Management Group Inc., Jared is licensed as an independent insurance agent. As an investment advisor representative of Eagle Wealth Management Group Inc., Jared may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients.

Jared is not registered, nor does he have an application pending to register, as a broker/dealer, and he is not a registered or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser. Jared is not involved in any additional investment-related business activities that provide a substantial source of his income or involve a substantial amount of his time.

Additional Compensation:

When insurance recommendations or sales are made, a conflict of interest exists as Jared may earn commissions for the sale of those products, which may create an incentive to recommend such products. Eagle Wealth Management Group Inc. requires that Jared disclose this conflict of interest when such recommendations are made. Also, Eagle Wealth Management Group Inc. requires him to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with Eagle Wealth Management Group Inc.

Supervision:

Jared P. Audette is supervised by Douglas R. Eagle, Jr., President and Chief Executive Officer. Mr. Eagle supervises Mr. Audette remotely from our principal office in Valencia, California, through regular telephone and video meetings and review of his client account activity in our client relationship management system. Mr. Audette's advisory activities are also subject to the firm's compliance policies and procedures, which are administered by our Chief Compliance Officer.

Douglas R. Eagle, Jr.'s contact information: PHONE: 661-257-9800

Shane Snively

Date of Birth: 1971

Educational Background:

- The Ohio State University, 1991 – 1996, Associate of Arts, Sociology
- Fayetteville State University, 8/1996 – 8/1999, Bachelor of Arts, Sociology
- Webster University, 8/1999 – 8/2000, Master in Business Administration

Business Experience:

- 10/2023 – Present Eagle Wealth Management Group Inc., Advisor
- 10/2009 – Present Abiding Wealth Advisors, LLC, Owner and Chief Executive Officer (since 10/2023, the company that provides the premises and administrative staff of Eagle Wealth Management Group Inc.'s office at 10815 Sikes Place, Charlotte, North Carolina)
- 7/2009 – 10/2023 Crown Capital Securities, Registered Representative
- 2/2007 – 10/2009 Sterling Monroe Securities, Registered Representative
- 2/2007 – 10/2009 Consolidated Portfolio Review, Advisor

Professional Designations:

Designation Name: RFC – Registered Financial Consultant

Registered Financial Consultant is a professional designation awarded by the International Association of Registered Financial Consultants (IARFC) to those financial advisors who meet high standards of education, experience and integrity. Prerequisites for the RFC designation are, MUST:

- Have a baccalaureate or graduate degree in financial planning or services with strong emphasis on subjects relating to economic, accounting, business, statistics, finance, and similar studies, or
- Have earned one of the following professional degrees or designation: AAMS, CFA, CFP, ChFC, CLU, CPA, EA, JD, or
- Have completed an IARFC or CFP approved curriculum at an accredited college or university
- Meet local licensing requirements for securities, life and health insurance; or
- Operate as a fee-only planner and, if not licensed, must submit information on the applicant's registered investment advisor or investment advisor affiliations or business conduct procedures
- Have a sound record of business integrity with no suspension or revocation of any profession licenses
- Subscribe and adhere to the RFC Code of Ethics
- Agree to devote a minimum of 40 hours per year of professional continuing education in the field of personal finance and professional practice management
- Annually attest to the continued compliance and operation of the RFC Code of Ethics.

Disciplinary Information:

None

Other Business Activities:

Shane owns Abiding Wealth Advisors, LLC, which provides the premises and administrative staff of Eagle Wealth's office at 10815 Sikes Place, Charlotte, North Carolina. Abiding Wealth Advisors, LLC is not a registered investment adviser and does not provide investment advice. Advisory services Shane provides under the Abiding Wealth Advisors name are provided and supervised by Eagle Wealth. Because Shane benefits from the advisory fees of the clients he serves and his company bears the cost of that office's premises and staff, he has an incentive to recommend advisory services. See Item 10 of Eagle Wealth's Brochure.

Shane is a Registered Representative and Registered Principal of an unaffiliated registered broker/dealer firm, Concorde Investment Services, LLC, member of FINRA and SIPC. This affiliation creates limited potential material conflicts of interest for advisory clients as his commissions are customary and competitive for the marketplace. However, brokerage services may be available elsewhere at a lower cost. At no time is a client obligated to purchase securities through Shane.

In addition to being an investment adviser representative of Eagle Wealth Management Group Inc., Shane is licensed as an independent insurance agent and offers fixed insurance products through KazSource, Inc. As an investment advisor representative of Eagle Wealth Management Group Inc., Shane may make recommendations on insurance products and may also, as an independent insurance agent, sell those recommended insurance products to advisory clients.

Shane also owns interests, individually or together with his wife, in NLWP, LLC and Chestnut FP Properties, which own and lease commercial real estate. These are Shane's personal business activities and are not services of Eagle Wealth.

Shane is not registered, nor does he have an application pending to register, as a broker/dealer, and he is not a registered or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser. Shane is not involved in any additional investment-related business activities that provide a substantial source of his income or involve a substantial amount of his time.

Additional Compensation:

When brokerage and/or insurance recommendations or sales are made, a conflict of interest exists as Shane may earn commissions for the sale of those products, which may create an incentive to recommend such products. Eagle Wealth Management Group Inc. requires that Shane disclose this conflict of interest when such recommendations are made. Also, Eagle Wealth Management Group Inc. requires him to disclose that advisory clients may purchase recommended insurance products from other insurance agents not affiliated with Eagle Wealth Management Group Inc.

Supervision:

Shane Snively is supervised by Douglas R. Eagle, Jr., President and Chief Executive Officer. Mr. Eagle supervises Mr. Snively remotely from our principal office in Valencia, California, through regular telephone and video meetings and review of his client account activity in our client relationship management system. Mr. Snively's advisory activities are also subject to the firm's compliance policies and procedures, which are administered by our Chief Compliance Officer.

Douglas R. Eagle, Jr.'s contact information: PHONE: 661-257-9800

Randall Newton

Date of Birth: 1970

Educational Background:

- Appalachian State University, 1988 – 1992, Bachelor of Science, Accounting

Business Experience:

- 12/2023 – Present Eagle Wealth Management Group Inc., Advisor
- 04/2018 – Present Accounting Solutions USA dba Lumenor Advisory Group, Chief Financial Officer
- 03/1999 – Present NewtonCPA PLLC, President and CPA
- 7/2011 – 12/2023 Crown Capital Securities, Registered Representative

Professional Designations:

Designation Name: CPA – Certified Public Accountant

Accredited Sponsor: North Carolina State Board of CPA Examiners

Date Earned: 5/1998

CPA - Certified Public Accountant

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, attestation, 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. In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). 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, 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.

Disciplinary Information:

None

Other Business Activities:

Investment Related: Randy provides financial planning, consulting and retirement planning as an investment adviser representative of Eagle Wealth, using the name Abiding Wealth Advisors, a name that belongs to Abiding Wealth Advisors, LLC, a company owned by Shane Snively, another of our investment adviser representatives. This is part of Randy’s work for Eagle Wealth and is not a separate business activity. Randy receives no additional economic benefits that could create a material conflict of interest that are not described in this section.

Non-Investment Related: In addition to being an investment adviser representative of Eagle Wealth, Randy is involved in the following non-investment related business activities that provide a substantial source of his income or involve a substantial amount of his time.

Description: NewtonCPA PLLC

Position: CPA and President

Conflict of Interest: N/A

Description: Accounting Solutions USA LLC dba Lumenor Advisory Group (accounting, forensic accounting and tax services)

Position: Owner, Chief Financial Officer

Conflict of Interest: N/A

Randy is not registered, nor does he have an application pending to register, as a broker/dealer, and he is not a registered or associated person of a futures commission merchant, commodity pool operator, or commodity trading adviser. Randy is not involved in any additional investment-related business activities that provide a substantial source of his income or involve a substantial amount of his time.

Additional Compensation:

Randy does not receive any economic benefit, such as a sales award or other prize, from any person other than an advisory client for providing advisory services.

Supervision:

Randall Newton is supervised by Douglas R. Eagle, Jr., President and Chief Executive Officer. Mr. Eagle supervises Mr. Newton remotely from our principal office in Valencia, California, through regular telephone and video meetings and review of his client account activity in our client relationship management system. Mr. Newton's advisory activities are also subject to the firm's compliance policies and procedures, which are administered by our Chief Compliance Officer.

Douglas R. Eagle, Jr.'s contact information: PHONE: 661-257-9800

Eagle Wealth Management Group Inc.

Client Relationship Summary: November 2026

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. *Free and simple tools are available to research firms and financial professionals at* www.Investor.gov/CRS*, which also provides educational materials about broker-dealers, investment advisers, and investing. We are an investment adviser registered with the Securities and Exchange Commission that offers advisory accounts and services rather than brokerage accounts and services.* This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions to ask us at the end of each section.

RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?

Eagle Wealth Management Group Inc. ("Eagle Wealth") provides personalized investment advisory services to you. These services include investment advice/management, financial planning, consulting services and referrals to third-party asset managers. Eagle Wealth's recommendations and services are provided based on your specific needs. Investment strategies and philosophies differ among IARs who are responsible for determining and implementing their own investment advice under the supervisory controls of Eagle Wealth.

