ANTOLINO
WEALTH ADVISORS

October 2026

Enclosed is a copy of ANTOLINO Wealth Advisors Disclosure Brochure, which includes the following documents:

Form CRS

Privacy Policy

ADV Part 2A

ANTOLINO Wealth Advisors
150 E. Broad St. Suite 100
Columbus, OH 43215

Item 1 – Introduction

ANTOLINO Wealth Advisors ("ANTOLINO", "we" or "us") is registered with the Securities Exchange Commission ("SEC") as a Registered Investment Adviser ("RIA"). As an RIA, our services and compensation structure differ from that of a registered broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services, including initial and ongoing financial planning and consulting through The UltraVision System® and The UltraVision Club™ offerings, as well as discretionary and non-discretionary investment management. These services are offered to individuals, high net worth individuals, trusts, and estates (our "retail investors").

When a retail investor engages us to provide investment management services, we monitor, on an ongoing basis, the investments in the accounts over which we have investment authority. When engaged on a discretionary basis, we have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. When engaged on a nondiscretionary basis, the retail investor makes the ultimate decision regarding the purchase or sale of investments. In either case, our investment authority over your account(s) continues until our engagement is terminated.

Initial financial planning services are generally rendered under The UltraVision System® offering. These engagements conclude when we deliver our agreed upon planning documents to you. Ongoing planning and consulting services are provided through The UltraVision Club™, the specific services for which are dependent on the Club tier in which you enroll. The UltraVision Club™ is an ongoing offering, which can be terminated by either party in accordance with the terms of the client's services agreement. In either case, we rely upon the information provided by you for our review and do not verify or monitor any such information while providing this service.

We do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We generally do not impose a minimum asset level or minimum annual fee requirement.

Additional Information: For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7, respectively, in our ADV Part 2A.

Conversation Starters:

- *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?*

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our investment management services are provided for an annual asset-based fee. This means your fee is calculated as a percentage of your assets under our management (our "AUM Fee"). Our annual AUM Fee is negotiable up to a maximum of 1.50%, depending on a number of factors including the dollar amount of assets placed under our management, the complexity of the overall engagement, and other factors. We typically deduct our AUM Fee from one or more of your investment accounts, in advance, on a quarterly basis. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

A copy of our Part 2A is available at: https://www.antolino.com/files/2026%20-%20ADV%20Package%20UPDATE%20-%20Current%20September%202026.pdf.

The UltraVision System® is available on a negotiable fixed fee basis. Fixed fees are negotiable and will vary based upon a variety of factors, including income, the client's unique fact pattern, and the complexity of each project. In these engagements, we may require that the entire estimated fee be paid in advance. The fees for a Club™ are assessed on a monthly basis, in advance, with fees varying depending on the Club tier in which you enroll and, potentially, the scope of services to be provided.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. The custodian we work with may charge brokerage commissions and/or transaction fees for effecting certain securities transactions (for example, transaction and redemption fees may be charged for certain mutual fund transactions). These charges will be assessed in accordance with the qualified custodian's transaction fee/brokerage commission fee schedule. We try to minimize these charges for clients.

In addition, relative to certain mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund expenses).

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.

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our ADV Part 2A.

Conversation Starters:

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

* Certain of our financial professionals are registered representatives of an unaffiliated broker-dealer. In

addition, certain of our financial professionals are licensed insurance agents of an affiliated insurance agency. These persons may offer or recommend securities or insurance sales on a commission basis, which presents a conflict of interest, as the offer or recommendation could be made on the basis of compensation to be received.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee, which could have the effect of increasing our compensation.

Additional Information: For more detailed information about our conflicts of interest, please review our ADV Part 2A.

Conversation starters:

- *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 generally compensated on a salary basis, with a bonus component. Financial professionals compensated on a salary basis receive a base compensation package and will receive additional discretionary bonus compensation based upon overall firm performance and the individual job performance of the financial professional. You should discuss your financial professional's compensation directly with your financial professional.

Item 4 – Disciplinary History

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

Yes. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our relationship summary. Our Chief Compliance Officer may be reached by phone: (614) 442-3355.

A copy of our Part 2A is available at: https://www.antolino.com/files/2026%20-%20ADV%20Package%20UPDATE%20-%20Current%20September%202026.pdf.

Conversation Starters:

- 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?

DISCLOSURE BROCHURE

(FORM ADV, PART 2A)

Item 1 – Cover Page

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September 17, 2026

ANTOLINO Wealth Advisors is a dba of AA Financial Advisors, LLC
This brochure provides information about the qualifications and business practices of ANTOLINO Wealth Advisors. If you have any questions about the contents of this brochure, please contact us at (614) 442-3355. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.
"Registered Investment Advisor" or "registered" does not imply a certain level of skill of training.

Item 2 – Summary of Material Changes

Since our most recent Form ADV Part 2A annual amendment filing, dated March 20, 2025, the following material changes have been made:

- Item 15:
  - Custody due to Standing Letter of Authorization.
- Item 4, Item 5, Item 10:
  - Disclose relationship with subadvisor.
- Added ANTOLINO Wealth Advisors as a dba for AA Financial Advisors, LLC
- Added mywealthadvisor.com as a website that markets the services for ANTOLINO Wealth Advisors (in addition to antolino.com)
- Item 8:
  - Updated our investment strategies and solutions
- Items 5, 10 and 12:
  - The firm has added Fidelity as a Custodian.

