

Is An Investment Advisory Account Right for you?

There are different ways you can get assistance with your investments. You should carefully consider which types of accounts and services are right for you.

Channel Wealth, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services fees can differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services.

What Investment Services and Advice Can You Provide Me?

Channel Wealth offers investment advisory services to retail investors including investment management services, financial planning, pension consulting, portfolio management, portfolio management by independent managers and sub-advisors, and consulting services.

If you retain our firm for investment management services, you will pay an ongoing asset-based fee at the end of each quarter for our services, based on the value of the cash and investments in your advisory account. We will meet with you in person, if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio's performance on an ongoing basis. If you participate in our discretionary investment management services, the authorization will allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. If you enter into a non-discretionary arrangement with our firm, you are required to make the ultimate decision regarding the purchase and/or sale of investments and we must obtain your approval prior to executing any transactions on behalf of your account.

Channel Wealth offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

Channel Wealth offers retirement consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring, and/or ongoing consulting. These consulting services will generally be non-discretionary and advisory in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

We offer investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, pension and profit-sharing plans, corporations, broker/dealers, and other business entities.

In general, we do not require a minimum fee to open and maintain an advisory account. **For additional information, please see Channel Wealth's ADV at www.adviserinfo.sec.gov (Part 2A brochure, items 4 and 7).**

Conversation Starters. Ask your financial professional –

- *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?

For investment Management Services you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance based on the average daily balance of the assets maintained in your account during the previous quarter. The asset-based fee reduces the value of your account and will be deducted from your account. Our current fee schedules are described in Item 5 of the Form ADV Part 2. **For additional information, please see Channel Wealth's ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 5).**

Investment management clients generally pay a tiered management fee ranging up to 2.0%, depending on the size of your account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease the larger your account, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore we generally have an incentive to encourage transferring or depositing additional assets into your account.

Other fees and costs may include custodian fees and account maintenance fees. You will pay a separate fee, in addition to the fees charged by Channel Wealth, by any independent managers and/or sub-advisors that the Firm may invest your assets with. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.

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.

Conversation Starters. Ask your financial professional –

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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 Channel Wealth acts 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 examples to help you understand what this means.

Certain of the Firm’s Supervised Persons are licensed insurance agents and may offer certain insurance products on a fully disclosed basis. A conflict of interest exists to the extent that the Firm recommends the purchase of insurance products where its Supervised Persons may be entitled to insurance commissions or other additional compensation. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients’ best interest regardless of any such affiliations.

Channel Wealth has agreement(s) with non-affiliated broker/dealers to provide investment consulting services to Brokerage Customers. Broker/dealers pay compensation to the Firm for providing investment consulting services. This consulting arrangement does not include assuming discretionary authority over brokerage accounts or the monitoring of securities. A conflict of interest exists to the extent that the Firm recommends the broker/dealer where the Firm is entitled to payment.

For additional information, please see Channel Wealth’s ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 10).

Conversation Starters. Ask your financial professional –

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, and referrals, and because the firm’s salaries are ultimately derived, from revenue the firm earns from the financial professional’s advisory services or recommendations.

Disciplinary History

Do you or your financial professionals have a legal or disciplinary history?

YES Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals and review our disciplinary history.

Conversation Starters. Ask your financial professional –

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call us at (805) 898-0893. To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 3760 State Street, Suite 201, Santa Barbara, CA, 93105.

Conversation Starters. Ask your financial professional –

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

CHANNEL

WEALTH

Form ADV

Disclosure Brochure

March 20, 2026

Main Office Location:
3760 State Street, Suite 201 Santa
Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure provides information about the qualifications and business practices of Channel Wealth, LLC (“Channel Wealth” or “the Firm”), a registered investment advisor with the U.S. Securities and Exchange Commission (“SEC”). If you have any questions about the contents of this brochure, please contact us at the telephone number listed above. For compliance specific requests, please call 484-840-3707. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission (“SEC”) or by any state securities authority.

Additional information about the Firm is available on the SEC’s website at www.adviserinfo.sec.gov. Registration does not imply any level of skill or training.

ITEM 2 - MATERIAL CHANGES

In this Item, Channel Wealth, LLC (hereby known as “Channel Wealth” or the “Firm”) is required to discuss any material changes that have been made to the Brochure since the last annual amendment. The business practices of the Firm are substantially the same as represented in the Firm’s previous and current years’ annual updated Brochures. Below are any material changes since the last update.

- Item 4: Advisory Business – Updated the firm Assets Under Management and Assets Under Advisement.
- Item 5: Fees And Compensation – Removed the consideration of prorated inflows and outflows of cash in the fee calculation.
- Item 8: Methods of Analysis, Investment Strategies & Risk of Loss - Updated to include revised disclosure related to Risks Associated with Generative Artificial Intelligence.

We will ensure that all current clients receive a Summary of Material Changes and updated Brochure within 120 days of the close of our business’ fiscal year. A Summary of Material Changes is also included with our Brochure on the SEC’s website at www.adviserinfo.sec.gov. The searchable IARD/CRD number for Channel Wealth is #323461. We may further provide other ongoing disclosure information about material changes as necessary and will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

Currently, our Brochure may be requested by contacting William Speacht, Chief Compliance Officer at 484-840-3707 or william@channelwealth.com.

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ITEM 4 - ADVISORY BUSINESS

Description of Advisory Firm

Channel Wealth, LLC (“Channel Wealth”, the “Firm”, “we”, “our,” or “us”) is a privately owned limited liability company headquartered in Santa Barbara, CA.

Channel Wealth is registered as an investment adviser with the U.S. Securities and Exchange Commission. The Firm was formed in 2019 and is owned by Justin Anderson, Christian Snowden, Maxwell Phillips, Justin Pollack, and Brett Weichbrod.

As of December 31, 2025, Channel Wealth managed approximately \$840,917,084 in assets for approximately 1913 accounts on a discretionary basis and approximately \$9,934,396 in assets for approximately 106 accounts on a non-discretionary basis (Assets Under Management or AUM). In addition, the Firm provided investment advice for assets not under management (Assets Under Advisement or AUA), of approximately \$195,482,833. The combined total for AUM and AUA is approximately \$1,036,399,917.

While this brochure generally describes the business of the Channel Wealth, certain sections also discuss the activities of its Supervised Persons, which refer to the Firm’s officers, partners, directors (or other persons occupying a similar status or performing similar functions), employees or any other person who provides investment advice on the Firm’s behalf and is subject to the Firm’s supervision or control.

Advisory Services Offered

Channel Wealth offers discretionary investment management, non-discretionary and investment advisory services as well as financial planning and consulting. Prior to the Firm rendering any of the foregoing advisory services, clients are required to enter into one or more written agreements with the Firm setting forth the relevant terms and conditions of the advisory relationship (the “Advisory Agreement”).

The Firm does not offer a Wrap Program.

Investment Management Services

Channel Wealth offers continuous and regular investment supervisory services on a discretionary and non-discretionary basis as well as financial planning and consulting. We work with clients and have the ongoing responsibility to select and/or make recommendations based upon the objectives of the client, as to specific securities or other investments that he/she recommends or purchases/sells in clients’ accounts. We utilize a variety of investment types when making investment recommendations/purchases in client accounts which include, but are not limited to equity securities, fixed income securities, alternatives, mutual funds, 529 plans and independent investment managers. The investments recommended/purchased are based off of the clients’ individual needs, goals, and objectives. The Firm offers investment advice on any investment held by the client at the start of the advisory relationship. We describe the material investment risks under *Item 8 – Methods of Analysis, Investment Strategies, and Risk of Loss*. Financial Planning may be provided to clients as a part of the Investment Management Services. When being provided as a separate service it is described in this section under *Financial Consulting Services* below.

We discuss our discretionary authority below under *Item 16 – Investment Discretion*. For more information about the restrictions clients can put on their accounts, see *Tailored Services and Client Imposed Restrictions* in this item below. We describe the fees charged for investment management services below under *Item 5 – Fees and Compensation*.

Financial Planning, Consulting and Performance Reporting

Channel Wealth provides a variety of consulting services to individuals, families and other clients regarding their financial resources based upon an analysis of client’s current situation, goals, and objectives. Consulting encompasses one or more of the following areas: additional Financial Planning, Performance Reporting, Investment Planning, Retirement Planning, Education Planning, and Business and Personal Financial Planning.

Services provided under an on-going consultation agreement are conducted on a regular basis, but no less than annually with the client. The client is under no obligation to act upon the investment adviser’s recommendation. If the client elects to act on our recommendations, the client is under no obligation to effect the transaction through us.

We describe fees charged for Consultation Services below under *Item 5 - Fees and Compensation*.

Advisory Services to Brokerage Customers

Channel Wealth provides investment advisory services to certain broker-dealers’ customers (“Brokerage Customers”) who provide written consent requesting to receive the firm’s advisory services. Brokerage Customers have entered into a written advisory agreement with Channel Wealth.

Use of Independent Managers and Sub-Advisors

Channel Wealth may select certain Independent Managers and/or Sub-Advisors to actively manage a portion of its clients’ assets. The specific terms and conditions under which a client engages an Independent Manager and/or Sub-Advisor may be set forth in a separate written agreement with the designated Independent Managers engaged to manage their assets.

The Firm evaluates a variety of information about Independent Managers and/or Sub-Advisors, which may include the Independent Managers’ and/or Sub-Advisors’ public disclosure documents, materials supplied by the independent managers themselves and other third-party analyses it believes are reputable. To the extent possible, the Firm seeks to assess the Independent Manager’s and/or Sub-Advisor’s investment strategies, past performance, and risk results in relation to its clients’ individual portfolio allocations and risk exposure. The Firm also takes into consideration each Independent Manager’s and/or Sub-Advisor’s management style, returns, reputation, financial strength, reporting, pricing, and research capabilities, among other factors.