- **Asset Management Services**
  - We will provide you advice on a regular basis. We will discuss your investment goals and help you design a strategy to achieve your investment goals.
  - We will regularly monitor your account.
  - We offer accounts that allow us to buy and sell investments in your account without asking you in advance (a "discretionary account").
  - We review your account on a regular basis and contact you by phone, e-mail or in-person meetings at least annually to discuss your portfolio.
  - We generally require a minimum of $25,000 in assets for our asset management services, which we may waive.
- **Financial Planning Services**
  - We offer financial planning services that involve preparing a financial plan for you based on information and documentation you provide to us including your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. The plan will include general recommendations for a course of activity or specific actions for you to take. You decide to implement any recommendations.
  - We also offer hourly consultations and annual planning agreements. Unless you have an annual agreement, we do not monitor your situation after we deliver your plan; contact us if it changes and we will update your plan.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A (https://adviserinfo.sec.gov/firm/summary/327052) brochure Items 4, 7, and 13.

QUESTIONS TO ASK US:

Given my financial situation, should I choose an investment advisory service? Why or why not?
How will you choose investments to recommend to me?
What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Fees and costs affect the value of your account over time. The following summarizes the fees and costs you will pay for our advisory services.

Asset Management Fees

- The amount you pay to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted directly from your account.
- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the dollar value of assets in your account. Accounts of $100,000 or less pay a minimum annual fee of $1,000.
- For **asset management accounts** that are not part of a wrap fee program, you will sometimes pay a transaction fee when we buy and sell an investment for you.
- Some investments (such as mutual funds, variable annuities, turnkey asset management platforms) impose additional fees that will reduce the value of your investment over time.
- The more assets you have in the advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase our fees. You pay our fee quarterly in advance, even if you do not buy or sell.

* An asset-based fee may cost more than a transaction-based fee, but you may prefer an asset-based fee if you want continuing advice or want someone to make investment decisions for you. You may prefer a wrap fee program if you prefer the certainty of a quarterly fee regardless of the number of transactions you have.

Financial Planning Fees

* We charge hourly fees billed after services are provided, a fixed fee for a written plan (half in advance, half on delivery), or an annual fee payable quarterly in advance. Our fees vary and are negotiable. The amount you pay will depend on the complexity of your situation and your needs.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

* The more assets you have in your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the assets in your account to increase the amount we earn (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).
* We can make extra money if you act on our financial planning recommendations, and you choose to open an advisory account through us.
* We may charge clients different fees for the same investment strategy.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

* We compensate our financial professionals based on the amount of client assets they service. The more assets you have in the advisory account, including cash, the more you will pay us and the more your financial professional will earn. Therefore, your financial professional has an incentive to increase the assets in your account to increase the amount he or she earns (i.e., recommending that you rollover your retirement plan account or transfer assets to our firm).
* We compensate our financial professionals based on the time and complexity required to meet a client's needs. Therefore, your financial professional has an incentive to maximize the time spent to increase the amount he or she earns.
* Some of our financial professionals are also registered representatives of an unaffiliated broker-dealer or insurance agents, and earn commissions on securities or insurance you buy through them, which gives them an incentive to recommend those products.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A (https://adviserinfo.sec.gov/firm/summary/327052) brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.

QUESTIONS TO ASK US:

Help me understand how these fees and costs might affect my investments. If I give you $100,000 to invest, how much will go to fees and costs, and how much will be invested for me?
How might your conflicts of interest affect me, and how will you address them?

DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?

No. Please visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

QUESTIONS TO ASK US: ***As a financial professional, do you have any disciplinary history? For what type of conduct?***

ADDITIONAL INFORMATION

HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES, see our Form ADV brochure on www.Investor.gov/CRS, www.adviserinfo.sec.gov/IAPD, and any brochure supplement your financial professional provides. Call us at (661) 257-9800 or email ernie@eaglewealthinc.com to request a copy of the client relationship summary.

QUESTIONS TO ASK US:

Who is my primary contact person?
Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Eagle Wealth Management Group Inc.

Form ADV Part 2A: Firm Brochure

28212 Kelly Johnson Parkway
Suite 175
Valencia, CA 91355
661-257-9800

10815 Sikes Place
Suite 320
Charlotte, NC 28277
800-818-0301

1930 Abbott St
Suite 304
Charlotte, NC 28203
800-818-0301

Email: Ernie@EagleWealthInc.com
Website: www.EagleWealthInc.com

November 2026

This firm brochure ("Brochure") provides information about the qualifications and business practices of Eagle Wealth Management Group Inc. ("Eagle Wealth" or the "Firm"), a SEC registered investment adviser. Registration with the SEC does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact our Chief Compliance Officer, Ernest J. C'DeBaca, at 661-257-9800 or Ernie@EagleWealthInc.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Eagle Wealth Management Group Inc., is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by using the Firm's full name or a unique identifying number, known as a CRD number. Our firm's CRD number is 327052.

Item 2: Material Changes

Consistent with SEC rules, Eagle Wealth seeks to ensure that our clients receive a summary of any material changes made to this and subsequent Disclosure Brochures within 120 days after the close of our fiscal year. Furthermore, we will provide interim disclosure regarding certain material changes as necessary.

Since the firm's last annual amendment, dated April 2026, this Brochure has been amended to: describe the services Eagle Wealth provides to retirement plans that are not subject to ERISA, including church plans, and the church plan establishment services Eagle Wealth may arrange (Item 4); restate the fees for retirement plan advisory and consulting services as a combined maximum annual fee of 1.00%, describe how retirement plan fees are calculated, billed in arrears and paid, and describe the plan establishment, plan document and adoption, and annual administration fees charged to church plan clients, including a new one-time plan establishment fee of $2,000 (Item 5); describe how Eagle Wealth complies with the custody rule when a retirement plan's trustee directs payment of the advisory fee (Item 15); correct the description of the firm's ownership and identify the names under which the firm does business, and describe our Charlotte, North Carolina offices, which use the name Abiding Wealth Advisors, and the company owned by one of our investment adviser representatives that provides the premises and administrative staff of one of those offices (Items 4 and 10); update the description of how we compensate persons who refer clients to us (Item 14); identify Ernest J. C'DeBaca as the firm's Chief Compliance Officer; and disclose that he is not our employee, that he serves through a compliance consulting firm he owns and provides legal services to us through a law firm he owns, that he and those firms serve other investment advisers and financial services firms, the conflicts of interest that this arrangement creates, and how we address them (Items 4 and 10).

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Eagle Wealth Management Group Inc. ("Eagle Wealth"), an SEC-registered investment adviser, began conducting business in July 2023 with its principal place of business located in Valencia, California.

Eagle Wealth is owned by The Eagle Family Trust, of which Douglas R. Eagle, Jr. and JoAnn K. Eagle are the trustees. Our Charlotte, North Carolina offices conduct business under the name Abiding Wealth Advisors. That name belongs to Abiding Wealth Advisors, LLC, a North Carolina limited liability company owned by Shane P. Snively, one of our investment adviser representatives. Abiding Wealth Advisors, LLC is not a registered investment adviser and does not provide investment advice. Advisory services offered under the Abiding Wealth Advisors name are provided by Eagle Wealth, under Eagle Wealth's advisory agreements, through Eagle Wealth's investment adviser representatives, and subject to Eagle Wealth's supervision. See Item 10.

Ernest J. C'DeBaca serves as Eagle Wealth's Chief Compliance Officer and may be contacted at Ernie@EagleWealthInc.com. Mr. C'DeBaca is not an employee of Eagle Wealth. He is a supervised person of Eagle Wealth for purposes of Rule 206(4)-7(c) under the Investment Advisers Act of 1940 and provides his services through a separate compliance consulting firm that he owns. That arrangement, and the conflicts of interest arising from it, are described in Item 10 below.

Eagle Wealth provides investment advisory services to a variety of clients, through financial planning and asset management. Our investment advice is delivered through our investment adviser representatives ("Advisory Associates"). Advisory Associates provide advisory services primarily on a discretionary basis. Clients with discretionary agreements have authorized their Advisory Associate to manage the account without prior consent for each transaction. Clients may impose limitations on discretionary agreements, if preferred.

As of October 15, 2026, Eagle Wealth manages approximately $470,972,976 of regulatory Assets Under Management ("AUM") on a discretionary basis, and $449,757 of AUM on a non-discretionary basis.

Financial Planning Services

We provide financial planning services. The goal of financial planning is a comprehensive evaluation of a client's current and future financial state by using currently known variables about the client's current assets, objectives, risk tolerance and future plans, to estimate future cash flows, asset values and withdrawal plans. Through the financial planning process, a wide range of questions, information and analysis are considered as they impact and are impacted by the entire financial and life situation of the client. Clients may purchase this service in one or more of the following ways:

1. Hourly Financial Planning consultation services
2. A written Financial Plan
3. An annual Financial Planning Service Agreement

In general, the financial planning services can address any or all of the following areas:

- Personal: We review family records, budgeting, personal liability, estate information and financial goals.
- Tax & Cash Flow: We analyze the client's income tax and spending and planning for past, current and future years; then illustrate the impact of various investments on the client's current income tax and future tax liability.
- Business Planning Services: Eagle Wealth and its Advisors may use its knowledge of strategic advice for business growth acceleration and/or succession and exit planning that merge key focus areas to provide a strategic plan to manage succession – business, financial and personal.
- Investments: We analyze investment alternatives and their effect on the client's portfolio.
- Insurance: We review existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- Retirement: We analyze current strategies and investment plans to help the client achieve his or her retirement goals.