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Item 4 – Advisory Business

ANTOLINO Wealth Advisors ("ANTOLINO Wealth Advisors," "we," or "us") and its predecessor organizations have been providing advisory services since 1985. ANTOLINO Wealth Advisors is owned by F7 Company, LLC. Ralph Antolino, Jr. is the managing member of F7 Company, LLC.

The UltraVision System®

The UltraVision System® is our process designed to empower our clients to make financial decisions with greater levels of confidence. Upon engagement our goal is to deliver to you a:

1. Letter of Intent
2. Math Model
3. Summary Opinion Letter

Upon completion of the checklist provided to you, we help you clarify your strategic goals, which we compile into a Letter of Intent. Concurrently we are taking inventory, organizing your current facts and its financial capacities in a Math Model. This includes building a personal balance sheet, running cash flow analysis, financial and investment projections as well as "what-if" analysis. From these items our ideas to help you take action to reach your goals are presented in your Summary Opinion Letter.

Upon delivery of your Letter of Intent, Math Model and Summary Opinion Letter, your engagement in The UltraVision System® is complete. If you choose to continue working with us, we then get to work helping you design and implement the idea from the Summary Opinion Letter. Once your new plan is in place, we measure the actual progress of your plan periodically with you and confirm the appropriateness of your previously stated goals.

The UltraVision Club™

At the completion of The UltraVision System® we can help you determine if membership in The UltraVision Club™ is appropriate.

Membership in The UltraVision Club™ is divided into different tiers, depending on the level and scope of services to be provided:

- Club Level A: High-touch, proactive service with frequent communication and coordination with other professionals.
- Club Level B: Ongoing monitoring and regular communication
- Level C: Reactive - You are not a member of the Club. You pay no club fee and get no enhancement to your current service level.

Investment Management Services

We strive to uncover our clients' unique dreams, goals, ambitions, and risk tolerance. Solutions are tailored to meet your global asset allocation targets. Our strategies typically use a multi-dimensional asset allocation approach known as The ABC's of Cashflow∂ . Your portfolio will typically use one or a combination of the following strategies:

- Efficient Core Strategy
- Efficient Passive Strategy

- Efficient Income Strategy
- Dimensional Portfolios
- GP 25 Stock Portfolio
- Strategic Asset Management
- Separately Managed Accounts

Our Investment Advisor Representatives (IAR's) will work closely with you to gather all information necessary to understand your investment objectives and overall financial picture. Your portfolio strategy will be outlined and communicated with you.

An IAR may use any of a variety of systems to determine and implement an appropriate asset allocation. Examples of such systems include eMoney, Morningstar, Kwanti and Portfolio Visualizer. We will build a custom-tailored portfolio that we believe is appropriate for your risk tolerance profile, time horizon and matches the goals for each account. Once a portfolio is agreed upon, the IAR will periodically review the portfolio. This review will test the original assumptions and query you as to whether your risk tolerances and goals have changed and rebalance the portfolio when appropriate.

ANTOLINO Wealth Advisors makes no representation regarding the likelihood or probability that any proposed investing plan will in fact achieve a particular investment goal. ANTOLINO Wealth Advisors is unable to predict or forecast market fluctuation or other uncertainties that may affect the value of any investment. While ANTOLINO Wealth Advisors strives to provide helpful investment guidance, you must carefully consider the appropriateness of the proposed investments considering your own personal financial circumstances, including cash flow needs, tax circumstances or other complex or subjective concerns. You are urged to seek the advice of tax professionals and use all available resources to educate yourself about investing in general, as well as the investments and the overall portfolio composition suggested by ANTOLINO Wealth Advisors. You are free to accept or reject ANTOLINO Wealth Advisors' recommendations.

Pension Consulting Services

ANTOLINO Wealth Advisors offers consulting services to pension or other employee benefit plans (including but not limited to 401(k) plans). Pension consulting may include, but is not limited to:

- identifying investment objectives and restrictions
- providing guidance on various assets classes and investment options
- recommending money managers to manage plan assets in ways designed to achieve objectives
- monitoring performance of money managers and investment options and making recommendations for changes
- recommending other service providers, such as custodians, administrators and broker- dealers

These services are based on the goals, objectives, demographics, time horizon, and/or risk tolerance of the plan and its participants.

Selection of Other Advisors

ANTOLINO Wealth Advisors may direct clients to third-party investment advisers. Before selecting other advisers for clients, ANTOLINO Wealth Advisors will verify that all recommended advisers are properly licensed, notice filed, or exempt in the states where ANTOLINO Wealth Advisors is recommending the adviser to clients. In exercising our discretion in making investment decisions for our clients, we may determine if it is in a client's best interest to engage subadvisors to implement trades in all or a portion of the client's account. If ANTOLINO Wealth Advisors determines that engaging a subadvisor is in a client's best interest, we will provide the client with subadvisor's relevant disclosure documents, including Form ADV 2A, Privacy policy and any other documents necessary to provide a complete description of subadvisor's services and fees.

Miscellaneous Disclosures

Retirement Rollovers: A client or prospective client leaving an employer typically has four options regarding an existing retirement plan (and may engage in a combination of these options): (i) leave the money in the former employer's plan, if permitted, (ii) roll over the assets to the new employer's plan, if one is available and rollovers are permitted, (iii) roll over to an Individual Retirement Account ("IRA"), or (iv) cash out the account value (which could, depending upon the client's age, result in adverse tax consequences). If we recommend that a client roll over their retirement plan assets into an account to be managed by our firm, such a recommendation creates a conflict of interest if we will earn a new (or increase its current) compensation as a result of the rollover. No client is under any obligation to rollover retirement plan assets to an account managed by our firm.