The Firm continues to provide services relative to the discretionary selection of the Independent Managers and/or Sub-Advisor. On an ongoing basis, the Firm monitors the performance of those accounts being managed by Independent Managers. The Firm seeks to ensure the Independent Managers and/or Sub-Advisor strategies and target allocations remain aligned with its clients’ investment objectives and overall best interests.

ITEM 5 - FEES AND COMPENSATION

Fee Schedule & Billing Method

Channel Wealth offers services on a fee basis, which may include fixed fees, as well as fees based upon assets under management or advisement.

Investment Management Services Fees

The annual management fee for our Investment Management Services, including Financial Planning, is based on the average daily balance of the assets maintained in your account during the previous quarter. The fee assessed and/or charged is based on what is stipulated in the Investment Advisory Agreement signed by each client. This may include a minimum quarterly fee.

Our annual fee ranges up to 2.0% annually and is assessed and/or charged quarterly in advance, based on the daily average balance value. Fees can be structured in one of the following ways: a fixed flat percentage fee on the average daily balance of the assets maintained in your account during the previous quarter, a tiered fee schedule whereby the fee is calculated by applying different rates to different levels of assets or a linear fee schedule where a breakpoint percentage fee is assessed to total assets in the account.

Financial Planning and Consulting Fees

In addition to the advisory fees paid, Adviser may provide financial planning and consulting to Client regarding the management of Client's financial resources, which is based upon an analysis of Client's current personal and financial situations, goals, and objectives. These services are based on the total dollar asset value of the assets maintained in your account. The fee assessed and/or charged is based on what is stipulated in the Investment Advisory Agreement signed by each client. This may include a minimum quarterly fee. The Firm offers services on a fee basis, which may include fixed fees or hourly fees as well as fees based upon assets under management or advisement.

Advisory Services to Brokerage Customers

Channel Wealth receives an advisory fee based on the Assets Under Management from Brokerage Customers who have provided written consent to a broker-dealer to receive the investment advisory service from Channel Wealth and have entered into a written advisory contract with Channel Wealth. The advisory fee is calculated in advance based on the value of the Assets Under Management from Brokerage Customers as of the end of the previous quarter. The maximum advisory fee will not exceed 1% annually. This advisory fee is paid by the broker-dealer and is not charged to the client separately.

Other Fees and Expenses

In addition to the advisory fees paid to the Firm, clients may incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, platform service providers, banks and other financial institutions (collectively "Financial Institutions"). These additional charges may include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, margin costs, charges imposed directly by a mutual fund, a 529 plan or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and

taxes on brokerage accounts and securities transactions. In addition, fees charged by the Independent Managers/Sub-Advisors are charged to the clients separately. In these relationships with third-party and/or Sub-Advisors, these fees would be in addition to the fees charged by the Firm, paid directly to the third-party and/or Sub-Advisor, and the Firm will not receive any portion of those fees or share in those fees.

Direct Fee Debit

Clients generally provide the Firm and/or the Independent Managers with the authority to directly debit their accounts for payment of the investment advisory fees. The Financial Institutions that act as the qualified custodian for client accounts, from which the Firm retains the authority to directly deduct fees, have agreed to send statements to clients not less than quarterly detailing account transactions, including any amounts paid to the Firm.

Account Additions and Withdrawals

As stated above, clients may make additions to and withdrawals from their account at any time, subject to the Firm's right to terminate an account. Additions may be in cash or securities provided that the Firm reserves the right to liquidate any transferred securities or declines to accept particular securities into a client's account. Clients may withdraw account assets on notice to the Firm, subject to the usual and customary securities settlement procedures. However, the Firm generally designs its portfolios as long-term investments, and the withdrawal of assets may impair the achievement of a client's investment objectives. The Firm may consult with its clients about the options and implications of transferring securities. Clients are advised that when transferred securities are liquidated, they may be subject to transaction fees, short-term redemption fees, fees assessed at the mutual fund level (e.g., contingent deferred sales charges) and/or tax ramifications.

Termination

Either party may terminate the advisory agreement at any time by providing written notice to the other party. The client may terminate the agreement at any time by writing or phoning the Firm at our office. The Firm will refund any prepaid, unearned advisory fees.

Terminations will not affect liabilities or obligations from transactions initiated in client accounts prior to termination. In the event the client terminates the investment advisory agreement. The Firm will not liquidate any securities in the account unless instructed by the client to do so. In the event of client's death or disability, the Firm will continue management of the account until we are notified of client's death or disability and given alternative instructions by an authorized party.

ITEM 6 - PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Channel Wealth does not charge performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

ITEM 7 - TYPES OF CLIENTS

Channel Wealth provides asset management, financial consulting, ERISA plan advisory & consulting, investment advisory consultation, broker/dealer, and selection of third-party money managers and/or Sub-Advisor. Our services are provided on a discretionary and non-discretionary basis to a variety of clients,

such as institutional investors, individuals, high-net-worth individuals, trusts and estates, qualified purchasers, and individual participants of retirement plans. In addition, we may also provide advisory services to entities such as pension and profit-sharing plans, businesses, and other investment advisers.

Account Requirements

Channel Wealth does not impose a stated minimum fee or minimum portfolio value for starting and maintaining an investment management relationship. Certain Independent Managers may, however, impose more restrictive account requirements and billing practices from the Firm. In these instances, the Firm may alter its corresponding account requirements and/or billing practices to accommodate those of the Independent Managers.

ITEM 8 - METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

Methods of Analysis and Investment Strategies

Channel Wealth will typically use fundamental, cyclical, charting, and/or technical analysis in the selection of individual securities. The Firm selects categories of investments based on the clients' attitudes about risk and their need for capital appreciation or income. Different instruments involve different levels of exposure to risk. We seek to select individual securities with characteristics that are most consistent with the client's objectives. Since the Firm treats each client account uniquely, client portfolios with a similar investment objectives and asset allocation goals may own different securities.

General Investment Strategies

Channel Wealth generally uses diversification in an effort to minimize risk and optimize the potential return of a portfolio. More specifically, we utilize multiple asset classes, investment styles, market capitalizations, sectors, and regions to provide diversification. Each portfolio composition is determined in accordance with the clients' investment objectives, risk tolerance, and time horizon. We utilize both passive and active investment management strategies in an effort to optimize portfolios.

Our general investment strategy is to seek real capital growth proportionate with the level of risk the client is willing to take. We develop a Client Profile to help identify the client's investment objectives, time horizon, risk tolerance, tax considerations, target asset allocation, and any special considerations and/or restrictions the client chooses to place on the management of the account. The Firm will then recommend investments that we feel are consistent with the Client Profile.

After defining client needs, the Firm develops and implements plans for the client's account. Then, we monitor the results and make adjustments as needed. As the initial assumptions change, the plans themselves may need to be adapted. Continuous portfolio management is important in an effort to keep the client's portfolio consistent with the client's objectives.

Methods of Analysis for Selecting Securities

Channel Wealth's Investment Advisor Representatives ("IARs") may use, among others, technical, fundamental, and/or charting analysis in the selection of individual equity securities. Additionally, our IARs may use specific strategies or resources in the method of analysis and selection of mutual funds.

Technical Analysis

The effectiveness of technical analysis depends upon the accurate forecasting of major price moves or trends in the securities traded by the IAR. However, there is no assurance of accurate forecasts or that trends will develop in the markets we follow. In the past, there have been periods without discernable trends and similar periods will presumably occur in the future. Even where major trends develop, outside factors like government intervention could potentially shorten them.

Furthermore, one limitation of technical analysis is that it requires price movement data, which can translate into price trends sufficient to dictate a market entry or exit decision. In a trendless or erratic market, a technical method may fail to identify trends requiring action. In addition, technical methods may overreact to minor price movements, establishing positions contrary to overall price trends, which may result in losses. Finally, a technical trading method may underperform other trading methods when fundamental factors dominate price moves within a given market.

The calculations that underline our system, methods, and strategies involve many variables, including determinants from information generated by computers and/or charts. The use of a computer in collating information or in developing and operating a trading method does not assure the success of the method because a computer is merely an aid in compiling and organizing trade information.

Accordingly, no assurance is given that the decisions based on computer-generated information will produce profits for a client's account.

Relative Strength Analysis

Relative strength measures one stock versus another or a group of stocks versus an index, such as the S&P 500. Through relative strength analysis, we can rank areas of the market that are outperforming or underperforming the broad market, whether the Russell 3000 or S&P 500. For our purposes, we use the S&P 500. We then add the highest relative strength sectors and macro areas (i.e. small cap vs. large cap) to our investment model, using primarily ETFs. The general premise is that those areas of the market with highest relative strength outperform over the long term. Additionally, as a risk override, we run moving average analysis to identify when markets are most vulnerable, and from time to time lighten market exposure.

Fundamental Analysis

Fundamental analysis assesses the financial health and management effectiveness of a business by analyzing a company's financial reports, key financial ratios, industry developments, economic data, competitive landscape, and management. The objective of fundamental analysis is to use historical and current financial data to assess the stock valuation of a company, evaluate company profitability, credit risk, and forecast future performance of the company and its share price. Fundamental analysis assumptions and calculations are based on historical data and forecasts; therefore, the quality of information and assumptions used are critical. Differences can exist between market fundamentals and how you analyze them.

Charting Analysis

Charting analysis involves the use of patterns in performance charts. Our IARs use this charting technique

to search for patterns in an effort to predict favorable conditions for buying and/or selling a security.