- Corporate Planning: We assist the client with formulating long-term business goals, strategic planning, performance metrics, executive compensation plans and employee benefits.
- Death & Disability: We review the client's cash needs at death, income needs of surviving dependents, estate planning and disability income.
- Estate: We assist the client in assessing and developing long-term strategies, including as appropriate, living trusts, wills, review estate tax, powers of attorney, asset protection plans, nursing homes, Medicaid and elder law.
- Philanthropic: We assist philanthropic entities, such as foundations, endowments and individuals (amongst others) with developing financial plans and/or strategies for managing assets with such efforts as gifting or setting up donor advised funds, etc.
- Real Estate: Advisory Associates with appropriate background, experience, and licenses in real estate may provide assistance with the valuation, structuring and disposition of real property.
- Advisory Associates in their separate capacity(ies), are able to offer these real estate services to advisory clients for separate and typical compensation (i.e., commissions, or other sales-related forms of compensation). These services are considered an outside business activity and are not offered by Eagle Wealth.

Financial Planning recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company. It is possible that recommendations made to any one client may be contrary to or exactly the opposite of recommendations made to other clients with similar financial circumstances.

The recommendations provided in any of the following "Financial Planning Services" will be valid as of the date(s) provided, however, past performance is not a guarantee of future results and plans must be periodically updated with any changes to the clients' financial circumstances or market conditions.

Hourly Financial Planning Consultation Services:

Clients can receive financial planning advice on a more focused basis for an hourly fee. This may include advice on a single area of concern, or multiple areas at once, such as specific investments, estate planning, retirement planning, or any other specific topic. We also provide specific consultation and administrative services regarding investment and financial concerns of the client.

Written Financial Plan

We gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client and prepare a written report. Should the client choose to implement the recommendations contained in the plan, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan recommendations is entirely at the client's discretion.

This service may also provide general non-investment advice on topics that may include tax and budgetary planning, estate planning and business planning.

The client will agree to the scope of each financial plan in advance. In addition, all fees, deliverables and timeline will be determined in advance and presented to the client. Written financial plans will be delivered to the client within six months of the contract date, provided that all information needed to prepare the financial plan has been promptly provided.

Annual Financial Planning Service Agreement:

Over the course of a twelve (12) month period, we gather required information through in-depth personal interviews. Information gathered includes the client's current financial status, tax status, future goals, returns objectives and attitudes towards risk. We carefully review documents supplied by the client, including a questionnaire completed by the client and prepare an initial written financial analysis. We will update the analysis periodically as requested by the client. In addition, we provide consultation services throughout the course of the agreement upon the client's request. As appropriate, we may make recommendations to the client throughout the engagement based on the criteria above.

Should the client choose to implement the recommendations made, we suggest the client work closely with his/her attorney, accountant, insurance agent, and/or stockbroker. Implementation of financial plan or investment recommendations is entirely at the client's discretion.

We also provide general non-investment advice on topics that may include tax and budgetary planning, estate planning and business planning.

The client and the Advisory Associate will collectively agree to the scope of each annual financial planning service engagement in advance. In addition, all fees, deliverables and timelines will be determined in advance and set forth in the agreements.

Additional costs and conflicts of interest when implementing the Plan or Agreement. Should the client elect to work with the Eagle Wealth adviser to implement some or all of the recommendations offered in the Plan or Agreement, there will be additional costs to execute the advice. These costs could be in the form of advisory fees, and/or other transaction or investment-related expenses that will vary depending upon the type of investment(s) selected.

In the case of assets held in a brokerage or managed account, they should also review the custodian's pricing schedule. These disclosure documents are available from your Adviser.

Investment products vary widely in their costs, objectives and features. Because of this wide selection, your Eagle Wealth Adviser will be faced with conflicts of interest if one investment product generates more compensation than a competing product. Nonetheless, Advisory Associates have a fiduciary duty to select the best option for the client, to eliminate or mitigate conflicts of interest when possible, and to disclose the conflict if mitigation options are not available. Associates are trained to discuss and offer the account types and investment types that appear to be most suitable for a client's individual situation based on the information obtained from the client.

Business Planning Services

Eagle Wealth and its Advisory Associates may use their knowledge of strategic advice for business growth acceleration and/or succession and exit planning that merge key focus areas to provide a strategic plan to manage succession – business, financial and personal.

Eagle Wealth implements an initial project for the client outlining: Business structure review, including asset protection and taxation issues; financial analysis, including trend analysis; breakeven and safety limit; cash flow analysis; credit access and detailed industry benchmarking; non-financial analysis of key operational aspects and risks; sale readiness and attractiveness; detailed business valuation and business value drivers; and value enhancement. The results of this initial project stage are presented to clients, allowing Eagle Wealth and the client to review the report and initial findings/recommendations, discuss strategic succession options, and the proposed implementation plan.

Our advice and recommendations may be delivered verbally or in written form. You are free to accept or reject any recommendation from us. You are solely responsible for the implementation of any advice from us. You may implement our recommendations with any service provider of your choosing, i.e. brokers, accountants, attorneys, insurance agents, etc. You are responsible for obtaining advice from your own legal and tax professionals before acting on our recommendations.

Asset Management

Eagle provides asset management services designed to offer clients a diversified, long-term approach to their personal investment goals and objectives through asset allocation, portfolio monitoring, consolidated reporting, and, most importantly, individualized portfolio management. It allows clients to invest in no-load or load-waived mutual funds, variable products, stocks, bonds, commercial paper, money market shares, CDs and exchange traded funds (“ETFs”), according to the investor's needs, goals, objectives and preferences.

Clients will receive an initial consultation with an Advisory Associate to determine the client's financial situation including investment history, goals and objectives, and special interests or concerns. Advisory Associates will help clients customize their own level of risk when designing their portfolio based on current market conditions.

Based on this consultation and client account documents, the client and the Advisory Associate will design a portfolio using appropriate investments intended to meet the client's long-term goals.

Accounts will be periodically rebalanced to ensure they stay within the client's established allocation. The Advisory Associate will review the strategy periodically and may make changes in the asset allocation among investments as needed. It is imperative, therefore, for the client to contact the Advisory Associate if the client's financial situation or objectives change.

Advisory Accounts will be custodied at Schwab Adviser Services®, a division of Charles Schwab & Co., Inc. ("Schwab").

Services: Affiliated and unaffiliated service providers may develop asset allocation models. The Advisory Associate may also develop asset allocation models or use others from outside independent sources. Each Advisory Associate develops his or her own methods of analysis, sources of information, and investment strategies. As such, recommendations by Advisory Associate and individual investment portfolios will differ.

The Advisory Associate will manage accounts on an ongoing basis and will review accounts at least annually with the client or upon the client's request. The purpose of the review is to determine whether there have been any changes in the client's financial situation and investment goals and to determine whether any changes in the client's investment portfolio are appropriate. The Advisory Associate also reviews the client's asset mix and makes recommendations regarding changes to the portfolio. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors.

Clients will receive monthly brokerage statements, except for months in which no account activity has occurred, and quarterly statements and performance reports. Clients may call at any time during normal business hours to speak directly with their Advisory Associate or the Eagle Wealth home office about their account, financial situation, or investment needs.

Retirement Plan Advisory and Consulting Services

Eagle Wealth, through its affiliated Advisory Associates, provides consulting and advisory services to both ERISA and Non-ERISA employer sponsored retirement plans, including, but not limited to, 401(k), 457(b), 457(f), 403(b), Simple IRA, SEP IRA, nonqualified, deferred compensation, pension and profit-sharing plans (collectively, "Plans" or individually, "Plan") on both a one-time and/or ongoing basis.

Eagle Wealth offers a suite of detailed engagement agreements which are customized for each client relationship and executed by the Plan's designated fiduciary upon conclusion of a careful review, which, at times, includes the client's independent legal counsel. Through its agreements, Eagle Wealth is engaged to provide investment advisory services on either a "nondiscretionary" basis (serving as a "fiduciary" as defined by §3(21)(A)(ii) of the Employee Retirement Income Security Act of 1974 ("ERISA")); or on a "discretionary" basis and thus will serve as an "Investment Manager" as defined by §3(38) of ERISA. Certain other additional services available from Eagle Wealth would be considered non-fiduciary by definition and function and are explicitly detailed within the Plan's executed agreement.

For non-discretionary services, Eagle Wealth and its Advisory Associates will act in a solely advisory capacity and will not have or exercise any discretionary authority or control relative to the management or investment of the assets of the respective Plan.