ERISA / IRC Fiduciary Acknowledgment: When we provide investment advice to a client regarding the client's retirement plan account or individual retirement account, we do so as a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act ("ERISA") and/or the Internal Revenue Code ("IRC"), as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with client interests, so we operate under a special rule that requires us to act in the client's best interest and not put our interests ahead of the client's.

Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put its financial interests ahead of the client's 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 the client's best interest
- Charge no more than is reasonable for our services; and
- Give the client basic information about conflicts of interest.

Non-Discretionary Service Limitations: Clients that determine to engage us on a non-discretionary investment advisory basis must be willing to accept that we cannot affect any account transactions without obtaining prior consent to such transaction(s) from the client. Thus, in the event that we would like to make a transaction for a client's account (including in the event of an individual holding or general market correction), and the client is unavailable, we will be unable to affect the account transaction(s) without first obtaining the client's

consent.

Periods of Portfolio Inactivity: We have a fiduciary duty to provide services consistent with the client's best interest. As part of our investment advisory services, we will review client portfolios on an ongoing basis to determine if any changes are necessary based upon various factors, including, but not limited to, investment performance, fund manager tenure, style drift, and/or a change in the client's investment objective. Based upon these factors, there may be extended periods of time when we determine that changes to a client's portfolio are neither necessary nor prudent. Clients nonetheless remain subject to the fees described in Item 5 below during periods of account inactivity. Of course, as indicated below, there can be no assurance that investment decisions we make will be profitable or equal any specific performance level(s).

Independent Managers: We may direct a portion of client assets be allocated among unaffiliated independent investment managers. In such situations, the Independent Manager[s] shall have day- to-day responsibility for the active, discretionary management of the allocated assets. We shall continue to render investment advisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. The investment management fee charged by the Independent Manager[s] is separate from, and in addition to, our advisory fee as set forth in the fee schedule at Item 5 below.

Access to Margin: We do not recommend the use of margin as an investment strategy. Use of margin as an investment strategy comes with a high level of inherent risk. Margin can be used to borrow funds to purchase financial instruments and/or to access liquidity. The effect of purchasing a security using margin is to magnify any gains or losses sustained by the purchase of the financial instruments on margin. Although clients may retain the ability to use margin, we do not use margin for investment purposes and does not recommend such use by clients.

Assets Under Management

As of 02/24/2026, ANTOLINO Wealth Advisors has **$1,220,164,019** regulatory assets under management on a discretionary basis and **$198,404,736** in regulatory assets under management on a non-discretionary basis.

Item 5 – Fees and Compensation

ANTOLINO Wealth Advisors offers advisory services based on prearranged fee structures. Fees can include but are not limited to a percentage of assets, hourly fees, and/or fixed project fees.

The UltraVision System®

Fees for the UltraVision System® are generally fixed and collected up-front. Fixed fees vary based upon a variety of factors, including income, the client's unique fact pattern, and the complexity of each project. The agreed upon fee arrangement will be set forth in the client's services agreement. We typically collect fees for The UltraVision System® via check or credit card.

Successful completion of The UltraVision System® requires ongoing communication and coordination with the client. Inattentive or unresponsive clients can impinge our ability to complete our work in a timely manner, in which case we may determine to reevaluate our fee for the agreed upon service. We try to exercise this discretion sparingly, however, if extraordinary effort is required on our part, we may elect to negotiate for a revised fee.

Upon completion of the UltraVision System® clients are eligible to enroll in a more proactive ongoing service model – known as the UltraVision Club, the fees for which are discussed below.

For those who do not wish to participate in the UltraVision System® in its entirety, ANTOLINO Wealth Advisors does provide certain pieces of the UltraVision System® a la carte. If appropriate, a discussion about the certain module and a corresponding fee for this module will be disclosed to you.

Clients can elect to receive services under both the UltraVision System® and our investment management services, for which we may, at our discretion, elect to waive or reduce all or a portion of the fee attributable to The UltraVision System®.

If the client terminates our engagement prior to completion of the agreed upon services, we will provide a refund of prepaid fees, prorated based on the amount of time spent on the project through the effective date of termination at a rate of $550 per hour. The engagement otherwise ends at the presentation of a financial plan or a set of financial recommendations we call *delivery* or *graduation*.

The UltraVision Club™

Monthly dues vary based on the client's Club Level and agreed upon in the client's Club membership agreement. Level C does not incur monthly fees, and fees for this level are based upon the scope and amount of work requested by the Level C participant. All fees for The UltraVision Club™ are payable by credit card. Monthly fees, to the extent applicable, become due on the first day of each month. Clients may cancel their membership at any time, but no refunds are provided with respect to a membership month for which dues have already become due.

Investment Management Services

Client assets are held with a qualified custodian in a brokerage account. Unless stated otherwise fees are charged quarterly in advance. The maximum annual fee for our investment management services is 1.50% of assets, which is subject to negotiation and can vary from client to client based on a variety of factors, including the amount of assets to be managed, the IAR assigned to the account, potential future assets, and other factors.

These fees include all fees and charges for the portfolio management services of the IAR and ANTOLINO Wealth Advisors. No commissions or transaction fees whatsoever are paid to or retained by the IAR or ANTOLINO Wealth Advisors from this account. For custodial accounts held at NFS, LLC, a portion of the advisory fee is shared with Kestra Investment Services, LLC and Fidelity Brokerage Services LLC (CRD# 7784) for their supervision of ANTOLINO Wealth Advisors.