Mutual Funds

In analyzing mutual funds, our IARs use various sources of information. We review key characteristics such as historical performance, consistency of returns, risk level, and size of fund. Expense ratio and other costs are also significant factors in fund selection. We also subscribe to/access additional information from other sources that inform our general macro-economic view.

529 Plans

Whether a state tax deduction and/or application fee savings are available depends on a client's state of residence. Before investing in a 529 plan, clients should find out about a particular plan and its fees and expenses. Clients should consider, before investing, whether the client's or the designated beneficiary's home state offers any tax or other benefits that are only available for investment in such state's 529 savings plan.

There are generally fees and expenses associated with the participation in a 529 plan. There is also a risk that these plans may lose money or not perform well enough to cover education costs as anticipated. Most states offer their own 529 programs, which may provide advantages and benefits exclusively for their residents, therefore potential tax implications can vary from state to state.

Options

IARs may use options as an investment strategy. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an asset (such as a share of stock) at a specific price on or before a certain date. An option, just like a stock or bond, is a security. An option is also a derivative, because it derives its value from an underlying asset. The two types of options are calls and puts. A call gives the holder the right to buy an asset at a certain price within a specific period of time. A call may be purchased if the expectation is that the stock will increase substantially in value before the option expires. It may also be sold as a hedge to protect gains or principal of an existing holding (covered calls). A put gives the holder the right to sell an asset at a certain price within a specific period of time. A put may be purchased if the expectation is that the stock will decrease substantially in value before the option expires. They are typically purchased as a hedge to protect gains or principal of a portfolio. There are various options strategies that our IARs may deploy in a strategy, as appropriate for a client's needs. These include but may not be limited to covered options (selling a call or put for a premium payment while retaining the cash or securities required to facilitate the underlying purchase or sale of securities if an option is exercised) or spreads/straddles (buying or selling call or put options on the same or opposite side of the market to benefit from the bid/ask "spread" or to straddle the market based on value or time variances).

Alternative Investments

IARs may use Alternative Investments as a way to diversify a portfolio. Alternative Investments are considered to be "non-correlated" assets, meaning that they do not tend to run up or down (track) with the market like standard securities typically do. The main goal of alternatives is to provide access to other return sources, with the potential benefit of reducing risk of a client's portfolio, improving returns, or both.

Specific Investment Strategies for Managing Portfolios

IARs may use Modern Portfolio Theory tactical asset allocation, cash as a strategic asset, long-term holding, trend, dollar-cost-averaging, defensive portfolio strategies in the construction and management of client portfolios. There is no guarantee that any of the following strategies will be successful, and we make no promises or warranties as to the accuracy of our market analysis.

Modern Portfolio Theory(MPT)

IARs use the Modern Portfolio Theory, which has a basic concept of using diversification in an effort to help minimize risk and optimize the potential return of a portfolio.

Tactical Asset Allocation

IARs may use a tactical asset allocation strategy in the shorter term to deviate from a client's long-term strategic asset allocation target in an effort to take advantage of what we perceive as market pricing anomalies or strong market sectors or to avoid perceived weak sectors. Once they achieve the desired short-term opportunities or perceives those opportunities have passed, we generally return a client's portfolio to the original strategic asset mix.

Cash as a Strategic Asset

IARs may use cash as a strategic asset and at times move or keep client's assets in cash or cash equivalents. While high cash levels can help protect a client's assets during periods of market decline, there is a risk that our timing in moving to cash is less than optimal upon either exit or reentry into the market, potentially resulting in missed opportunities during positive market moves.

Long-term Holding

IARs do not generally purchase securities for clients with the intent to sell the securities within 30 days of purchase, as we do not generally use short-term trading as an investment strategy. However, there may be times when we will sell a security for a client when the client has held the position for less than 30 days.

IARs do not attempt to time short-term market swings. Short-term buying and selling of securities are typically limited to those cases where a purchase has resulted in an unanticipated gain or loss in which we believe that a subsequent sale is in the best interest of the client.

Trend

IARs may manage client assets using a trend following methodology based on the 200-day average and grounded in a strong sell discipline for all positions within the portfolio.

Dollar-Cost-Averaging

Dollar cost averaging involves investing money in multiple installments overtime to take advantage of price fluctuations in the attempt to get a lower average cost per share.

Defensive Strategies

If our IAR anticipates poor near-term prospects for equity markets, we may adopt a defensive strategy for clients' accounts by investing substantially in fixed income securities and/or money market instruments.

We may also utilize low, non, or negative correlated investments through mutual funds and EFT's. There can be no guarantee that the use of defensive techniques would be successful in avoiding losses.

Margin

Some clients of the Firm maintain margin accounts to facilitate short-term borrowing needs, which are unrelated to our investment strategy (ies). For some high-net worth (HNW) clients that are seeking a more aggressive strategy for their portfolio, our IARs may work with those clients on an individual basis to develop a leveraged strategy utilizing margin to increase market participation portfolio as part of a customized investment strategy. Clients are responsible for any brokerage or margin charges in addition to advisory fees. Risks of using margin include "margin calls" (also called "fed calls" or "maintenance calls.") Margin calls occur when account values decrease below minimum maintenance margin levels established by the broker-dealer that holds the securities in the client's account, requiring the investor to deposit additional money or securities into their margin account.

While the use of margin borrowing can increase returns, it can also magnify losses. Clients must specifically request to establish a margin account.

Additional Strategies

Clients interested in learning more about any of the above strategies should contact us for more information and/or refer to the prospectus of any mutual fund. We may also consider additional strategies by specific client request.

Investing Involves Risk

General Risks of Owning Securities

Investing in securities involves risk of loss that clients should be prepared to bear. While the stock market may increase and your account(s) could enjoy again, it is also possible that the stock market may decrease, and your account(s) could suffer a loss. It is important that you understand the risks associated with investing in the stock market, are appropriately diversified in your investments, and ask us any questions you may have.

Risk of Loss

Diversification does not guarantee a profit or guarantee to protect you against loss, and there is no guarantee that your investment objectives will be achieved. The Firm strategies and recommendations may lose value. All investments have certain risks involved including, but not limited to the following:

- **Stock Market Risk:** The value of securities in the portfolio will fluctuate and, as a result, the value may decline suddenly or over a sustained period of time.
- **Managed Portfolio Risk:** The manager's investment strategies or choice of specific securities may be unsuccessful and may cause the portfolio to incur losses.
- **Industry Risk:** The portfolio's investments could be concentrated within one industry or group of industries. Any factors detrimental to the performance of such industries will disproportionately impact your portfolio. Investments focused in a particular industry are subject to greater risk and are more greatly impacted by market volatility than less concentrated investments.
- **Non-U.S. Securities Risk:** Non-U.S. securities are subject to the risks of foreign currency

fluctuations, generally higher volatility and lower liquidity than U.S. securities, less developed securities markets and economic systems and political economic instability.

- **Emerging Markets Risk:** To the extent that your portfolio invests in issuers located in emerging markets, the risk may be heightened by political changes and changes in taxation or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- **Currency Risk:** The value of your portfolio's investments may fall as a result of changes in exchange rates.
- **Credit Risk:** Most fixed income instruments are dependent on the underlying credit of the issuer. If we are wrong about the underlying financial strength of an issuer, we may purchase securities where the issuer is unable to meet its obligations. If this happens, your portfolio could sustain an unrealized or realized loss.
- **Inflation Risk:** Most fixed income instruments will sustain losses if inflation increases or the market anticipates increases in inflation. If we enter a period of moderate or heavy inflation, the value of your fixed income securities could go down.
- **Interest Rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate.
- **Margin Risk:** The use of margin is not suitable for all investors since it increases leverage in your Account and therefore risk.
- **ETF and Mutual Fund Risk:** When we invest in an ETF or mutual fund for a client, the client will bear additional expenses based on its pro rata share of the ETFs or mutual fund's operation expenses, including the potential duplication of management fees. The risk of owning an ETF or mutual fund greatly reflects the risks of owning the underlying securities the ETF or mutual fund holds. Clients may also incur brokerage costs when purchasing ETFs.
- **Independent Manager Risk:** As stated above, the Firm may select certain Independent Managers to manage a portion of its clients' assets. In these situations, the Firm continues to conduct ongoing due diligence of such managers, but such recommendations rely to a great extent on the Independent Managers' ability to successfully implement their investment strategies. In addition, the Firm generally may not have the ability to supervise the Independent Managers on a day-to-day basis.
- **Derivative Risk:** Derivatives are securities, such as futures contracts or options, whose value is derived from that of other securities or indices. Derivatives can be used for hedging (attempting to reduce risk by offsetting one investment position with another) or non-hedging purposes. Hedging with derivatives may increase expenses, and there is no guarantee that a hedging strategy will achieve the desired results. Utilizing derivatives can cause greater than ordinary investment risk, which could result in losses.
- **Alternative Investment Risk:** Alternative Investments involve a high degree of risk, often engage in leveraging and other speculative investment practices that may increase the risk of investment loss, can be highly illiquid, are not always required to provide periodic pricing or valuation information to investors, may involve complex tax structures and delays in distributing important tax information, are not subject to the same regulatory requirements as mutual funds, often charge high fees which may offset any trading profits, and in many cases the underlying investments are not transparent and are known only to the investment manager. Alternative investment performance can be volatile. An investor could lose all or a substantial amount of his or her investment.