For discretionary services, Eagle Wealth and its Advisory Associates will be designated as the Investment Manager to the Plan and assume responsibility for the investment selection and asset management for the Plan's master menu made available to the Plan participants from which to choose. In all cases, Eagle Wealth will not serve as the "named fiduciary" of the Plan.

Our agreements offer our clients the opportunity to select one or more of the following services in various engagement categories:

ERISA 3(21) Investment Adviser Fiduciary Services (Non-Discretionary):

- Development of an Investment Policy Statement ("IPS");

- Recommendations for the selection and monitoring of the Plan's Designated Investment Alternatives ("DIAs") that meet the standards set forth within the IPS or as established by other stated goals, objectives and restrictions communicated to Eagle Wealth by the Plan's fiduciaries that also satisfy ERISA's §404(c) requirement that participant-directed retirement plans offer a "broad range" of investment options;
- Recommendations for selecting and monitoring the Plan's Qualified Default Investment Alternatives ("QDIAs");
- Recommendations for and monitoring of Third-Party Investment Managers, if utilized;
- Investment performance measurement, analysis and reporting;
- Attendance and active participation at Plan Oversight Committee meetings; and
- Individualized investment advice options for Plan Participants;

ERISA 3(38) Investment Manager Fiduciary Services (Discretionary):

- Development of an Investment Policy Statement ("IPS");
- Selection and monitoring of the Plan's DIAs;
- Selecting and monitoring of the Plan's QDIAs;
- Investment performance measurement, analysis and reporting; and
- Attendance and active participation at Plan Oversight Committee meetings.

ERISA Non-Fiduciary Services:

- Consulting services to assist the Plan Sponsor with plan design (Settlor) decisions;
- Provide the Plan's Oversight Committee with fiduciary education and "best practices" awareness as well as advice on the development of a Committee Oversight Charter, if so desired;
- Assistance with selecting and monitoring non-fiduciary vendors (e.g., TPA, Recordkeeper, etc.); and
- Delivering or coordinating individual and/or group investment and plan provision education, enrollment support and general retirement planning guidance.

From time to time with the Plan Sponsor's permission, Advisory Associates can make the Plan or Plan participants aware of and offer services to them available from the Advisory Associate that the participant would contract for separate and apart from the retirement plan advisory and consulting services described above specific to Plan assets. In offering or delivering any such additional services, Advisory Associate is not providing the services while acting as a fiduciary under ERISA with respect to such offering of services applicability to plan assets. If any such separate services are offered to participants, they will make an independent assessment of the need for or merits of such services without reliance on the advice, judgment, or influence of Eagle Wealth or its Advisory Associate.

Eagle Wealth intends to fully adhere to the guidelines and mandates set forth within the DOL's Prohibited Transaction Exemption (PTE) 2020-02 which became effective February 16th, 2020, specific to rollovers from qualified plans. As such, Eagle Wealth will require any participant considering a rollover to complete Eagle Wealth's Employer Plan Distribution disclosure and acknowledgment document, which details the rationale for the rollover recommendation and discloses important information and considerations in connection with the rollover decision that are acceptable to the client. Eagle Wealth has a form designed to gather data and serve as a basis to evaluate the appropriateness of any such rollover recommendations.

Non-ERISA and Church Plan Services

Eagle Wealth also provides retirement plan advisory and investment management services to plans that are not subject to Title I of ERISA, including church plans within the meaning of Code Section 414(e) and ERISA Section 3(33) that have made no election under Code Section 410(d), and retirement income account programs described in Code Section 403(b)(9).

Because Title I of ERISA does not apply to these plans, the fiduciary statuses defined in ERISA Sections 3(21) and 3(38) do not attach, the participant direction and default investment relief of ERISA Sections 404(c) and 404(c)(5) is not available, the service provider disclosure required by ERISA Section 408(b)(2) does not apply,

and the bonding requirement of ERISA Section 412 does not apply. Eagle Wealth does not represent to these clients that any such status, relief or requirement applies to their plans.

Eagle Wealth's authority with respect to such a plan is contractual and derives from the plan's own governing documents. Where the plan document permits the plan sponsor to appoint an investment manager and to delegate discretionary authority over the plan's investment options, Eagle Wealth may accept that appointment and exercise the delegated authority, subject to the plan document, the plan's investment policy statement, and any written investment restriction the sponsor imposes. Where the plan document reserves that authority to the sponsor, Eagle Wealth recommends and monitors and the sponsor decides.

Services available to these plans include: Development of an investment policy statement for adoption by the plan sponsor; research, recommendation, selection and ongoing monitoring of the plan's investment options, to the extent authorized; construction and periodic rebalancing of asset allocation models composed of the plan's investment options; recommendation and monitoring of the plan's default investment option, which is not a qualified default investment alternative and obtains no statutory relief; periodic investment monitoring reports and an annual review of the menu and of the investment policy statement; participant enrollment, education and nondiscretionary investment advice limited to the plan's investment options; and a voluntary consolidated statement of services, compensation and conflicts of interest, provided as a matter of practice and not as a disclosure required by ERISA.

Eagle Wealth will not serve as the named fiduciary, plan administrator or trustee of any such plan. Clients may impose reasonable written investment restrictions, including screening criteria derived from religious doctrine.

Church Plan Establishment Services

When a church establishes a new retirement plan for which Eagle Wealth will provide the services described above, Eagle Wealth may, at the church's request, arrange for the preparation of a new plan document by legal counsel, or, where the church will adopt a plan document previously prepared by legal counsel, coordinate that adoption; in either case Eagle Wealth coordinates the set-up of the plan with the plan's recordkeeper and custodian. Eagle Wealth is not a law firm and does not provide legal or tax advice. The church is responsible for the decision to adopt the plan document and for each election made in it, and should consult its own legal counsel about them. The fees for these services are described in Item 5.

Private Offerings

From time to time, Eagle Wealth Advisors may offer certain accredited individuals or entities the ability to invest in private offerings, as appropriate. Because private offerings are exempt from registration requirements at both the state and federal level, no regulator will have reviewed the offerings to make sure the risks associated with the investment and all material facts about the entity raising money are adequately disclosed. Securities offered through private offerings are usually illiquid, meaning there are limited opportunities to resell the security.

All private offering sales will be made solely by confidential private offering memorandum, and the information set forth herein is qualified in its entirety by the information included in such memorandum. Prospective investors should carefully review and consider the risk factors and other information outlined in the private offering memorandum before deciding whether to invest.

While Eagle Wealth advisors are obliged to always uphold their fiduciary responsibilities with clients, private investments are offered through the advisor's affiliation and securities licensing with Concorde Investment Services. Fees for such investments are in addition to any advisory fees charged by Eagle Wealth. Any such additional fees are not determined by Eagle Wealth, but are determined by the product sponsor and/or broker-dealer. No fees related to private offerings are collected by, run through, or paid to Eagle Wealth. Concorde Investment Services is responsible for the processing of all related fees.

Advisory Referral Services

Eagle Wealth acts as a solicitor on behalf of various independent registered investment advisers, also known as Third Party Asset Managers. Based on a client's individual circumstances and needs, we will assist the client in determining which independent adviser's portfolio management services are appropriate for that client. Factors considered in making this determination, including account size, and risk tolerance.

Item 5: Fees and Compensation

Financial Planning Services Fees

Eagle Wealth's Financial Planning fees are determined based on the nature of the services being provided and the complexity of each client's circumstances. All fees are negotiated and agreed upon prior to entering into an agreement with any client.

Hourly Financial Planning Consultation Services: Our Financial Planning fees are calculated and charged on an hourly basis, ranging from $100 to $750 per hour. Although the length of time it will take to provide a Financial Plan will depend on each client's personal situation, we will provide an estimate for the total hours at the start of the advisory relationship. The total fees may be higher than estimated. Fees for hourly financial planning consultation services will be billed to the client after the services have been rendered and will be payable upon receipt of the bill. Any financial planning consultation services terminate upon the delivery of such services to client.

A Written Financial Plan: The fee for a financial plan will vary depending upon the nature of the services being provided and the complexity of each client's circumstances. The fees for this service generally range from $1,000 to $25,000 and will vary based on the depth and scope of the plan and the experience of the Advisory Associate. However, the fee for more complex business (financial) planning could range as high as $75,000. The fee will be stated and agreed upon in advance. Fees for a financial plan will be payable half in advance and the balance upon completion of the services. A client will have a period of five (5) business days from the date of signing the engagement agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, a client engagement agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of an engagement, any prepaid, unearned fees will be promptly refunded. Clients will be liable for any fees earned but not paid at the time of cancelation. The client engagement agreement will terminate upon delivery of the written financial plan.

An Annual Financial Planning Service Agreement: An Annual financial planning service agreement includes a financial analysis, any updates in the financial analysis as requested by the client and consultation services upon the client's request during the year's period. The fee for the annual financial planning agreement will be charged as a flat dollar amount and generally range from $2,500 to $20,000 annually. Fees will not be based upon capital gains or capital appreciation of a client's account. The annual fee will be stated and agreed upon in advance. Fees for an annual financial planning service agreement will be payable quarterly in advance. A client will have a period of five (5) business days from the date of signing the service agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, a service agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. Upon termination of a service agreement, any prepaid, unearned fees will be promptly refunded. Clients will be liable for any fees earned but not paid at the time of cancelation. The client service agreement will terminate one (1) year from the execution of the service agreement.