Unless stated otherwise, the fee will be payable quarterly in advance. The first payment is due upon execution of the Advisory Agreement and will be assessed pro-rata in the event the Advisory Agreement is executed at any time other than the first day of each calendar quarter. Subsequent payments are due and will be assessed on the first day of each calendar quarter. Asset-based fees are calculated based on the value of the account assets under management as of the close of business on the last business day of the preceding quarter as valued by an independent pricing service, where available, or otherwise in good faith. Asset-based fee calculations include the value of cash and cash equivalent positions, unless otherwise agreed.

Any party upon written notice to the others may terminate the Advisory Agreement. If termination occurs prior to the end of a calendar-billing period, a pro-rata refund of unearned fees will be made to the client.

Pension Consulting Services Fees

The rate for pension consulting services will be documented in the advisory agreement. These fees are negotiable. Pension consulting fees are withdrawn from the client's accounts with client's written authorization or may be invoiced and billed directly to the client and clients may select the method in which they are paid. The frequency will be identified in the agreement and may be monthly, quarterly, in advance or in arrears.

Selection of Third-Party Advisers / Subadvisors Fees

ANTOLINO Wealth Advisors may direct clients to third-party investment advisers. ANTOLINO Wealth Advisors will receive its standard fee on top of the fee paid to the third-party adviser. The notice of termination requirement and payment of fees for third-party investment advisers will depend on the specific third-party adviser selected.

Additional Fees and Costs

Client investment accounts will be held with one or more qualified custodians / broker-dealers. Broker-dealers generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. Broker-dealers set their own commission and transaction fee rates, which are subject to change at any time at the discretion of the broker-dealer. Clients are advised to refer to their broker-dealer's transaction pricing sheet for further details.

In addition to our fees and any applicable brokerage commissions and/or transaction fees, clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g., management fees and other fund expenses).

Compensation for Securities Sales

Several officers of ANTOLINO Wealth Advisors are also, in their separate and individual capacities, registered representatives of Kestra Investment Services, LLC (hereafter referred to as Kestra), a FINRA-member broker-dealer, and may receive compensation from Kestra for commission-based securities sales. The brokerage commissions charged by Kestra may be higher or lower than those charged by other broker-dealers.

The recommendation that a client purchase a commission product through Kestra presents a conflict of interest, as the receipt of commissions provides an incentive to recommend investment products based on compensation to be received, rather than on a particular client's need. No client is under any obligation to purchase any commission products from Kestra or our representatives in their capacities as Kestra registered representatives, and clients are free to purchase investment products recommended by our representatives through the broker-dealer or registered representative of their choosing.

When our representatives sell an investment product on a commission basis, we do not charge an advisory fee in addition to the commissions paid by the client for such product. For clarification purposes, it is possible during the transition of a client from commission accounts to advisory accounts for a trail commission to be paid. Kestra facilitates the reimbursement of this trail commission to the client's account when this occurs. It is never our intention to be paid "twice" when setting up a new advisory account.

Further, some clients maintain both commission and advisory level accounts to best implement their desired strategy. In those cases, those members of our firm who are registered representatives of Kestra may be compensated by commissions in the commission accounts, and our firm and advisers may be compensated by advisory fees in the advisory accounts. It can also occur that a particular investment (529 Plan, Annuity, Insurance, and Alternative Investments) is only available in a commission format. In these rare cases, we will not charge an advisory fee on that investment.

We do not receive more than 50% of our revenue from advisory clients as a result of commissions or other compensation for the sale of investment products we recommend to clients.

Item 6 – Performance Based Fees and Side by Side Management

Our firm does not request or accept performance-based fees.

Item 7 – Types of Clients

ANTOLINO Wealth Advisors provides services to individuals, families, pension and profit-sharing plans, trusts, estates, non-profit organizations, and corporations or business entities. We do not currently require a minimum asset level or minimum annual fee for our services.

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

Our investment strategies may use, but are not required to use any of the following to meet the portfolio's objective: mutual funds, exchange traded funds (ETFs), individual stocks, bonds, private equity, private credit, real estate investments, commodities, cryptocurrency, and certain complex products such as buffered ETFs. Our investment strategies typically fall within the framework of the following Investment Solutions.

Efficient Solutions:

Our Efficient Solutions aim to be as efficient as possible by maximizing after-tax returns while

taking on the least amount of risk. This is accomplished by building portfolios with an optimal mix of asset classes and selecting best-in-class securities to represent each class.

While traditional portfolios typically blend stocks and bonds, our approach goes further. In addition to stocks and bonds, we incorporate alternative investments and buffered equity products to help reduce volatility and provide additional protection against market downturns.

Alternative investments offer exposure to assets that aim to behave independently from public markets. Their role is to help safeguard your portfolio during market selloffs and to increase portfolio efficiency. Examples of alternatives we use include commodities (such as gold), real estate, and private investments. Buffered equity products use options to create a defined "cushion" against a set percentage of losses over a specified period. In exchange for this downside protection, potential gains are typically capped. These buffered products are packaged as exchange-traded funds (ETFs) and serve as a powerful, lower-risk alternative to traditional equity exposure.

Below are three strategies offered within our Efficient Solutions framework. Together, we'll help you select the approach that best aligns with your risk tolerance, time horizon, and financial goals.