- **Management Risk:** Your investment with us varies with the success and failure of our investment strategies, research, analysis, and determination of portfolio securities. If our investment strategies do not produce the expected returns, the value of the investment may decrease.
- **Risks Associated with Generative Artificial Intelligence:** The emergence, use, and development of generative artificial intelligence such as ChatGPT and similar large language models and chatbots (collectively, “Generative AI”) can pose risks to Channel Wealth and its Client Accounts. Channel Wealth has begun using Generative AI in various processes in connection with its various administration functions. Channel Wealth is also likely to be exposed to the risks of Generative AI through third parties (including, but not limited to, the Client Accounts’ and service providers or counterparties) that use Generative AI. Channel Wealth may not always be aware of such use and cannot necessarily control the manner in which products created and/or utilized by third parties are developed or maintained. Generative AI continues to develop rapidly, making it difficult to predict the future risks that may arise from such developments. Due to the rapidly evolving nature of Generative AI and its widespread potential uses, Channel Wealth expects that its policies and procedures will continue to evolve in response to any unique challenges.

ITEM 9 - DISCIPLINARY INFORMATION

Channel Wealth and our personnel seek to maintain the highest level of business professionalism, integrity, and ethics. We are required to disclose the facts of any legal or disciplinary events that are material to a client’s evaluation of our business or the integrity of our management. We do not have any required disclosures to this Item.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Channel Wealth is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons.

Licensed Insurance Agents

Certain of Channel Wealth’s Supervised Persons are licensed insurance agents and may offer certain insurance products on a fully disclosed commissionable basis. A conflict of interest exists to the extent that the Firm recommends the purchase of insurance products where its Supervised Persons may be entitled to insurance commissions or other additional compensation. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients’ best interest regardless of any such affiliations.

Advisory Services To Brokerage Customers

Channel Wealth has agreement(s) with broker-dealers to provide investment advisory services to Brokerage Customers. Broker-dealers pay compensation to Channel Wealth for providing investment advisory services to Customers. Brokerage Customers will execute a written advisory agreement directly with Channel Wealth.

This relationship presents conflicts of interest. Potential conflicts are mitigated by Brokerage Customers

consenting to receive investment advisory services from Channel Wealth; by Channel Wealth not accepting or billing from additional compensation on broker-dealers' Assets Under Management beyond the advisory fees disclosed in Item5; and by Channel Wealth not engaging as, or holding itself out to the public as, a securities broker-dealer. Channel Wealth is not affiliated with any broker-dealer.

Retirement Plan Accounts

Channel Wealth may from time to time recommend the rollover to an IRA from an employer sponsored retirement plan. This product will be recommended when it is deemed by the Firm to be in the best interest of the client. It is understood that the Investment Advisor Representative will receive the management fee paid by me as indicated by the client agreement that will be signed when the account is opened.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

When recommending the rollover to an IRA from an employer-sponsored retirement plan, you will be provided with disclosure on the reasons why the transaction is in your best interest, it will be required to be signed by both you and the advisor and will be maintained in your file.

ITEM 11 - CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

Code of Ethics

Channel Wealth believes that we owe clients the highest level of trust and fair dealing. As part of our fiduciary duty, we place the interests of our clients ahead of the interests of the firm and our personnel. We have adopted a Code of Ethics that emphasizes the high standards of conduct that the Firm seeks to observe. Our personnel are required to conduct themselves with integrity at all times and follow the

principles and policies detailed in our Code of Ethics.

The Firm's Code of Ethics attempts to address specific conflicts of interest that either we have identified or that could likely arise. The Firm's personnel are required to follow clear guidelines from the Code of Ethics in areas such as gifts and entertainment, other business activities, prohibitions of insider trading, and adherence to applicable federal securities laws. Additionally, individuals who formulate investment advice for clients, or who have access to nonpublic information regarding any clients' purchase or sale of securities, are subject to personal trading policies governed by the Code of Ethics (see below).

The Firm will provide a complete copy of the Code of Ethics to any client or prospective client upon request.

Personal Trading Practices

Channel Wealth and our personnel may purchase or sell securities for themselves, regardless of whether the transaction would be appropriate for a client's account. The Firm and our personnel may purchase or sell securities for themselves that we also recommend/utilize for clients. This includes related securities (e.g., warrants, options, or other derivatives). This presents a potential conflict of interest, as we have an incentive to take investment opportunities from clients for our own benefit, favor our personal trades over client transactions when allocating trades, or use the information about the transactions we intend to make for clients to our personal benefit by trading ahead of clients.

Our policies to address these conflicts include the following:

1. The client receives the opportunity to act on investment decisions/recommendations prior to and in preference to accounts of your investment advisor representative ("IAR").
2. The Firm prohibits trading in a manner that takes personal advantage of price movements caused by client transactions.
3. If your IAR wishes to purchase or sell the same security as he/she recommends or takes action to purchase or sell for a client, he/she will not do so until the custodian fills the client's order, if the order cannot be aggregated with the client order. As a result of this policy, it is possible that clients may receive a better or worse price than IAR for transactions in the same security on the same day as a client.
4. The Firm requires our IARs to report personal securities transactions on at least a quarterly basis.
5. Conflicts of interest also may arise when Firm IARs become aware of limited offerings or IPOs, including private placements or offerings of interests in limited partnerships or any thinly traded securities, whether public or private. Given the inherent potential for conflict, limited offerings and IPOs demand extreme care. IARs are required to obtain pre-approval from the Chief Compliance Officer before trading in limited offerings and are prohibited from transacting in IPOs for personal accounts.
6. Under certain limited circumstances, we make exceptions to the policies stated above. The Firm will maintain records of these trades, including the reasons for any exceptions.

ITEM 12 - BROKERAGE PRACTICES

Channel Wealth requires accounts that are not managed by third-party investment managers and/or Sub-Advisor to be established with Charles Schwab Corporation, member FINRA/SIPC. The Firm engages the custodians to clear transactions and custody assets. The custodians provide The Firm with services that

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

As part of the arrangement described above, the custodian also makes certain research and brokerage services available at no additional cost to our firm. These services include certain research and brokerage services, including research services obtained by the custodians directly from independent research companies, as selected by our Firm (within specific parameters). Research products and services provided by the custodians to our firm may include research reports on recommendations or other information about, particular companies or industries; economic surveys, data and analyses; financial publications; portfolio evaluation services; financial database software services; computerized news and pricing services; quotation equipment for use in running software used in investment decision-making; and other products or services that provide lawful and appropriate assistance by the custodians to our firm in the performance of our investment decision-making responsibilities. The aforementioned research and brokerage services are used by our firm to manage accounts. Without this arrangement, our firm might be compelled to purchase the same or similar services at our own expense.

As a result of receiving the services discussed above, we have an incentive to continue to use or expand the use of the custodians' services. Our firm examined this conflict of interest when we chose to enter into the relationship with the custodians and we have determined that the relationship is in the best interest of our firm's clients and satisfies our client obligations, including our duty to seek best execution.

The custodian charges brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions).

The custodian generally does not charge clients separately for custody services but are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through the custodians or that settle into accounts at the custodians. The custodians charge brokerage commissions and transaction fees for effecting certain securities transactions (i.e., transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and debt securities transactions). The custodians enable us to obtain many no-load mutual funds without transaction charges and other no-load funds at nominal transaction charges. The custodians' commission rates are generally discounted from customary retail commission rates. However, the commission and transaction fees charged by the custodians may be higher or lower than those charged by other custodians and broker-dealers.

We may aggregate (combine) trades for ourselves or our associated persons with your trades, providing that the following conditions are met:

1. Our policy for the aggregation of transactions shall be fully disclosed separately to our existing clients (if any) and the broker-dealer(s) through which such transactions will be placed;
2. We will not aggregate transactions unless we believe that aggregation is consistent with our duty

to seek the best execution (which includes the duty to seek best price) for you and is consistent with the terms of our investment advisory agreement with you for which trades are being aggregated.

3. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all our transactions in a given security on a given business day, with transaction costs based on each client's participation in the transaction;
4. We will prepare a procedure specifying how to allocate the order among those clients;
5. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the allocation statement; if the order is partially filled, it will be allocated pro-rata based on the allocation statement;
6. Our books and records will separately reflect, for each client account, the orders of which aggregated, the securities held by, and bought for that account.
7. We will receive no additional compensation or remuneration of any kind as a result of the proposed aggregation; and,
8. Individual advice and treatment will be accorded to each advisory client.

As a matter of policy and practice, we do not utilize research, research-related products and other services obtained from broker-dealers, or third parties, on a soft dollar commission basis other than what is described above.

Factors Considered in Recommending Custodians

Channel Wealth considers several factors in recommending custodians to a client. Factors that we consider when recommending custodians may include financial strength, reputation, execution, pricing, reporting, research, and service. We will also take into consideration the availability of the products and services received or offered (detailed above) by the custodian.

Directed Brokerage Transactions

The Firm does not allow clients to direct brokerage to a specific broker-dealer. For an individual third-party money manager and/or Sub-Advisor's policy on directed brokerage transactions, you must refer to *Item 12 – Brokerage Practices* of that managers form ADV 2A brochure.

Special Considerations for ERISA Clients

A retirement or ERISA plan client may direct all or part of portfolio transactions for its account through a specific broker or dealer in order to obtain goods or services on behalf of the plan. Such direction is permitted provided that the goods and services provided are reasonable expenses of the plan incurred in the ordinary course of its business for which it otherwise would be obligated and empowered to pay. ERISA prohibits directed brokerage arrangements when the goods or services purchased are not for the exclusive benefit of the plan. Consequently, we will request that plan sponsors who directs plan brokerage provide us with a letter documenting that this arrangement will be for the exclusive benefit of the plan.