Additional Financial Planning Service Fees: Fees for any third-party legal estate planning services are in addition to the financial planning fees charged by Eagle Wealth and are collected directly by that third party based on the client’s direct relationship with the third-party estate planning vendor. For the coordination of estate planning services (non-legal), Eagle Wealth may charge a separate fee that is based on the final total value of the estate.

Business Planning Services: The fee for business financial planning is charged as a flat dollar amount and generally ranges from $2,500 to $120,000 annually. Additionally, if in his/her dual capacity as a registered representative of a broker-dealer approved for mergers & acquisition business, the affiliated adviser may be able to charge a commission determined as a percentage of the business’ sale valuation. Eagle Wealth cannot charge a commission for executing a successful sale of the business for purposes of succession planning or other exit strategies.

Asset Management: Clients will be charged advisory fees based on an annualized percentage of the value of the assets in the Eagle Wealth account. These fees may be negotiable at the sole discretion of Eagle Wealth.

Clients will pay a maximum advisory fee according to the following schedule:

Value of Account Assets	Annual Fee
$0 through $500,000	2.00%
$500,001 through $1,000,000	1.50%
$1,000,001 through $2,000,000	1.25%
$2,000,001 +	1.00%

For example, if a client's account is valued at $1,500,000, the annual fee will be calculated as follows: ($500,000 x 2.00%) + ($500,000 x 1.50%) + ($500,000 x 1.25%).

The fee will be assessed and billed quarterly in advance. The fee for any given calendar quarter is debited by the custodian from the client's account at the beginning of the calendar quarter, based on the total portfolio value as of the last business day of the preceding calendar quarter. If the Advisor receives any trailing fees for variable insurance products, they are offset by an exact dollar amount reduction of the client's fee.

The first fee will be billed upon execution of the Agreement and will be based upon the opening value of the account. If the Agreement is executed at any time other than the first day of a calendar quarter, the payment will be prorated.

Retirement Plan and Church Plan Clients

The preceding paragraphs describe Eagle Wealth's general billing practice for individual, trust and business clients. They do not apply to a retirement plan client, including a church plan within the meaning of Section 414(e) of the Internal Revenue Code and a retirement income account program described in Code Section 403(b)(9).

For a retirement plan client, the advisory fee is billed quarterly in arrears. The fee for a calendar quarter is calculated after that quarter has ended, on the value of the plan assets included in the billing base as of the last business day of that quarter, as reported by the plan's custodian or recordkeeper. No fee is billed or paid for a calendar quarter that has not ended, and no advisory fee is paid in advance of the services to which it relates.

Where a plan's governing documents reserve to the plan's trustee the authority to deduct fees from plan assets, the trustee directs the plan's recordkeeper to calculate Eagle Wealth's fee from a fee schedule the trustee approves, and the fee is paid from plan assets by the plan's custodian under the trustee's standing direction, after a period in which the trustee may object. Eagle Wealth reviews the calculation but does not submit its fee for payment and does not instruct the custodian to pay it. The trustee may suspend or revoke the standing direction at any time. The plan sponsor may instead elect to pay the fee from its own funds, in which case Eagle Wealth invoices the plan sponsor quarterly.

Where a plan's governing documents permit plan property to be used only for the benefit of participants and beneficiaries and for the payment of reasonable administrative expenses, billing in arrears is intended to ensure that the fee is an expense already incurred at the time it is paid. Any amount paid in excess of the amount properly payable is repaid to the plan, together with the earnings that amount would have produced had it remained invested.

A client will have a period of five (5) business days from the date of signing the advisory service agreement to unconditionally rescind the agreement and receive a full refund of all fees. Thereafter, a advisory service agreement may be canceled at any time, by either party, for any reason upon receipt of thirty (30) days written notice. Upon termination of an advisory service agreement, any prepaid, unearned fees will be promptly refunded.

The amount of compensation received by Eagle Wealth and its Advisory Associates as a result of a client's participation in the Adviser Advantage program may be more than what Eagle Wealth and its Advisory Associates would receive if the client paid separately for investment advice, brokerage and other services. Therefore, Eagle Wealth and its Advisory Associates may have a financial incentive to recommend the Adviser Advantage program over other programs or services. In evaluating the relative cost of the Adviser Advantage program, clients should consider the following: the amount of the portfolio activity in the client's account, the size

of a client's account, the nature of the investments to be managed, the broker dealer/Custodian's usual commission rates, custodial expenses, and other factors.

A minimum of $25,000 of assets under management is required for this service. This account size may be negotiable under certain circumstances. Eagle Wealth may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee. Eagle Wealth charges a minimum fee of $1,000 ($250/quarter) for clients with $100,000 or less of investable assets. For Clients with assets under management of less than $50,000, this minimum fee will equate to a percentage fee larger than our maximum 2% advisory fee. Church plan clients are charged the plan establishment, plan document and adoption, and annual administration fees described under “Retirement Plan Advisory and Consulting Services” below.

Retirement Plan Advisory and Consulting Services

Eagle Wealth charges an annual asset-based fee for retirement plan advisory and consulting services. The fee is calculated as a percentage of the plan assets on which Eagle Wealth advises, is not tiered, and does not vary with the number of transactions in the plan.

The maximum combined annual fee for these services is 1.00%. Within that maximum the fee is allocated between the services elected, as follows: Participant advisory, education, enrollment and planning services, provided on a nondiscretionary basis, up to 0.70% annually; and investment management services with respect to the plan’s investment menu, including selection or recommendation, ongoing monitoring, and construction and rebalancing of asset allocation models, up to 0.30% annually. Where both are provided the combined annual fee does not exceed 1.00%.

Fees are negotiable. The rate applicable to a particular plan, and its allocation between the components above, is stated in the executed agreement with that plan. In setting the rate within the maxima above, Eagle Wealth considers the investment approach used (for example, allocation models composed of mutual funds and exchange traded funds, tactically managed strategies, or a combination of the two), the size of the plan, the number of participants, the scope of services elected, and the complexity of the engagement.

Fees for these services are billed quarterly in arrears, as described under “Retirement Plan and Church Plan Clients” above. The agreement with each plan defines which plan assets are included in the billing base. Assets excluded by that definition are not charged an advisory fee.

Eagle Wealth provides these services both to plans subject to Title I of ERISA and to plans that are not subject to it, including church plans within the meaning of Section 414(e) of the Internal Revenue Code that have made no election under Code Section 410(d). See Item 4.

Church Plan Fees. In addition to the asset-based fee described above, Eagle Wealth charges church plan clients the following fees. Only church plan clients are charged these fees.

Plan establishment fee. When Eagle Wealth arranges for the preparation of a new plan document for a church plan, Eagle Wealth charges the plan sponsor a one-time fee of $2,000. Eagle Wealth pays $500 of this fee to the plan’s recordkeeper as the recordkeeper’s plan set-up fee and retains $1,500, from which Eagle Wealth pays for the preparation of the plan document by legal counsel. The fee is paid by the plan sponsor from its own funds and not from plan assets. A plan sponsor that pays this fee is not charged the plan document and adoption fee.

Plan document and adoption fee. A church plan client that adopts a plan document previously prepared by legal counsel, rather than having a new plan document prepared, is charged a one-time plan document and adoption fee of $500.

Annual administration fee. A church plan client that is charged the plan document and adoption fee and has $1,000,000 or less of investable assets is charged an annual administration fee of $300.

The plan’s recordkeeper, custodian and other service providers charge their own fees under their own agreements with the plan sponsor.

The $1,000 annual minimum fee described under Asset Management above does not apply to retirement plan advisory and consulting services.

Advisory Referral Services

From time to time, Eagle Wealth may enter into agreements with unaffiliated individuals and organizations, to refer clients to Eagle Wealth in exchange for compensation. All such agreements will be in writing and comply with the requirements of Federal or State regulation. If a client is introduced to Eagle Wealth by a solicitor, Eagle Wealth may pay that solicitor a fee. While the specific terms of each agreement may differ, generally, the compensation will be based upon Eagle Wealth's engagement of new clients and is calculated using a varying percentage of the fees paid to Eagle Wealth by such clients. Any such fee shall be paid solely from Eagle Wealth's investment management fee and shall not result in any additional charge to the client.

General Information

Limited Negotiability of Advisory Fees: Although Eagle Wealth has established the aforementioned fee schedule(s), we retain the discretion to negotiate alternative fees on a client-by-client basis. Client facts, circumstances and needs are considered in determining the fee schedule. These include the complexity of the client, assets to be placed under management, anticipated future additional assets; related accounts; portfolio style, account composition, reports, among other factors. The specific annual fee schedule is identified in the agreement between the adviser and each client.

We may group certain related client accounts for the purposes of achieving the minimum account size requirements and determining the annualized fee.