- Core Strategy
    - Our flagship strategy. The Core portfolios invest in a blend of actively and passively managed funds with no investment restrictions. It serves as the primary choice for most investors due to its flexibility and broad diversification.
- Passive Strategy
    - The Passive portfolios mirror the asset allocation of our Core strategy but invest exclusively in low-cost, passively managed funds. This option is ideal for investors seeking broad passive market exposure with minimal investment expenses.
- Income Strategy
    - The Income portfolios prioritize investments that generate consistent dividends and interest. These portfolios often include value-oriented equity holdings and aim to provide reliable, ongoing cash flow.

Strategic Solutions:

Our Strategic Solutions are designed for clients whose distinct circumstances, preferences, or objectives call for a more tailored investment approach. Each strategy is supported by our ongoing research, risk oversight, and portfolio management expertise, allowing us to actively refine and enhance your portfolio over time.

- Dimensional Portfolios
    - These portfolios are globally diversified and built on a research-driven, evidence-based philosophy rooted in decades of academic work in financial

economics. Investments within these portfolios are made exclusively using Dimensional exchange-traded funds (ETFs), ensuring consistent application of this academic framework across all holdings. Dimensional designs its strategies to systematically target areas of the market associated with higher expected long-term returns, an approach grounded in empirical research rather than forecasts or market timing. In practice, this means building broadly diversified portfolios that seek to capture the long-term premiums associated with specific dimensions of expected return, including factors such as company size, value, and profitability.

- GP 25 Stock Portfolio
    - This strategy is built around a disciplined philosophy of long-term ownership of high-quality businesses. It is designed for investors who value durability, consistency, and a focus on companies with strong financial foundations and proven operational resilience. The portfolio typically holds approximately 25 U.S. large-cap, dividend-paying stocks. This strategy follows a buy-and-hold approach with intentionally minimal trading. The structure helps reduce turnover, supports tax-efficient compounding, and keeps the focus on the underlying fundamentals of the businesses rather than short-term market movements. It also reinforces the long-term nature of the strategy, allowing companies the time and stability needed to execute on their strategic plans.
- Strategic Asset Management
    - This is a defensive investment strategy rooted in technical analysis. The objective is to capture the opportunity provided in the equity and bond markets, while aiming to protect your portfolio from major market drawdowns. We monitor a range of market and economic indicators—including trends, volatility, and other signals—to determine when to increase or reduce exposure to stocks and bonds. These portfolios also incorporate buffer exchange-traded funds (ETFs) for their "cushion" of downside protection. This strategy is most suitable for cautious investors who are comfortable exchanging upside potential for additional downside protection during periods of increased market volatility and uncertainty.
- Separately Managed Accounts
    - Separately Managed Accounts (SMAs) give you the ability to own individual stocks or bonds directly, rather than holding shares of a fund. This direct ownership allows for greater tax flexibility, personalization, and transparency—your portfolio can be tailored to your preferences, goals, and specific restrictions you may have. SMAs may also offer improved tax management, since gains and losses can be handled based on your unique situation rather than the actions of other investors in a fund. Because of this personalized structure, SMAs typically require a minimum investment of $100,000.

ANTOLINO Wealth Advisors' security analysis methods include fundamental, technical, and hypothetical illustration software prepared by the mutual fund companies to show what an investment would have grown to if the client had invested the money at various times in the past.

The main source of information that ANTOLINO Wealth Advisors uses includes Morningstar

databases, Charles Schwab research, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission and financial periodicals and articles to evaluate your current portfolio and compare that to the recommended portfolio to show how ANTOLINO Wealth Advisors can add value. Members of the firm regularly attend educational seminars and conduct numerous due diligence trips to both evaluate and build relationships with providers of various financial products and services.

The investment strategies used to implement any investment advice given to you include long-term purchases (securities held at least 3 years), short-term purchase (securities sold within 3 years), short sales, margin transactions and option writing, including covered options, uncovered options or spreading strategies.

Investing in securities involves the risk of loss and clients should be prepared to bear that loss. Below is a summary of some of the material risks associated with investments:

- Interest-rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e., interest rate). This primarily relates to fixed income securities.

- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

- Market Risk (Systematic Risk): Even a long-term investment approach cannot guarantee a profit. Economic, political, and issuer-specific events will cause the value of securities to rise or fall. Because the value of your portfolio will fluctuate, there is a risk that you will lose money.

- Unsystematic Risk: Unsystematic risk is the company-specific or industry-specific risk in a portfolio. The combination of systematic (market risk) and unsystematic risk is defined as the portfolio risk that the investor bears. While the investor can do little to reduce systematic risk, he or she can affect unsystematic risk. Unsystematic risk may be significantly reduced through diversification. However, even a portfolio of well- diversified assets cannot escape all risk.

- Credit Risk: Credit risk is the risk that the issuer of a security may be unable to make interest payments and/or repay principal when due. A downgrade to an issuer's credit rating or a perceived change in an issuer's financial strength may affect a security's value, and thus, impact performance. Credit risk is greater for fixed income securities with ratings below investment grade (BB or below by Standard & Poor's

Rating Group or Ba or below by Moody's Investors Service, Inc.). Fixed income securities that are below investment grade involve higher credit risk and are considered speculative.

- Income Risk: Income risk is the risk that falling interest rates will cause the investment's income to decline.

- Call Risk: Call risk is the risk that during periods of falling interest rates, a bond issuer will call or repay a higher-yielding bond before its maturity date, forcing the investment to reinvest in bonds with lower interest rates than the original obligations.

- Political Risks: Most investments have a global component, even domestic stocks. Political events anywhere in the world may have unforeseen consequences to markets around the world.