Trade Errors

We have implemented procedures designed to prevent trade errors; however, trade errors in client

accounts cannot always be avoided. Consistent with our fiduciary duty, it is our policy to correct trade errors in a manner that is in the best interest of the client. In cases where the client causes the trade error, the client will be responsible for any loss resulting from the correction. Depending on the specific circumstances of the trade error, the client may not be able to receive any gains generated as a result of the error correction. In all situations where the client does not cause the trade error, the client will be made whole, and we will absorb any loss resulting from the trade error if the error was caused by the Firm. If the error is caused by the Custodian, the Custodian will be responsible for covering all trade error costs. If an investment gain results from the correcting trade, the gain will be donated to charity. We will never benefit or profit from trade errors.

ITEM 13 - REVIEW OF ACCOUNTS

Account Reviews & Reporting

Managed Accounts Reviews

Channel Wealth manages portfolios on a continuous basis and generally review all positions in client accounts on a regular basis, but no less than annually. We generally offer account reviews to clients annually. Clients may choose to receive reviews in person, by telephone, or via e-mail. Firm IARs conduct reviews based on a variety of factors. These factors include, but are not limited to, stated investment objectives, economic environment, outlook for the securities markets, and the merits of the securities in the accounts.

In addition, we may conduct a special review of an account based on, but not limited to, the following:

1. A change in the client's investment objectives, guidelines and/or financial situation;
2. Changes in diversification;
3. Tax considerations; or
4. Material cash deposits or withdrawals.

Third Party and/or Sub-Advisor Accounts

Investment Adviser Representatives periodically review third-party money manager's and/or Sub-Advisor's reports provided to the client, but no less often than on a semi-annual basis. Our Investment Adviser Representatives contact clients from time to time, as agreed to with the client, in order to review their financial situation and objectives; communicate information to third-party money managers and/or Sub-Advisors as warranted; and assist the client in understanding and evaluating the services provided by the third-party money manager and/or Sub-Advisor. The client is expected to notify us of any changes in his/her financial situation, investment objectives, or account restrictions that could affect their account. The client may also directly contact the third-party money manager and/or Sub-Advisor managing the account or sponsoring the program. Clients who utilize third-party money managers and/or Sub-Advisors should review the third-party money manager's and/or Sub-Advisor's Form ADV Part 2 *Item 13 – Review of Accounts* regarding account reviews, types of written reports provided and frequency of such reports.

Consulting Service

Consultation clients do not receive reviews of their written plans unless they take action to schedule a

financial consultation with us or separately contract with us for a post-financial plan meeting or update to their initial written financial plan. The type of reporting is agreed upon by the Firm and the client on a case-by-case basis. We do not provide ongoing services to financial consultation clients but are willing to meet with such clients upon their request to discuss updates to their plans or changes in their circumstances. The clients IAR provides the financial consultation services to the client. In cases when we have been contracted to conduct ongoing financial consultation services, the Investment Adviser Representatives will conduct reviews as agreed upon with the client.

ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION

Brokerage Support Products and Services

Channel Wealth receives an economic benefit from the brokers used for transactions in client accounts in the form of the support products and services they make available to us and other independent firms whose clients maintain their accounts at the broker. These products and services, how they benefit us, and the related conflicts of interest are described above (see *Item 12 – Brokerage Practices*). We do not base particular investment advice, such as buying particular securities for our clients, on the availability of the brokers' products and services to us.

Outside Compensation

Channel Wealth does pay referral fees (non-commission based) to independent solicitors for the referral of their clients to our firm. See also below *Item 14 – Client Referrals and Other Compensation - Compensation We Pay for Client Referrals*.

Firm IARs may refer clients to unaffiliated professionals for specific needs, such as mortgage brokerage, real estate sales, estate planning, legal, and/or tax/accounting. In turn, these professionals may refer clients to our IARs for investment management needs. We do not have any arrangements with individuals or companies that we refer clients to, and we do not receive any compensation for these referrals.

However, it could be concluded that our IARs are receiving an indirect economic benefit from this practice, as the relationships are mutually beneficial. For example, there could be an incentive for us to recommend services of firms who refer clients to the Firm.

Our IARs only refer clients to professionals we believe are competent and qualified in their field, but it is ultimately the client's responsibility to evaluate the provider, and it is solely the client's decision whether to engage a recommended firm. Clients are under no obligation to purchase any products or services through these professionals, and our IARs have no control over the services provided by another firm. Clients who chose to engage these professionals will sign a separate agreement with the other firm. Fees charged by the other firm are separate from and in addition to fees charged by the Firm.

If the client desires, our IARs will work with these professionals or the client's other advisers (such as an accountant, attorney, or other investment adviser) to help ensure that the provider understands the client's investments and to coordinate services for the client. We do not share information with an unaffiliated professional unless first authorized by the client.

Third Party Money Manager and/or Sub-Advisor

Channel Wealth's IARs may work with third party money managers or Sub-Advisors to service client accounts. They may receive ongoing compensation in relation to these arrangements, of which details are fully disclosed to the clients at the time of account opening. See also *Item 5 - Third Party Accounts and/or Sub-Advisor* and *Item 10 – Third Party Managers and/or Sub-Advisor*. Other Financial Institutions

The Firm has established agreements to provide consulting services to other financial institutions regarding business development or investment advisory services provided to clients. If the consultation being provided is specific to services provided to the client account, the specifics of this arrangement, including the compensation paid to the Firm will be fully disclosed to clients in their signed agreements.

Compensation We Pay for Client Referrals

SmartAsset Advisors, LLC

Channel Wealth participates as an advisor on the SmartAsset Advisors, LLC ("SmartAsset"), through which we receive referrals from SmartAsset, a registered investment advisor with the SEC. Channel is independent and not affiliated with SmartAsset. SmartAsset is not an investment client of the Firm, does not supervise or control the Firm, and has no responsibility or oversight for our provision of investment management or other advisory services.

Under the written agreement with SmartAsset, refers potential clients to the Firm in exchange for a referral fee. The amount of the referral fees is determined between the Firm and SmartAsset however, no portion of the referral fees paid to SmartAsset will be charged to you. Channel will pay SmartAsset a monthly subscription fee of \$1490, for a 1-year contract. The monthly subscription fee will be modified at renewal to reflect the standard SmartAsset fee schedule in effect at the time of such renewal.

SmartAsset's role is to introduce prospective clients to Channel and does not constitute a recommendation or endorsement of our particular investment management services or strategies. Our relationship with SmartAsset is limited to the referral platform. We use no other services provided by SmartAsset or any of its affiliates. SmartAsset has an economic incentive to recommend the Firm, thereby resulting in a conflict of interest.

Devon Investment Advisory, LLC

Devon Investment Advisory, LLC ("Promoter") has entered into a Referral Agreement ("Agreement") with Channel Wealth, LLC ("Adviser"). Promoter acts solely as an independent contractor in connection with the arrangements described herein and within the Agreement.

Adviser pays Promoter a fee with respect to, among other things, Promoter's solicitation and/or referral of your investment management or advisory account to Adviser. This fee is paid to Promoter at a rate of 0.25% as a percentage of the net annual management fees received by Adviser with respect to your account. The fee paid by Adviser to Promoter is not passed on to clients referred by Promoter.

No investment advisory or management agreement will become effective until accepted by Adviser.

ITEM 15 - CUSTODY

Channel Wealth and/or the Independent Managers have limited custody of some of our clients' funds or

securities when the clients authorize us to deduct our management fees directly from the client's account. A qualified custodian (generally a broker-dealer, bank, trust company, or other financial institution) holds clients' funds and securities. Clients will receive statements directly from their qualified custodian at least quarterly. The statements will reflect the client's funds and securities held with the qualified custodian as well as any transactions that occurred in the account, including the deduction of our fee.

Clients should carefully review the account statements they receive from the qualified custodian. When clients receive statements from the Firm as well as from the qualified custodian, they should compare these two reports carefully. Clients with any questions about their statements should contact us at the address or phone number on the cover of this brochure. Clients who do not receive a statement from their qualified custodian at least quarterly should also notify us.

Third-Party Standing Letters of Authorization ("SLOA")

Channel Wealth is deemed to have custody of clients' funds or securities when clients have standing authorizations with their custodian to move money from a client's account to a third-party ("SLOA") and, under that SLOA, it authorizes us to designate the amount or timing of transfers with the custodian.

The SEC has set forth a set of standards intended to protect client assets in such situations, which we follow.

By working with the qualified custodian, the Firm has in place seven provisions set forth by the SEC to assist in mitigating risk. The below must be followed to clients with third-party SLOAs:

1. The client provides an instruction to the qualified custodian, in writing, that includes the client's signature, the third party's name, and either the third party's address or the third party's account number at a custodian to which the transfer should be directed.
2. The client authorizes the Firm, in writing, either on the qualified custodian's form or separately, to direct transfers to the third party either on a specified schedule or from time to time.
3. The client's qualified custodian performs appropriate verification of the instruction, such as a signature review or other method to verify the client's authorization and provides a transfer of funds notice to the client promptly after each transfer.
4. The client can terminate or change the instruction to the client's qualified custodian.
5. The Firm has no authority or ability to designate or change the identity of the third party, the address, or any other information about the third party contained in the client's instruction.
6. The Firm maintains records showing that the third party is not a related party of Firm or located at the same address as the Firm.
7. The client's qualified custodian sends the client, in writing, an initial notice confirming the instruction and an annual notice reconfirming the instruction.

As stated earlier in this section, account statements reflecting all activity on the account(s), are delivered directly from the qualified custodian to each client or the client's independent representative, at least quarterly. You should carefully review those statements and are urged to compare the statements against reports received from us. When you have questions about your account statements, you should contact us, your Advisor or the qualified custodian preparing the statement.