Discounts, not generally available to our advisory clients, may be offered to family members and friends of associated persons of our firm.

Mutual Fund Fees: All fees paid to Eagle Wealth for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client will pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Advisory Fees in General: Clients should note that similar advisory services will be available from other registered (or unregistered) investment advisers for similar or lower or higher fees. Also, as previously mentioned, clients are under no obligation to purchase investment products or implement recommendations through Eagle Wealth. The choice of whether to work with Eagle Wealth or other unaffiliated brokers or agents is at the client's discretion.

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

Eagle Wealth does not charge performance-based fees.

Item 7: Types of Clients

Eagle Wealth provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Pension and profit-sharing plans (other than plan participants)
- Corporations or other businesses not listed above
- Non-profit organizations

As previously disclosed in Item 5, our firm has established certain initial minimum account requirements, based on the nature of the service(s) being provided. For a more detailed understanding of those requirements, please review the disclosures provided in each applicable service.

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

Methods of Analysis.

We use the following methods of analysis in formulating our investment advice and/or managing client assets:

Charting. In this type of technical analysis, we review charts of market and security activity in an attempt to identify when the market is moving up or down and to predict how long the trend may last and when that trend might reverse.

Fundamental Analysis. We attempt to measure the intrinsic value of a security by looking at economic and financial factors (including the overall economy, industry conditions, and the financial condition and management of the company itself) to determine if the company is underpriced (indicating it may be a good time to buy) or overpriced (indicating it may be time to sell).

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. We analyze past market movements and apply that analysis to the present in an attempt to recognize recurring patterns of investor behavior and potentially predict future price movement.

Technical analysis does not consider the underlying financial condition of a company. This presents a risk that a poorly managed or financially unsound company may underperform regardless of market movement.

Cyclical Analysis. In this type of technical analysis, we measure the movements of a particular stock against the overall market in an attempt to predict the price movement of the security.

Quantitative Analysis. We use mathematical models in an attempt to obtain more accurate measurements of a company's quantifiable data, such as the value of a share price or earnings per share and predict changes to that data.

A risk in using quantitative analysis is that the models used may be based on assumptions that prove to be incorrect.

Qualitative Analysis. We subjectively evaluate non-quantifiable factors such as quality of management, labor relations, and strength of research and development factors not readily subject to measurement and predict changes to share price based on that data.

A risk is using qualitative analysis is that our subjective judgment may prove incorrect.

Asset Allocation. Rather than focusing primarily on securities selection, we attempt to identify an appropriate ratio of securities, fixed income, and cash suitable to the client's investment goals and risk tolerance.

A risk of asset allocation is that the client may not participate in sharp increases in a particular security, industry or market sector. Another risk is that the ratio of securities, fixed income, and cash will change over time due to stock and market movements and, if not corrected, will no longer be appropriate for the client's goals.

Mutual Fund and/or ETF Analysis. We look at the experience and track record of the manager of the mutual fund or ETF in an attempt to determine if that manager has demonstrated an ability to invest over a period of time and in different economic conditions. We also look at the underlying assets in a mutual fund or ETF in an attempt to determine if there is significant overlap in the underlying investments held in another fund(s) in the client's portfolio. We also monitor the funds or ETFs in an attempt to determine if they are continuing to follow their stated investment strategy.

A risk of mutual fund and/or ETF analysis is that, as in all securities investments, past performance does not guarantee future results. A manager who has been successful may not be able to replicate that success in the future. In addition, as we do not control the underlying investments in a fund or ETF, managers of different funds held by the client may purchase the same security, increasing the risk to the client if that security were to fall in

value. There is also a risk that a manager may deviate from the stated investment mandate or strategy of the fund or ETF, which could make the holding(s) less suitable for the client's portfolio.

Risks for all forms of analysis. Our securities analysis methods rely on the assumptions used by the companies whose securities we purchase and sell, the rating agencies that review these securities, and other publicly-available sources of information about these securities, are reliable, accurate and unbiased. While we believe the data on which we rely is reliable to the best of our knowledge, we cannot guarantee any such data to be accurate and our results may vary to the extent such data is inaccurate or unrelable.

Investment Strategies.

We use the following strategy(ies) in managing client accounts, provided that such strategy(ies) are appropriate for the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

Long-term purchases. We purchase securities with the idea of holding them in the client's account for a year or longer. Typically, we employ this strategy when:

- We believe the securities to be currently undervalued, and/or
- We want exposure to a particular asset class over time, regardless of the current projection for this class.

A risk in a long-term purchase strategy is that by holding the security for this length of time, we may not take advantage of short-term gains that could be profitable to a client. Moreover, if our predictions are incorrect, a security may decline sharply in value before we make the decision to sell.

Short-term purchases. When utilizing this strategy, we purchase securities with the idea of selling them within a relatively short time (typically a year or less). We do this in an attempt to take advantage of conditions that we believe will soon result in a price swing in the securities we purchase.

Risks in a short-term purchase strategy could include increased brokerage costs (depending on your account type) which would diminish gains or increase losses, and increased taxes from realized short term capital gains. Another risk is selling high performing securities to capture some gains but missing out on the additional appreciation of a consistently performing asset had we used a long-term strategy.

Risk of Loss.

Securities investments are not guaranteed, and clients may lose money on their investments, including their principal. Past performance is no guarantee of future results. We ask that clients work with us to help us understand their tolerance for risk. Depending on the type of securities selected, additional risk factors may apply and should be discussed with the Advisory Associate.

Additional Risk Factors.

Market risk: Risk that can't be mitigated through diversification because an event of great magnitude (such as recession, political turmoil, natural disaster, terrorist attack) has occurred that impacts the markets systemically.

Inflation Risk: Risk that an investor may lose some of their purchasing power if the investment does not outpace inflation. This can be an issue for “safe-haven” instruments like money market funds or treasury bills.

Equity Risk: Risk that shares of stock, which have no guaranteed returns, could decline in value based on low demand, business challenges or broader economic factors. Also, if a company becomes insolvent for whatever reason, common stockholders have a low priority claim on remaining assets after secured credit holders, subordinated bondholders and preferred stockholders.

Liquidity Risk: Risk of loss from inability to liquidate shares promptly at a desirable price. Some investments, such as interval funds, have limited quarterly liquidity windows, while other investments might be in low demand. Alternative investments, such as non-traded REITs, are often entirely illiquid for 5 years or more until a single liquidity event occurs.

Interest Rate Risk: Risk that interest rates could rise, making a currently held bond with a lower interest rate less valuable to a prospective buyer because higher rates are readily available.

Longevity Risk: Risk that an investor, especially a retiree, will outlive their investment income.

Currency Risk: Risk that an overseas investment will fluctuate as a result of the exchange rate between the US dollar and the currency of the country where the asset is held.

Time Horizon Risk: Risk that an investor may face an unexpected change to their planned time horizon, such as a disability, job loss, divorce, etc.

Default Risk: Risk that a bond issuer will become insolvent and default on their obligation to make interest payments to debtholders/investors.

Item 9: Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. Eagle Wealth has no such disciplinary events to disclose.

Item 10: Other Financial Industry Activities and Affiliations

Advisory Associates who are properly licensed also sell insurance, real estate, prepare income tax returns, consult on pension and other qualified plans, and provide accounting services. As such, these individuals are able to receive separate, yet customary compensation resulting from implementing product transactions or providing services on behalf of advisory clients. Clients, however, are not under any obligation to engage these individuals when considering the implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client.

Abiding Wealth Advisors, LLC and Our Charlotte Offices

Shane P. Snively, one of our investment adviser representatives, owns Abiding Wealth Advisors, LLC. That company leases the premises and employs the administrative staff of our Charlotte, North Carolina office at 10815 Sikes Place, Suite 320. Abiding Wealth Advisors, LLC is not owned by, controlled by, or under common control with Eagle Wealth. It is not registered as an investment adviser, and it does not enter into advisory agreements with clients, provide investment advice, or charge clients advisory fees.

These arrangements present conflicts of interest. Mr. Snively benefits from the advisory fees paid by the clients he serves, and his company bears the cost of the premises and staff of our Sikes Place office, which gives him an incentive to recommend that clients open advisory accounts or add assets to them. In addition, because the staff of that office are employed by his company rather than by Eagle Wealth, Eagle Wealth relies on Abiding Wealth Advisors, LLC and its staff to follow Eagle Wealth's policies when they handle client information and records.

We address these conflicts as follows. We treat the Charlotte locations as offices of Eagle Wealth. The investment adviser representatives who work there are supervised by Eagle Wealth and are subject to our Code of Ethics and our compliance policies and procedures. Advisory agreements are entered into in Eagle Wealth's name, client records for advisory accounts are maintained in Eagle Wealth's systems or under Eagle Wealth's control, and any advertisement that uses the Abiding Wealth Advisors name, including the Abiding Wealth Advisors website, must identify Eagle Wealth as the investment adviser and be approved by Eagle Wealth before use. Our Chief Compliance Officer includes the Charlotte offices in his compliance reviews.