- Regulatory Risk: Changes in laws and regulations from any government can change the market value of companies subject to such regulations. Certain industries are more susceptible to government regulation. Changes in zoning, tax structure or laws impact the return on these investments.

- Risks Related to Investment Term: Securities do not follow a straight line up in value. All securities will have periods of time when the current price of the security is not what we believe it is truly worth. If you require us to liquidate your portfolio during one of these periods, you will not realize as much value as you would have had the investment had the opportunity to regain its value.

An investment in a mutual fund or ETF involves risk, including the loss of principal. Mutual fund and ETF shareholders are necessarily subject to the risks stemming from the individual issuers of the fund's underlying portfolio securities. Such shareholders are also liable for taxes on any fund-level capital gains, as ETFs and mutual funds are required by law to distribute capital gains in the event they sell securities for a profit that cannot be offset by a corresponding loss. As such, a mutual fund or ETF client or investor may incur substantial tax liabilities even when the fund underperforms.

Shares of mutual funds are distributed and redeemed on an ongoing basis by the fund itself or a broker acting on its behalf. The trading price at which a share is transacted is equal to a fund's stated daily per share net asset value ("NAV"), plus any shareholders fees (e.g., sales loads, purchase fees, redemption fees). The per-share NAV of a mutual fund is calculated at the end of each business day, although the actual NAV fluctuates with intraday changes in the market value of the fund's holdings. The trading prices of a mutual fund's shares can differ significantly from the NAV during periods of market volatility, which may, among other factors, lead to the mutual fund's shares trading at a premium or discount to NAV.

Shares of ETFs are listed on securities exchanges and transacted at negotiated prices in the secondary market. Generally, ETF shares trade at or near their most recent NAV, which is generally calculated at least once daily for indexed-based ETFs and more frequently for actively managed ETFs. However, certain inefficiencies can cause the shares to trade at a premium or discount to their pro-rata NAV. There is also no guarantee that an active secondary market for such shares will develop or continue to exist. While clients and investors may be able to sell their ETF shares on an exchange, ETFs generally only redeems shares directly from

shareholders when aggregated as creation units (usually 50,000 shares or more). Therefore, if a liquid secondary market ceases to exist for shares of a particular ETF, a shareholder may have no way to dispose of such shares.

Item 9 – Disciplinary Information

There are no disciplinary events that are material to a client's or a prospective client's evaluation of our advisory business or the integrity of our management.

Item 10 – Other Financial Industry Activities and Affiliations

Some or all of the above employees of ANTOLINO Wealth Advisors are licensed as insurance agents and routinely give advice regarding life, health, disability, property and casualty, group life and health. These individuals spend approximately 15% of their time counseling people about these types of products and do sell insurance products related to the advice listed above.

Some or all of the employees of ANTOLINO Wealth Advisors are licensed insurance agents. This activity creates a conflict of interest since there is an incentive to recommend insurance products based on commissions or other benefits received from the insurance company, rather than on the client's needs. Additionally, the offer and sale of insurance products by supervised persons of ANTOLINO Wealth Advisors are not made in their capacity as a fiduciary, and products are limited to only those offered by certain insurance providers. ANTOLINO Wealth Advisors addresses this conflict of interest by requiring its supervised persons to act in the best interest of the client at all times, including when acting as an insurance agent. ANTOLINO Wealth Advisors periodically reviews recommendations by its supervised persons to assess whether they are based on an objective evaluation of each client's risk profile and investment objectives rather than on the receipt of any commissions or other benefits. ANTOLINO Wealth Advisors will disclose in advance how it or its supervised persons are compensated and will disclose conflicts of interest involving any advice or service provided. At no time will there be tying between business practices and/or services (a condition where a client or prospective client would be required to accept one product or service conditioned upon the selection of a second, distinctive tied product or service). No client is ever under any obligation to purchase any insurance product. Insurance products recommended by ANTOLINO Wealth Advisor's supervised persons may also be available from other providers on more favorable terms, and clients can purchase insurance products recommended through other unaffiliated insurance agencies.

Ralph Antolino, Jr., a principal of ANTOLINO Wealth Advisors, is licensed to practice law in the State of Ohio. As an attorney, he is ethically bound to not solicit clients of ANTOLINO Wealth Advisors for legal business. If Ralph Antolino, Jr., or any other member of ANTOLINO Wealth Advisors recommends legal work to you, you are not under any obligation to have such work done by Ralph Antolino, Jr., nor is Ralph Antolino, Jr. under any obligation to perform any such recommended legal work. Ralph Antolino, Jr. will only perform legal work for you when and if you solicit Ralph Antolino, Jr. and provided that Ralph Antolino, Jr. agrees to perform the requested legal work. Ralph Antolino, Jr. estimates that he spends 5% of his time engaged in the practice of law. To the extent legal services are provided, separate and additional compensation for such legal services would be assessed and paid to Ralph

Antolino, Jr., in his separate capacity as a licensed attorney. This compensation creates a conflict exists between ANTOLINO Wealth Advisors' interests and those of its advisory clients. ANTOLINO Wealth Advisors addresses this conflict of interest by requiring Ralph Antolino, Jr. always act in the best interest of the client, including when acting as an attorney.

Certain principals and associated persons of ANTOLINO Wealth Advisors are, in their separate and individual capacities, registered representatives of Kestra Investment Services, LLC, a FINRA-member broker-dealer. These registered representatives may recommend securities or insurance products offered by Kestra or its affiliates. If you purchase these products through principals and associated persons of ANTOLINO Wealth Advisors, normal commission compensation will be received. This compensation creates a conflict between the interests of the registered representatives and those of our clients. ANTOLINO Wealth Advisors will always act in the best interest of the client, including with respect to the sale of commissionable products to advisory clients.