ITEM 16 - INVESTMENT DISCRETION

Channel Wealth accepts discretionary authority and non-discretionary over client accounts. If an IAR is acting in a discretionary capacity, the IAR may place trades within a client account without pre-approval from the client. If an IAR is acting in a non-discretionary capacity, the client must approve any trades prior to the IAR placing such trades in the account.

When working with third-party managers and/or Sub-Advisors, we may recommend certain third-party money managers and/or Sub-Advisors to clients and then it is up to the client to approve our recommendations. The third-party investment adviser chosen by the client is responsible for all investment decisions made in the client's account(s). Generally, clients who utilize a third-party money manager and/or Sub-Advisor will sign agreements directly with the third-party manager and/or Sub-Advisor. It is important to note that we do not offer advice on any specific securities or other investments in connection with this service. Clients can find more information about the discretionary authority granted to third party managers in *Item 16 – Investment Discretion* of each manager's Form ADV disclosure brochure.

ITEM 17 - VOTING CLIENT SECURITIES

Voting of Proxies

In regard to SEC Rule 206(4)-6 under the Advisers Act, Advisor will not vote proxies relating to equity securities in client accounts. You are responsible for: (1) directing the manner in which proxies solicited by issuers of securities beneficially owned in your Account are voted and voting or causing such proxies to be so voted and (2) making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or other similar type events pertaining to your Assets. Please contact us if you would like to receive a copy of our Proxy Voting Policy.

Class Action Lawsuits

As a matter of company policy, Advisor does not file proofs of claim relating to class action lawsuits affecting individual client accounts. However, upon Client's request Advisor will provide any and all documentation required to complete any such proof of claim.

Mutual Funds

The investment adviser that manages the assets of a registered investment company (i.e., mutual fund) generally votes proxies issued on securities held by the mutual fund.

ITEM 18 - FINANCIAL INFORMATION

Registered investment advisers are required in this item to provide clients with certain financial information or disclosures about the firm's financial condition. The firm does not require the prepayment of more than \$1,200 in fees per client, six months or more in advance, does not have or foresee any financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients, and has not been the subject of a bankruptcy proceeding.

Is An Investment Advisory Account Right for you?

There are different ways you can get assistance with your investments. You should carefully consider which types of accounts and services are right for you.

Channel Wealth, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. This document gives you a summary of the types of services we provide and how you pay. Please ask us for additional information.

We provide advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services fees can differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services.

What Investment Services and Advice Can You Provide Me?

Channel Wealth offers investment advisory services to retail investors including investment management services, financial planning, pension consulting, portfolio management, portfolio management by independent managers and sub-advisors, and consulting services.

If you retain our firm for investment management services, you will pay an ongoing asset-based fee at the end of each quarter for our services, based on the value of the cash and investments in your advisory account. We will meet with you in person, if possible, otherwise by phone and/or computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor and rebalance your portfolio's performance on an ongoing basis. If you participate in our discretionary investment management services, the authorization will allow us to manage your account regarding the purchase and/or sale of investments without your approval prior to each transaction until the termination of our agreement. You may limit our discretion by providing our firm with your restrictions and guidelines in writing. If you enter into a non-discretionary arrangement with our firm, you are required to make the ultimate decision regarding the purchase and/or sale of investments and we must obtain your approval prior to executing any transactions on behalf of your account.

Channel Wealth offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

Channel Wealth offers retirement consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. In general, these services may include an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring, and/or ongoing consulting. These consulting services will generally be non-discretionary and advisory in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

We offer investment advisory services with a large selection of investments to individuals, trusts, estates, charitable organizations, pension and profit-sharing plans, corporations, broker/dealers, and other business entities.

In general, we do not require a minimum fee to open and maintain an advisory account. **For additional information, please see Channel Wealth's ADV at www.adviserinfo.sec.gov (Part 2A brochure, items 4 and 7).**

Conversation Starters. Ask your financial professional –

- *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?

For investment Management Services you will be charged an ongoing management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance based on the average daily balance of the assets maintained in your account during the previous quarter. The asset-based fee reduces the value of your account and will be deducted from your account. Our current fee schedules are described in Item 5 of the Form ADV Part 2. **For additional information, please see Channel Wealth's ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 5).**

Investment management clients generally pay a tiered management fee ranging up to 2.0%, depending on the size of your account. At our discretion, we may combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which may result in your paying a reduced advisory fee percentage. Although the effective management fee rate will decrease the larger your account, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore we generally have an incentive to encourage transferring or depositing additional assets into your account.

Other fees and costs may include custodian fees and account maintenance fees. You will pay a separate fee, in addition to the fees charged by Channel Wealth, by any independent managers and/or sub-advisors that the Firm may invest your assets with. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.

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.

Conversation Starters. Ask your financial professional –

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

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 Channel Wealth acts 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 examples to help you understand what this means.

Certain of the Firm’s Supervised Persons are licensed insurance agents and may offer certain insurance products on a fully disclosed basis. A conflict of interest exists to the extent that the Firm recommends the purchase of insurance products where its Supervised Persons may be entitled to insurance commissions or other additional compensation. The Firm has procedures in place whereby it seeks to ensure that all recommendations are made in its clients’ best interest regardless of any such affiliations.

Channel Wealth has agreement(s) with non-affiliated broker/dealers to provide investment consulting services to Brokerage Customers. Broker/dealers pay compensation to the Firm for providing investment consulting services. This consulting arrangement does not include assuming discretionary authority over brokerage accounts or the monitoring of securities. A conflict of interest exists to the extent that the Firm recommends the broker/dealer where the Firm is entitled to payment.

For additional information, please see Channel Wealth’s ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 10).

Conversation Starters. Ask your financial professional –

- *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals are paid a salary plus discretionary bonuses based on company, team, and individual performance, which includes metrics like client retention, and referrals, and because the firm’s salaries are ultimately derived, from revenue the firm earns from the financial professional’s advisory services or recommendations.

Disciplinary History

Do you or your financial professionals have a legal or disciplinary history?

YES Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals and review our disciplinary history.

Conversation Starters. Ask your financial professional –

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

For additional information about our services, including up-to-date information about the firm and/or a copy of this disclosure, please call us at (805) 898-0893. To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, you may contact us in writing at 3760 State Street, Suite 201, Santa Barbara, CA, 93105.

Conversation Starters. Ask your financial professional –

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



Form ADV
Part 2B Brochure Supplement

Justin Robert Anderson, CFP[®], CLU[®], CRC[®]

March 20, 2026

Office Location:

3700 State Street, Suite 240
Santa Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Justin Robert Anderson that supplements the Channel Wealth, LLC (“Channel Wealth” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484-840-3707. Additional information about Mr. Anderson is available on the SEC’s website at www.adviserinfo.sec.gov.

Justin Robert Anderson

Born 1978

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2001 – University of California, Santa Barbara | Bachelor’s Degree | Business/Economics with an Emphasis on Accounting

Business Background:

10/2022 – Present Channel Wealth, LLC | Partner/Advisor
01/2012 – 10/2022 SagePoint Financial | Registered Representative
02/2020 – 07/2020 The AmeriFlex Group, Inc. | Investment Advisor Representative
06/2002 – 07/2020 AmeriFlex Financial Services | Financial Planning Associate

Professional Designations:

Certified Financial Planner (CFP®); CFP® Board of Standards

CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional Certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education.

Additional information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

Chartered Life Underwriter (CLU®)

The Chartered Life Underwriter mark is granted by the Certification Committee of the Board of Trustees of The American College, and that privilege is contingent on adherence to strict ethical guidelines. This mark is awarded to individuals who have earned the premier credential in the insurance profession, representing eight or more comprehensive college-level courses covering all aspects of insurance planning, estate and retirement issues, taxation, business insurance, and risk management. Advisors with the CLU® designation are required to serve you with the highest level of professionalism. CLU® advisors are required at all times to do the same for you that they would do for themselves in similar circumstances. The average study time for the program is over 400 hours and can take years to earn. Each CLU® must also complete a minimum of 30 hours of continuing education every two years and meet extensive experience requirements, ensuring the knowledge you're counting on is both comprehensive and current.

Additional information regarding the RICP® is available at <https://www.theamericancollege.edu/>

Certified Retirement Counselor® (CRC®)

The Certified Retirement Counselor® designation demonstrates a mastery of subject matter, a commitment to the retirement financial planning profession, and adherence to a code of ethics and continuing

education. The CRC® program is unique in that Certificants must demonstrate knowledge and an understanding of not only retirement planning accumulation and distribution concepts, but also how to provide counseling based on behavioral finance tendencies, different communication styles and gender/generational considerations.

To earn the CRC® designation, Candidates are required to pass a comprehensive examination and have two years of retirement related experience with a college degree (five years of experience required with a high school diploma or equivalent). To maintain their CRC®, Certificants are also required to adhere to a code of ethics that requires acting in the best interest of the client and to annually report 15 hours of continuing education.

Additional information regarding the CRC® is available at <https://infre.org/why-choose-a-crc/>

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Justin Robert Anderson. Disclosure information on Mr. Anderson may be found at www.brokercheck.com.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Justin Robert Anderson is actively engaged. These other business activities are discussed below:

Licensed Insurance Agent

Justin Robert Anderson is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Channel Wealth recommends the purchase of insurance products where Mr. Anderson receives insurance commissions or other additional compensation. Channel Wealth seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by Justin Robert Anderson. Mr. Anderson receives no other additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

William Speacht , Chief Compliance Officer, supervises Justin Robert Anderson and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Mr. Anderson, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Mr. Anderson on a regular basis. Please contact Mr. Speacht at 484-840-3707 if you have any questions about this brochure supplement.