Outsourced Chief Compliance Officer

Our Chief Compliance Officer, Ernest J. C'DeBaca, is not an employee of Eagle Wealth. He serves as our outsourced Chief Compliance Officer under a written engagement with Regulatory Insight Advisors, LLC, a compliance consulting firm he owns, and he also provides legal services to Eagle Wealth through SecurixLaw, PLLC, a law firm he owns, under a separate written engagement. Mr. C'DeBaca is a supervised person of Eagle Wealth and is subject to our Code of Ethics and our compliance policies and procedures. Neither Regulatory Insight Advisors, LLC nor SecurixLaw, PLLC is owned by, or under common control with, Eagle Wealth.

Mr. C'DeBaca and his firms provide outsourced chief compliance officer services, compliance consulting, and legal services to other investment advisers and financial services firms that are not affiliated with Eagle Wealth. Some of those firms offer services similar to ours and may compete with Eagle Wealth for clients, including

retirement plan and church plan clients, and one or more of them may serve as, or be considered for engagement as, a solicitor, third-party asset manager or other service provider to Eagle Wealth or to our clients. He may also advise another adviser on the selection of the same custodian, retirement plan recordkeeper or platform that Eagle Wealth uses. This arrangement presents the following conflicts of interest:

- Divided attention. Because he serves multiple clients, our Chief Compliance Officer devotes less than his full time to Eagle Wealth, and the time he devotes to us varies.
- Compensation from the firm he oversees. Our Chief Compliance Officer is compensated by Eagle Wealth, the firm whose compliance program he administers and tests. That gives him a financial incentive to avoid findings adverse to Eagle Wealth or to avoid recommending remedial measures that Eagle Wealth would resist.
- Review of work his firms prepared. His firms have drafted or revised client agreements, compliance procedures and disclosure documents for Eagle Wealth, including this Brochure. When he tests our compliance program, he is testing documents and procedures that his own firms may have prepared, which gives him an incentive not to identify deficiencies in that work.
- Duties to more than one firm. If a firm he serves in another capacity is engaged or considered for engagement as a solicitor, third-party asset manager or service provider to Eagle Wealth, he would owe duties to both firms with respect to the same matter. He also has confidentiality obligations to each of those firms that limit what he may tell us about them.
- Separate legal fees. Legal work for Eagle Wealth is performed by his law firm under a separate engagement. Those fees are separate from his compliance fees and give him a financial incentive to identify matters that require legal work.
- Representation of Eagle Wealth, not clients. His law firm represents Eagle Wealth and not our clients, including in preparing the agreements under which we provide services to clients. No client, including a retirement plan or church plan client, should rely on him or his firms for legal advice, and clients should consult their own counsel.

We address these conflicts as follows. The compliance engagement is documented in a written agreement that specifies the scope of services and the compensation, and the compensation is a fixed fee that does not vary with the outcome of any review, testing result, or finding. Our Chief Compliance Officer reports directly to, and has direct and unimpeded access to, our President and Chief Executive Officer, who supervises his performance of the role and receives the results of the annual review required by Rule 206(4)-7(b). He performs a conflicts check before Eagle Wealth engages any solicitor, third-party asset manager or material service provider, and where a conflict exists he recuses himself and arranges for independent review. He does not select investments for, exercise investment discretion over, or place trades in any client account, and he has no authority to bind Eagle Wealth. He maintains information barriers and does not disclose the confidential information of one client to another. Eagle Wealth, and not our Chief Compliance Officer, retains ultimate responsibility for compliance with Rule 206(4)-7 and with the other requirements of the Investment Advisers Act of 1940, and the fact that our Chief Compliance Officer is also a lawyer does not make our compliance records privileged or relieve us of our obligation to create and preserve them under Rule 204-2. Clients may request additional information regarding this arrangement by contacting us at any time.

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

Our firm has adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our Advisory Associates, including compliance with applicable federal securities laws.

Eagle Wealth and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's Advisory Associates.

Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities in an initial public offering. Our code also provides for oversight, enforcement and recordkeeping provisions.

Eagle Wealth's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all Advisory Associates are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to our Chief Compliance Officer at Ernie@EagleWealthInc.com or by calling us at (661) 257-9800.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our Advisory Associates 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 Advisory Associates to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no Adviser may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such Advisory Associates from benefiting from transactions placed on behalf of advisory accounts.

As disclosed in the preceding section of this Brochure (Item 10), related persons of our firm may or may not be separately registered as securities representatives of a broker-dealer and/or licensed as an insurance agent/broker of various insurance companies. Please refer to Item 10 for a detailed explanation of these relationships and important conflict of interest disclosures.

Item 12: Brokerage Practices

An investment adviser receives soft dollar benefits from a broker dealer when the investment adviser receives research or other products and services in exchange for client securities transactions or maintaining an account balance with the broker dealer.

Schwab may make certain research and brokerage services available at no additional cost to our firm. These services may be directly from independent research companies. Research products and services provided by Schwab may include research reports on recommendations or other information about particular companies or industries and other products or services that provide assistance by Schwab to our firm in the performance of our investment decision-making responsibilities. We do not request or accept the discretionary authority to determine the broker dealer/Custodian to be used or the commission rates to be paid by client accounts. Clients must direct Eagle Wealth as to the broker-dealer/custodian to be used in connection with our advisory services. Clients should be aware that best execution and lower commissions may not necessarily be achieved if recommended transactions are placed through Eagle Wealth, which could result in higher costs for the client.

Schwab Adviser Services Disclosures – Choice of Custodian & Benefits

Brokerage and Custody Costs

For our clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (e.g., mutual funds or ETFs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab charges you a percentage of the dollar amount of assets in the account in lieu of commissions. In addition to commissions and asset-based fees, Schwab would charge you a flat dollar amount as a "prime broker" or "trade away" fee for each trade that, if applicable, a TPAM executes for our clients at a different broker- dealer, but where securities bought or the funds from securities sold are deposited (settled) into your Schwab account. These fees would be in addition the commissions or other compensation you pay the executing broker-dealer. Because of this, in order to minimize your trading costs, we seek and encourage you and your Advisory Associate to execute trading costs through the Schwab (or other

custodians that you may utilize as part of Eagle Wealth's service). Trading away can sacrifice best execution and incur additional costs from the other firm, as well as fees from our custodians to transfer in those positions.

Products and Services Available to Us From Schwab

Schwab serves independent investment advisory firms like Eagle Wealth. They provide our clients with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not available to Schwab retail customers. However, certain retail investors may be able to get institutional brokerage services from Schwab without going through us. Schwab also makes available various support services. Some of those services help us manage and grow our business. Schwab's support services are generally available on an unsolicited business (Eagle Wealth does not have to request them) and at no cost to us. The following material provides a more detailed description of Schwab support services.

Services that benefit you.

Schwab institutional brokerage services include access to a broad range of investment products, execution of securities transactions and custody of client assets. The investment products made available through Schwab include some of which you might not otherwise have access to or that would require a significantly higher minimum initial investment by our clients. Schwab's services described in this paragraph generally benefit you and your account.

Service that do not directly benefit you.

Schwab also makes available other products and services that benefit us but do not directly benefit you and or your account. These products and services assist us in managing and administering our clients' accounts and operating our firm. They include investment research, both Schwab's own and that of 3rd parties. We use this research to service all or a substantial number of our clients' accounts, including accounts not maintained in Schwab. In addition to investment research, Schwab also makes available software and other technology that:

- Provide access to client account data (such as duplicate trade confirmations and account statements)
- Facilitate trade execution and allocate aggregated trade orders for multiple client accounts
- Provide pricing and other market data
- Facilitate payment of our fees from other clients' accounts
- Assist with back-office functions, recordkeeping, and client reporting

We do not open accounts for you, although we may assist you in doing so. To the extent that your account is maintained at Schwab (or any other Eagle Wealth's other custodians for that matter), and most trades may occur through Schwab or such other designated custodian, such custodians have the ability to use other brokers to execute trades for your account.

Your Brokerage and Custody Costs

For our client's accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, mutual funds and ETDs) do not incur Schwab commissions or transaction fees. Schwab is also compensated by earning interest on the uninvested cash in your account in Schwab's Cash Features Program. For some accounts, Schwab charges you a percentage of the dollar amount of the assets in the account in lieu of commissions.

Services that generally benefit only us.

Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

- Educational conference and events;
- Consulting on technology and business needs;
- Consulting on legal and compliance-related needs;
- Publications and conferences on practice management and business succession;

- Access to employee benefits providers, human capital consultants and insurance providers; and
- Marketing consulting and support.

Eagle Wealth intends to use these benefits to cover some of the costs of its annual sales and due diligence conference for our investment advisory personnel and supervised persons. This is being included as a conflict of interest. It serves as an incentive to use Schwab over other custodians.

Eagle Wealth may also obtain a financial benefit when Eagle Wealth or its personnel invite product providers, such as a mutual fund company personnel, insurance company personnel and private offering sponsor personnel to a meal, educational or entertainment events, and Schwab pays the costs for such events.

Schwab provides some of these services itself. In other cases, it will arrange for 3rd-party vendors to provide the services to us. Schwab also discounts or waives its fees for some of these services or pays all or part of the 3rd-party fees. Schwab may also provide us with other benefits, such as occasional business entertainment for our personnel.