You are under no obligation to purchase commission-based securities or insurance products through registered representatives associated with ANTOLINO Wealth Advisors or through Kestra or Fidelity.

ANTOLINO Wealth Advisors may direct clients to third-party investment advisers. Clients will pay ANTOLINO Wealth Advisors its standard fee in addition to the standard fee for the advisers to which it directs those clients. The fees will not exceed any limit imposed by any regulatory agency. ANTOLINO Wealth Advisors will always act in the best interests of the client, including when determining which third-party investment adviser to recommend to clients. ANTOLINO Wealth Advisors will ensure that all recommended advisers are exempt, licensed or notice filed in the states in which ANTOLINO Wealth Advisors is recommending them to clients.

Item 11 – Code of Ethics

ANTOLINO Wealth Advisors maintains an investment policy relative to personal securities transactions. This investment policy is part of our overall Code of Ethics, which serves to establish a standard of business conduct for all of ANTOLINO Wealth Advisors' representatives that is based upon fundamental principles of openness, integrity, honesty and trust, a copy of which is available upon request.

In accordance with Section 204A of the Investment Advisers Act of 1940, and applicable state law equivalents, we also maintain and enforce written policies reasonably designed to prevent the misuse of material non-public information by our firm or any person associated with it.

Neither ANTOLINO Wealth Advisors nor any related person of ANTOLINO Wealth Advisors recommends, buys, or sells for client accounts, securities in which the firm or any related person has a material financial interest.

ANTOLINO Wealth Advisors and/or its representatives may buy or sell securities that are also recommended to clients. This practice may create a situation where ANTOLINO Wealth Advisors and/or its representatives are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. Practices such as "scalping" (i.e., a practice whereby the owner of shares of a security recommends

that security for investment and then immediately sells it at a profit upon the rise in the market price which follows the recommendation) could take place if we did not have adequate policies in place to detect such activities. In addition, this requirement can help detect insider trading, "front-running" (i.e., personal trades executed prior to those of the firm's clients) and other potentially abusive practices.

ANTOLINO Wealth Advisors has a personal securities transaction policy in place to monitor the personal securities transactions and securities holdings of each of its "Access Persons". This securities transaction policy requires that an Access Person provide the Chief Compliance Officer or his/her designee with a written report of their current securities holdings within ten (10) days after becoming an Access Person. Additionally, each Access Person must provide the Chief Compliance Officer or his/her designee with a written report of the Access Person's current securities holdings at least once each twelve (12) month period thereafter on a date ANTOLINO Wealth Advisors selects; provided, however that at any time that ANTOLINO Wealth Advisors has only one Access Person, he or she shall not be required to submit any securities report described above. ANTOLINO Wealth Advisors will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

ANTOLINO Wealth Advisors and/or its representatives may buy or sell securities, at or around the same time as those securities are recommended to clients. This practice creates a situation where ANTOLINO Wealth Advisors and/or its representatives are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a conflict of interest. As indicated above, ANTOLINO Wealth Advisors has a personal securities transaction policy in place to monitor the personal securities transaction and securities holdings of each of its Access Persons. ANTOLINO Wealth Advisors will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

Item 12 – Brokerage Practices

Neither ANTOLINO Wealth Advisors nor any related person has the authority to determine, without obtaining specific consent from you, the broker or dealer or custodian to be used to execute orders for your account, or the commission rates paid by you for account transactions. We may recommend certain custodians, including Charles Schwab, Altruist, BNY Mellon, Capital Bank and Trust, Jefferson National, Blackrock, ADP, Ascensus, John Hancock, Fidelity Brokerage Services LLC (CRD# 7784) and/or Kestra NFS (collectively, the "Custodians").

If a client chooses to open an advisory account through Charles Schwab, Charles Schwab is the clearing firm and custodian. If a client chooses to open an advisory account through Mellon, BNY Mellon is the clearing firm and custodian. If a client chooses to open an advisory account through American Funds, Capital Bank and Trust is the clearing firm and custodian. If a client chooses to open an advisory account through Kestra, NFS, LLC is the clearing firm and custodian. If a client chooses to open an advisory account through Altruist, Altruist is the clearing firm and custodian.

Factors that we consider in recommending one or more of the Custodians (or any other

broker- dealer/custodian) include historical relationship with ANTOLINO Wealth Advisors, financial strength, reputation, execution capabilities, platform, pricing, research, and service. Although the commissions and/or transaction fees paid by our clients shall comply with our duty to seek best execution, a client may pay a commission that is higher than another qualified broker-dealer might charge to affect the same transaction where we determine, in good faith, that the commission/transaction fee is reasonable.

In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a broker-dealer's services, including the value of research provided, execution capability, commission rates, and responsiveness. Accordingly, although ANTOLINO Wealth Advisors will seek competitive rates, it may not necessarily obtain the lowest possible commission rates for client account transactions. The brokerage commissions or transaction fees charged by the designated broker-dealer/custodian are exclusive of, and in addition to, our investment advisory fee.