CHANNEL

WEALTH

Form ADV Part 2B Brochure Supplement

Ross Lowell Anderson, CFP®, CFF, CMFC®

March 20, 2026

Office Location:

23142 Arroyo Vista #6,
Rancho Santa Margarita, CA 92688

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Ross Lowell Anderson that supplements the Channel Wealth, LLC (“Channel Wealth” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484-840-3707. Additional information about Mr. Anderson is available on the SEC’s website at www.adviserinfo.sec.gov.

Ross Lowell Anderson

Born 1978

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2001 – University of California, San Diego | Bachelors Degree, Urban Studies and Planning

Business Background:

10/2022 – Present Channel Wealth, LLC | Wealth Advisor
12/2013 – 10/2022 AmeriFlex Financial Services | Wealth Manager
12/2013 – 10/2022 SagePoint Financial | Registered Representative
03/2011 – 12/2013 Signature Resources Capital Management | Solicitor
01/2011 – 12/2013 Signator Investors Inc/JHFN | Registered Representative
07/2009 – 11/2010 Securities America, Inc. | Registered Representative
10/2003 – 05/2008 Accredited Home Lenders | Account Executive
12/2001 – 09/2003 Wells Fargo Bank | Personal Banker

Professional Designations:

Certified Financial Planner (CFP®); CFP® Board of Standards

The CERTIFIED FINANCIAL PLANNER™ and CFP® (collectively, the “CFP® marks”) are professional Certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP® Board”). The CFP® certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP® certification. The CFP® is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients.

To earn the credential, each CFP® candidate must have a bachelor’s degree (or higher) from an accredited college or university and three years of full-time personal financial planning experience. In addition, candidates must take the CFP® Certification examination and complete a CFP® -board registered program or hold an accepted designation, degree or license. Every two years, CFP® certificate holders must complete a minimum of 30 hours of continuing education.

Additional information regarding the CFP® is available at <http://www.cfp.net/default.asp>.

Certified Financial Fiduciary® (CFF)

The Certified Financial Fiduciary® (CFF)* designation delivers the knowledge to protect your practice by ensuring your clients receive the highest level of service, compliant with the latest Department of Labor (DOL) fiduciary rules. The CFF designation is reserved for financial professionals who have successfully completed a rigorous certification and training process established by NACFF and who agree to uphold the CFF code of conduct and comply with all certification requirements when providing advice to potential or existing clients.

Financial professionals who have earned the Certified Financial Fiduciary® (CFF) designation can immediately and clearly demonstrate expert knowledge of fiduciary standards, and how they practice a fundamental obligation to always put their clients' best interests first. Additionally, CFF designees are

bound by a code of conduct that holds them to the highest standards of professionalism in the financial services industry.

Additional information regarding the CFF® is available at <https://www.theamericancollege.edu/designations-degrees>

Chartered Mutual Fund CounselorSM (CMFC®)

The CMFC® designation from the College for Financial Planning indicates that the holder has completed a course of study encompassing all aspects of mutual funds and their uses as investment vehicles. Additionally, individuals must pass an end-of-course examination, agree to adhere to standards of professional conduct, are subject to a disciplinary process and must complete 16 hours of continuing education training every two years.

The College for Financial Planning holds Chartered Mutual Fund Counselor designees to strict standards of professional conduct. If a charter holder does not abide by these standards, they can be reported to the College for Financial Planning and could face disciplinary action. The College for Financial Planning publishes an online list of advisers who have had their designation suspended or revoked.

Additional information regarding the CMFC® is available at <https://www.kaplanfinancial.com/wealth-management>

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Ross Lowell Anderson. Disclosure information on Mr. Anderson may be found at www.brokercheck.com.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Ross Lowell Anderson is actively engaged.

Licensed Insurance Agent

Ross Lowell Anderson is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Channel Wealth recommends the purchase of insurance products where Mr. Anderson receives insurance commissions or other additional compensation. Channel Wealth seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by Ross Lowell Anderson. Mr. Anderson receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

Willia Speacht , Chief Compliance Officer, supervises Ross Lowell Anderson and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the

particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Mr. Anderson, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Mr. Anderson on a regular basis. Please contact Mr. Speacht at 484-840-3707 if you have any questions about this brochure supplement.



Form ADV
Part 2B Brochure Supplement

Maria Vallejo-Meza

March 20, 2026

Office Location:

3700 State Street, Suite 240

Santa Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Maria Vallejo-Meza that supplements the Channel Wealth, LLC (“Channel Wealth” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484-840-3707. Additional information about Ms. Vallejo-Meza is available on the SEC’s website at www.adviserinfo.sec.gov.

Maria Vallejo-Meza

Born 1991

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2020 – Santa Barbara City College | Associates Degree, Business and Economics

Business Background:

10/2022 – Present Channel Wealth, LLC | Financial Paraplanner
05/2015 – 10/2022 SagePoint Financial | Registered Representative
03/2014 – 05/2015 LPL Financial LLC | Administrative Assistant
02/2013 – 05/2015 Pensionmark Retirement Group | Operations Assistant

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Maria Vallejo-Meza. Disclosure information on Ms. Vallejo-Meza may be found at www.brokercheck.com.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Maria Vallejo-Meza is actively engaged. These other business activities are discussed below:

Licensed Insurance Agent

Maria Vallejo-Meza is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Channel Wealth recommends the purchase of insurance products where Ms. Vallejo-Meza receives insurance commissions or other additional compensation. Channel Wealth seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by Maria Vallejo-Meza. Ms. Vallejo-Meza receives no other additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

William Speacht, Chief Compliance Officer, supervises Maria Vallejo-Meza and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Ms. Vallejo-Meza, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Ms. Vallejo-Meza on a regular basis. Please

contact Mr. Speacht at 484-840-3707 if you have any questions about this brochure supplement.

CHANNEL

WEALTH

Form ADV Part 2B Brochure Supplement

Joseph Reeves O'Flaherty

March 20, 2026

Office Location:

3700 State Street, Suite 240

Santa Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Joseph Reeves O'Flaherty that supplements the Channel Wealth, LLC ("Channel Wealth" or "the Firm") Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484-840-3707. Additional information about Mr. O'Flaherty is available on the SEC's website at www.adviserinfo.sec.gov.

Joseph Reeves O’Flaherty

Born 1977

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2006 – Pepperdine University | Masters of Business Administration

1999 – University of California, Santa Barbara | Bachelors Degree, Political Science

Business Background:

10/2022 – Present Channel Wealth, LLC | Chief Investment Officer

10/2017 – 08/2022 Nuveen | Managing Director, Portfolio Manager

03/2013 – 10/2017 International Equities | Vice President, Senior Research Analyst

12/2009 – 02/2013 Santa Barbara Asset Management, LLC | Research Associate

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Joseph Reeves O’Flaherty. Mr. O’Flaherty has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Joseph Reeves O’Flaherty is actively engaged. Mr. O’Flaherty has no business activities to disclose.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by Joseph Reeves O’Flaherty. Mr. O’Flaherty receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

Michelle Eldridge, Chief Compliance Officer, supervises Joseph Reeves O’Flaherty and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Mr. O’Flaherty, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Mr. O’Flaherty on a regular basis. Please contact Mr. Speacht at 484-840-3707 if you have any questions about this brochure supplement.



Form ADV
Part 2B Brochure Supplement

Maxwell Joel Phillips, AIF®

March 20, 2026

Office Location:

3700 State Street, Suite 240

Santa Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Maxwell Joel Phillips that supplements the Channel Wealth, LLC (“Channel Wealth” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484 -840-3707. Additional information about Mr. Phillips is available on the SEC’s website at www.adviserinfo.sec.gov.

Maxwell Joel Phillips

Born 1980

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2006 – University of California, Santa Barbara | Bachelors Degree, Business Economics

Business Background:

10/2022 – Present Channel Wealth, LLC | Partner/Advisor

01/2012 – 10/2022 SagePoint Financial | Investment Advisor Representative

Professional Designations:

Accredited Investment Fiduciary® (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Additional information regarding the AIF® is available at <https://aifglobal.org/>

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Maxwell Joel Phillips. Disclosure information on Mr. Phillips may be found at www.brokercheck.com.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Maxwell Joel Phillips is actively engaged.

Licensed Insurance Agent

Maxwell Joel Phillips is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Channel Wealth recommends the purchase of insurance products where Mr. Phillips receives insurance commissions or other additional compensation. Channel Wealth seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by Maxwell Joel Phillips. Mr. Phillips receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

William Speacht , Chief Compliance Officer, supervises Maxwell Joel Phillips and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Mr. Phillips, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Mr. Phillips on a regular basis. Please contact Mr. Speacht at 484-840-3707 if you have any questions about this brochure supplement.



Form ADV
Part 2B Brochure Supplement

Justin Thoreau Pollack, RICP®

March 20, 2026

Office Location:

3700 State Street, Suite 240

Santa Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Justin Thoreau Pollack that supplements the Channel Wealth, LLC (“Channel Wealth” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484-840-3707. Additional information about Mr. Pollack is available on the SEC’s website at www.adviserinfo.sec.gov.