Our interest in Schwab's services, as well as the service of other Custodians.

The availability of these services from Schwab benefits us because we do not have to produce or purchase them. We don't have to pay for Schwab's ancillary services. Schwab has also agreed to pay for certain technology, research, marketing, and compliance consulting products and services on our behalf. The fact that we receive these benefits from Schwab is an incentive for us to recommend/request the use of Schwab rather than making such a decision based exclusively on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a conflict of interest. We believe, however, that taken in the aggregate, whichever custodian we use, our selection of the custodians, whether Schwab or otherwise, as custodian and broker is driven by the Best Interest of our clients. Our selection is primarily supported by the scope, quality, and price of custodian's services and not service that benefit only us.

Block Trading Procedures for Investment Supervisory Services

Eagle Wealth will execute trades as a block ("block trades") where possible and when advantageous to clients. This blocking of trades permits the trading of aggregate blocks of securities composed of assets from multiple client accounts, so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any such block.

Block trading may allow us to execute equity trades in a timelier, more equitable manner, at an average share price. Eagle Wealth will typically aggregate trades among clients whose accounts can be traded at a given broker to receive the same average price. Eagle Wealth's block trading policy and procedures are as follows:

1) Transactions for any client account may not be aggregated for execution if the practice is prohibited by or inconsistent with the client's Advisory Services Agreement with Eagle Wealth, or our firm's order allocation policy.
2) The trading desk in concert with the portfolio manager must determine that the purchase or sale of the particular security involved is appropriate for the client and consistent with the client's investment objectives and with any investment guidelines or restrictions applicable to the client's account.
3) The portfolio manager must reasonably believe that the order aggregation will benefit, and will enable Eagle Wealth to seek best execution for each client participating in the aggregated order. This requires a good faith judgment at the time the order is placed for the execution. It does not mean that the determination made in advance of the transaction must always prove to have been correct in the light of a "20-20 hindsight" perspective. Best execution includes the duty to seek the best quality of execution, as well as the best net price.
4) Prior to entry of an aggregated order, a written order ticket must be completed (through the Custodial execution platform) which identifies each client account participating in the order and the proposed allocation of the order, upon completion, to those clients.
5) If the order cannot be executed in full at the same price or time, the securities actually purchased or sold by the close of each business day must be allocated pro rata among the participating client accounts in accordance with the initial order ticket or other written statement of allocation. However, adjustments to

this pro rata allocation may be made to participating client accounts in accordance with the initial order ticket or other written statement of allocation. Furthermore, adjustments to this pro rata allocation may be made to avoid having odd amounts of shares held in any client account, or to avoid excessive ticket charges in smaller accounts.

6) Generally, each client that participates in the aggregated order must do so at the average price for all separate transactions made to fill the order, and must share in the commissions on a pro rata basis in proportion to the client's participation. Under the client's agreement with the custodian/broker, transaction costs may be based on the number of shares traded for each client.
7) If the order will be allocated in a manner other than that stated in the initial statement of allocation, a written explanation of the change must be provided to and approved by the Chief Compliance Officer no later than the morning following the execution of the aggregate trade.
8) Eagle Wealth's client account records separately reflect, for each account in which the aggregated transaction occurred, the securities which are held by, and bought and sold for, that account.
9) Funds and securities for aggregated orders are clearly identified on Eagle Wealth's records and to the broker-dealers or other intermediaries handling the transactions, by the appropriate account numbers for each participating client.
10) No client or account will be favored over another.

Item 13: Review of Accounts

Reviewers: Generally, the supervision of advisory activity on behalf of Eagle Wealth is by senior members of management. Specific client reviews are conducted by the Advisory Associate assigned to the account.

Reviews: Reviews vary according to the type of advisory services contracted for. The primary reviewer is the Advisory Associate assigned to the account. The Chief Compliance Officer or his/her appointee may conduct secondary reviews. The following list provides a general overview of the reviews conducted for each specified service:

Financial Planning Services

Reviews: While reviews may occur at different stages depending on the nature and terms of the specific engagement, typically no formal reviews will be conducted for Financial Planning clients unless otherwise contracted for.

Reports: Financial Planning clients will receive a completed financial plan or analysis as contracted for. Additional reports will not typically be provided unless otherwise contracted for.

Asset Management

Reviews: While the underlying securities within Individual Portfolio Management Services accounts are continually monitored, these accounts are reviewed at least quarterly. Accounts are reviewed in the context of each client's stated investment objectives and guidelines. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances, or the market, political or economic environment. The primary reviewers for these accounts are the Advisory Associate assigned to the account.

Statements: Statements are prepared at least quarterly by the custodian. Monthly statements and confirmations are sent whenever there is activity in the account. Eagle Wealth does not typically provide any additional statements unless otherwise contracted for. Some Advisory Associates may offer clients additional reports as agreed upon in advance of clients entering into the advisory agreement with our firm. Clients should consult with their Advisory Associates for additional details.

Item 14: Client Referrals and Other Compensation

Client Referrals

We compensate certain persons who are not our supervised persons (“promoters”) for referring prospective clients to us. Each promoter acts under a written agreement with Eagle Wealth and receives ongoing cash compensation equal to a percentage of the advisory fees paid to us by the clients the promoter refers. When a promoter refers a

prospective client, the prospective client receives a disclosure, from the promoter or from us, stating whether the promoter is a current client of Eagle Wealth, that the promoter is compensated for the referral, the material terms of that compensation, and any material conflicts of interest resulting from the promoter's relationship with us. Because the promoter's compensation depends on the referred client becoming our client and increases with the advisory fees that client pays, the promoter has an incentive to recommend Eagle Wealth, and a promoter's recommendation should not be viewed as an independent evaluation of our services.

As a matter of firm practice, the advisory fees paid to us by clients referred by promoters are not increased as a result of any referral.

It is Eagle Wealth's policy not to accept or allow our related persons to accept any form of compensation, including cash, sales awards or other prizes, from a non-client in conjunction with the advisory services we provide to our clients.

Other Compensation

Eagle Wealth receives economic benefits from third parties other than clients (such as custodians, investment product issuers) when providing advisory services. This additional revenue, distribution and marketing support, Advisory Associate training, and technology creates conflicts of interest. A detailed explanation of these arrangements and how we manage the conflicts can be found in Item 12: Brokerage Practices.

Item 15: Custody

As disclosed in the "Fees and Compensation" section (Item 5) of this Brochure, Eagle Wealth directly debits advisory fees from client accounts, which means that the Firm has constructive custody of those clients' assets. As part of that billing process, Eagle Wealth notifies the qualified custodian that maintains the client's account of the amount of the fee to be deducted, and the custodian deducts the fee from the account. For most clients the qualified custodian is Charles Schwab & Co., Inc. A retirement plan client's assets are maintained with the qualified custodian appointed under the plan's governing documents, which may be another Schwab entity, such as Charles Schwab Trust Bank, or an unaffiliated custodian.

Retirement plan clients. Where a retirement plan's governing documents reserve fee deduction to the plan's trustee, the plan's recordkeeper calculates Eagle Wealth's fee from a fee schedule the trustee approves, and the fee is paid from plan assets under the trustee's standing direction. Eagle Wealth reviews the calculation but does not submit fees for payment. The trustee may object to a calculation before payment and may revoke the direction at any time. Eagle Wealth treats this arrangement as authority to deduct its advisory fee and complies with the custody rule accordingly.

On at least a quarterly basis, the custodian is required to send to the client, or for a retirement plan to the plan's trustee, a statement showing all transactions within the account during the reporting period. It is important for clients to carefully review their custodial statements to verify the accuracy of the fee calculation, among other things. Clients should contact us directly if they believe that there may be an error in their statement.

Item 16: Investment Discretion

Clients may hire us to provide discretionary asset management services, in which case we place trades in a client's account without contacting the client prior to each trade to obtain the client's permission. Our discretionary authority includes the ability to do the following without contacting the client:

- determine the security to buy or sell; and/or
- determine the amount of the security to buy or sell; and/or
- determine the time and price of the security to buy or sell.

Clients give us discretionary authority when they sign a discretionary agreement with our firm, and may limit the different components of this authority by giving us written instructions. Clients may also change/amend such limitations by once again providing us with written instructions.

Item 17: Voting Client Securities

As a matter of firm policy, we do not vote proxies on behalf of clients. Therefore, although our firm may provide investment advisory services relative to client investment assets, clients maintain exclusive responsibility for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned by the client shall be voted, and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other type events pertaining to the client's investment assets. Clients are responsible for instructing each custodian of the assets, to forward to the client copies of all proxies and shareholder communications relating to the client's investment assets.

We may provide clients with consulting assistance regarding proxy issues if they contact us with questions at our principal place of business.

Item 18: Financial Information

Under no circumstances do we require or solicit payment of fees in excess of $1200 per client for services to be performed six months or more in the future. Therefore, we are not required to include a balance sheet for our most recent fiscal year. Eagle Wealth has no need to report a financial condition that is reasonably likely to currently impair their ability to meet contractual obligations.