ANTOLINO Wealth Advisors receive from one or more of the Custodians (or another broker-dealer/custodian, investment manager, platform or fund sponsor, or vendor) without cost (and/or at a discount) non-soft dollar benefits, certain of which assist ANTOLINO Wealth Advisors to better monitor and service client accounts maintained at such institutions. Included within the non-soft dollar benefits that may be obtained are investment-related research, pricing information and market data, software and other technology that provide access to client account data, compliance and/or practice management-related publications, waived or reduced fees for consulting services, waived or reduced fees for attendance at conferences, meetings, and other educational and/or social events, marketing support-including client events, computer hardware and/or software and/or other products used by ANTOLINO Wealth Advisors in furtherance of its investment advisory business operations.

Certain of the above benefits assist ANTOLINO Wealth Advisors in managing and administering client accounts. Others do not directly provide such assistance, but rather assist ANTOLINO Wealth Advisors to manage and further develop its business enterprise.

Our clients do not pay more for investment transactions effected and/or assets maintained at the Custodians as a result of these arrangements. There is no corresponding commitment made by ANTOLINO Wealth Advisors to the Custodians, or any other any entity, to invest any specific amount or percentage of client assets in any specific mutual funds, securities, or other investment products as result of the above arrangement.

ANTOLINO Wealth Advisors does not receive any "soft dollar benefits" from a broker-dealer or 3rdparty in connection with client securities transactions.

ANTOLINO Wealth Advisors does not receive referrals from any broker-dealer, including the Custodians.

ANTOLINO Wealth Advisors does not generally accept directed brokerage arrangements (when a client requires that account transactions be affected through a specific broker-dealer). In such client directed arrangements, the client will negotiate terms and arrangements for their account with that broker-dealer, and ANTOLINO Wealth Advisors will not seek better execution services or prices from other broker-dealers or be able to "batch"

the client's transactions for execution through other broker-dealers with orders for other accounts managed by ANTOLINO Wealth Advisors. As a result, client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case.

In the event that the client directs ANTOLINO Wealth Advisors to effect securities transactions for the client's accounts through a specific broker-dealer, the client acknowledges that such direction may cause the accounts to incur higher commissions or transaction costs than the accounts would otherwise incur had the client determined to effect account transactions through alternative clearing arrangements that may be available. Higher fees adversely affect account performance. Transactions for directed accounts will generally be executed following the execution of portfolio transactions for non-directed accounts.

ANTOLINO Wealth Advisors does not aggregate the purchase or sale of securities for various client accounts because every client account is unique, and it is impossible to reasonably aggregate their specific transactions into one group trade.

Item 13 – Review of Accounts

Reviews

ANTOLINO Wealth Advisors conducts reviews periodically. A yearly review is typical, but one is also done when you notify ANTOLINO Wealth Advisors of substantial changes in your situation. Different levels of reviews are a function of the nature of the request made by you. Factors that trigger a review are written or oral request from you. ANTOLINO Wealth Advisors has advisors and planners available to perform reviews. The purpose of the reviews are to help you update financial goals and objectives and take action where necessary.

Reports

For investment management clients, a quarterly statement is mailed to the client that gives the account value and what securities are held in the account. This statement is mailed or emailed by the custodian of the assets direct to the client, and does not come from ANTOLINO Wealth Advisors' office. All other clients are offered periodic updates of their portfolios. Typical periods are monthly, quarterly, or annually depending on the complexity of the client's portfolio and their personal preferences.

Item 14 – Client Referrals and Other Compensation

As discussed in Item 12 above, ANTOLINO Wealth Advisors can receive non-soft dollar benefits from the Custodians it recommends to clients. ANTOLINO Wealth Advisors does not otherwise receive compensation from non-clients for providing investment advice to our clients.

ANTOLINO Wealth Advisors does not compensate non-advisory personnel (solicitors) for client referrals.

Item 15 – Custody

ANTOLINO Wealth Advisors has custody of client funds or securities to the extent that we have the ability to directly deduct fees from client accounts. Clients will receive at least quarterly statements from the custodians of their funds or securities directly. Clients should carefully review those statements. ANTOLINO Wealth Advisors does not produce official account statements that should be relied on as a proxy or replacement for your Custodian's statement.

Custody is also disclosed in Form ADV because ANTOLINO Wealth Advisors has authority to transfer money from client account(s), which constitutes a standing letter of authorization (SLOA). Accordingly, ANTOLINO Wealth Advisors will follow the safeguards specified by the SEC rather than undergo an annual audit.

Item 16 – Investment Discretion

The client can determine to engage ANTOLINO Wealth Advisors to provide discretionary investment advisory services. "Discretion" allows ANTOLINO Wealth Advisors to engage in securities transactions on behalf of a client without first the client's prior approval. In discretionary engagements, the client will be required to name ANTOLINO Wealth Advisors as the client's limited attorney and agent in fact, granting ANTOLINO Wealth Advisors authority to buy, sell, or otherwise affect investment transactions in the client's name.

Clients who engage ANTOLINO Wealth Advisors on a discretionary basis may, at any time, impose restrictions, in writing, on the firm's discretionary authority (e.g., limit the types/amounts of particular securities or asset classes purchased for their account, exclude the ability to purchase securities with an inverse relationship to the market, limit or proscribe the use of margin, etc.).

Item 17 – Voting Client Securities

ANTOLINO Wealth Advisors does not accept authority to vote client securities.

Item 18 – Financial Information

ANTOLINO Wealth Advisors does not have custody of client funds or securities or require prepayment of more than $1200 in fees per client six or more months in advance. In addition, ANTOLINO Wealth Advisors has never been the subject of a bankruptcy petition, nor does ANTOLINO Wealth Advisors have a financial condition that is reasonably likely to impair its ability to meet its contractual commitments to clients.