Justin Thoreau Pollack

Born 1970

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

1993 – University of California, Santa Barbara | Bachelors Degree, Sociology

Business Background:

10/2022 – Present Channel Wealth, LLC | Partner/Advisor

08/2015 – 10/2022 SagePoint Financial, inc. | Financial Advisor

07/2009 – 08/2015 Wedbush Morgan Securities | Investment Executive

Professional Designations:

Retirement Income Certified Professional® (RICP®)

The Retirement Income Certified Professional® designation (RICP®) is issued by the American College of Financial Services. Applicants to the RICP® program must successfully complete 3 required courses, meet experience requirements (3 years business experience within the last five years) and agree to comply with the College's Code of Ethics and Procedures. The program courses are self-study and available online; each includes lectures, expert interviews, practice exams, assessment questions and professor-driven webinars. Each course concludes with a 2-hour 100-question exam. To maintain the right to hold out the designation, certificants must complete continuing education through the College's Professional Recertification Program.

Additional information regarding the RICP® is available at <https://www.theamericancollege.edu/designations-degrees>

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Justin Thoreau Pollack. Disclosure information on Mr. Pollack may be found at www.brokercheck.com.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Justin Thoreau Pollack is actively engaged.

Licensed Insurance Agent

Justin Thoreau Pollack is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Channel Wealth recommends the purchase of insurance products where Mr. Pollack receives insurance commissions or other additional compensation. Channel Wealth seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by

Justin Thoreau Pollack. Mr. Pollack receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

William Speacht, Chief Compliance Officer, supervises Justin Thoreau Pollack and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Mr. Pollack, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Mr. Pollack on a regular basis. Please contact Mr. Speacht at 484*-840-3707 if you have any questions about this brochure supplement.



Form ADV
Part 2B Brochure Supplement

Christian Randolph Snowden, AIF®

March 20, 2026

Office Location:

3700 State Street, Suite 240

Santa Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Christian Randolph Snowden that supplements the Channel Wealth, LLC (“Channel Wealth” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484-840-3707 . Additional information about Mr. Snowden is available on the SEC’s website at www.adviserinfo.sec.gov.

Christian Randolph Snowden

Born 1979

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2008 – Pepperdine University | Masters of Business Administration

2001 – University of California, Santa Barbara | Bachelors of Science, Microbiology

Business Background:

10/2022 – Present Channel Wealth, LLC | Partner/Advisor

08/2014 – 10/2022 SagePoint Financial, Inc. | Investment Advisor Representative

05/2011 – 07/2014 UBS Financial Services, Inc. | Investment Advisor Representative

05/2011 – 07/2014 UBS Financial Services, Inc. | Investment Advisor Representative

Professional Designations:

Accredited Investment Fiduciary® (AIF®)

The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF Designation, the individual must meet prerequisite criteria based on a combination of education, relevant industry experience, and/or ongoing professional development, complete a training program, successfully pass a comprehensive, closed-book final examination under the supervision of a proctor and agree to abide by the Code of Ethics and Conduct Standards. In order to maintain the AIF Designation, the individual must annually attest to the Code of Ethics and Conduct Standards and accrue and report a minimum of six hours of continuing education. The Designation is administered by the Center for Fiduciary Studies, the standards-setting body of fi360.

Additional information regarding the AIF® is available at <https://aifglobal.org/>

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Christian Randolph Snowden. Mr. Snowden has no disciplinary history to disclose.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Christian Randolph Snowden is actively engaged.

Licensed Insurance Agent

Christian Randolph Snowden is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Channel Wealth recommends the purchase of insurance products where Mr. Snowden receives insurance commissions or other additional compensation. Channel Wealth seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by Christian Randolph Snowden. Mr. Snowden receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

William Speacht, Chief Compliance Officer, supervises Christian Randolph Snowden and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Mr. Snowden, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Mr. Snowden on a regular basis. Please contact Mr. Speacht at 971-371-3446 if you have any questions about this brochure supplement.



Form ADV
Part 2B Brochure Supplement

Brett Edward Weichbrod, RICP®

March 20, 2026

Office Location:

3700 State Street, Suite 240

Santa Barbara, CA 93105

805-898-0893

www.channelwealth.com

This Brochure supplement provides information about Brett Edward Weichbrod that supplements the Channel Wealth, LLC (“Channel Wealth” or “the Firm”) Brochure. If you have any questions about the contents of this Brochure, please contact the Firm at the telephone number listed above. For compliance specific requests, please call 484-840-3707. Additional information about Mr. Weichbrod is available on the SEC’s website at www.adviserinfo.sec.gov.

Brett Edward Weichbrod

Born 1978

ITEM 2 - EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

Education:

2001 – University of San Diego | Bachelors Degree, Business Administration with Finance Emphasis

2005 – Pepperdine University | Master of Business Administration with Finance Emphasis

Business Background:

10/2022 – Present Channel Wealth, LLC | Partner/Advisor

07/2015 – 10/2022 SagePoint Financial, Inc. | Registered Representative

03/2013 – 07/2015 Stride Investment Management, LLC | President

03/2011 – 03/2013 Map Alternative Asset Management | Vice President

10/2005 – 03/2011 Pacific Investment Management Company (PIMCO) | Investment Specialist

01/2001 – 10/2005 Canterbury Consulting | Senior Analyst

Professional Designations:

Retirement Income Certified Professional® (RICP®)

The Retirement Income Certified Professional® designation (RICP®) is issued by the American College of Financial Services. Applicants to the RICP® program must successfully complete 3 required courses, meet experience requirements (3 years business experience within the last five years) and agree to comply with the College's Code of Ethics and Procedures. The program courses are self-study and available online; each includes lectures, expert interviews, practice exams, assessment questions and professor-driven webinars. Each course concludes with a 2-hour 100-question exam. To maintain the right to hold out the designation, certificants must complete continuing education through the College's Professional Recertification Program.

Additional information regarding the RICP® is available at <https://www.theamericancollege.edu/designations-degrees>

ITEM 3 - DISCIPLINARY INFORMATION

Channel Wealth is required to disclose information regarding any disciplinary information on Brett Edward Weichbrod. Disclosure information on Mr. Weichbrod may be found at www.brokercheck.com.

ITEM 4 - OTHER BUSINESS ACTIVITIES

Channel Wealth is required to disclose information regarding any investment-related business or occupation in which Brett Edward Weichbrod is actively engaged.

Licensed Insurance Agent

Brett Edward Weichbrod is a licensed insurance agent and in such capacity may recommend, on a fully-disclosed commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that Channel Wealth recommends the purchase of insurance products where Mr. Weichbrod receives insurance commissions or other additional compensation. Channel Wealth seeks to ensure that all recommendations are made in the best interests of clients regardless of any additional compensation earned.

ITEM 5 - ADDITIONAL COMPENSATION

Channel Wealth is required to disclose information regarding any additional compensation received by Brett Edward Weichbrod. Mr. Weichbrod receives no additional compensation in connection with outside business activities.

ITEM 6 - SUPERVISION

William Speacht , Chief Compliance Officer, supervises Brett Edward Weichbrod and the investments made in client accounts. Mr. Speacht monitors the investments recommended to ensure they are suitable for the particular client and consistent with their investment needs, goals, objectives, and risk tolerance, as well as any restrictions previously requested by the client. Mr. Speacht periodically reviews the activities of Mr. Weichbrod, which may include reviewing individual client accounts and correspondence (including electronic) sent and received by Mr. Weichbrod on a regular basis. Please contact Mr. Speacht at 484-940-3730 if you have any questions about this brochure supplement.

Privacy Policy Notice

	WHAT DOES CHANNEL WEALTH, LLC DO WITH YOUR FINANCIAL INFORMATION?																									
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.																									
What?	<p>The types of personal information we collect and share depends on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ▪ Social Security number and income ▪ Account balances and assets ▪ Transaction history ▪ Credit history and credit scores 																									
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Channel Wealth, LLC chooses to share; and whether you can limit this sharing.																									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 55%; text-align: left;">Reasons we can share your personal information</th> <th style="width: 20%; text-align: center;">Do we share?</th> <th style="width: 25%; text-align: center;">Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our marketing purposes – to offer our products and services to you</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td style="text-align: center;">No</td> <td style="text-align: center;">Not Applicable</td> </tr> <tr> <td>For our affiliates' everyday business purposes – information about your transactions and experiences</td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>For our affiliates' everyday business purposes – information about your creditworthiness</td> <td style="text-align: center;">No</td> <td style="text-align: center;">Not Applicable</td> </tr> <tr> <td>For our affiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">Not Applicable</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td style="text-align: center;">No</td> <td style="text-align: center;">Not Applicable</td> </tr> </tbody> </table>			Reasons we can share your personal information	Do we share?	Can you limit this sharing?	For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No	For our marketing purposes – to offer our products and services to you	Yes	No	For joint marketing with other financial companies	No	Not Applicable	For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No	For our affiliates' everyday business purposes – information about your creditworthiness	No	Not Applicable	For our affiliates to market to you	No	Not Applicable	For nonaffiliates to market to you	No	Not Applicable
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Questions?	Call us at (805) 898-0893 or visit our website at www.channelwealth.com .																									

Who we are	
Who is providing this notice?	Channel Wealth, LLC
What we do	
How does Channel Wealth, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and building.
How does Channel Wealth, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Open an account ▪ Deposit money ▪ Seek advice about your investments ▪ Enter into an investment advisory contract ▪ Tell us about your investment or retirement portfolio or earnings <p>We also collect your personal information from other companies.</p>
Definitions	
Affiliates	<p>Companies related by common ownership and control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We may share information with our affiliates for our everyday business purposes, including information about your transactions and experiences.</i>
Nonaffiliates	<p>Companies not related by common ownership and control. They can be financial or nonfinancial companies.</p> <ul style="list-style-type: none"> ▪ <i>We do not share with nonaffiliates so that they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or service to you.</p> <ul style="list-style-type: none"> ▪ <i>We do not jointly market.</i>
Other important information	