

Item 1: Cover Page

Lewis Wealth Management, LLC

1905 S. New Market Street, Suite #156
Carmel, IN 46032

Form ADV Part 2A – Firm Brochure

317-503-3680

Dated January 2, 2025

This Brochure provides information about the qualifications and business practices of Lewis Wealth Management, LLC. If you have any questions about the contents of this Brochure, please contact us at 317-503-3680. 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.

Lewis Wealth Management, LLC is registered as an Investment Adviser with the State of Indiana and the State of Illinois. Registration of an Investment Adviser does not imply any level of skill or training.

Additional information about Lewis Wealth Management, LLC is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the firm's identification number 289065.

Item 2: Material Changes

AS OF JANUARY 2, 2025

Item 4: "As of December 31, 2024, Lewis Wealth Management, LLC reports \$38,262,921 in discretionary assets under management (AUM), and zero non-discretionary assets under management."

Item 4: "All Discretionary Assets Under Management held at a custodian representing greater than 10% of total regulatory assets under management are reported annually. As of December 31, 2024, Lewis Wealth Management, LLC reports \$38,262,921 in discretionary assets under management at the custodian, Charles Schwab & Co., Inc."

Item 5: "The advisory fee is a blended fee and is calculated by obtaining the account value at the end of each quarterly period. Then, assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the quarterly fee to the account value, resulting in a combined weighted fee. Finally, fees are rounded to avoid charging cents. For example, an account valued at \$2,500,000 would pay an effective fee of 0.70% with an annual fee of \$17,500. The quarterly fee is determined by the following calculation: $(\$1,000,000 \times 0.25\%) + (\$1,500,000 \times 0.125\%) = \$4,375$. No increase in the annual advisory fee rate shall be effective without agreement from the client."

Item 5: "The advisory fee is a flat fee and is calculated by assessing the quarterly percentage rate using the predefined level of assets as shown in the above chart and applying the fee to the account value at the end of each quarterly period. No increase in the annual advisory fee rate shall be effective without agreement from the client."

The last annual update of this Brochure was filed on January 12, 2024.

FUTURE CHANGES

From time to time, Lewis Wealth Management, LLC may amend this Disclosure Brochure to reflect changes in business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of Lewis Wealth Management, LLC.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at <http://www.adviserinfo.sec.gov> by searching for our firm name or by our CRD number 289065.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at 317-503-3680.

Item 3: Table of Contents

Contents

Item 1: Cover Page	1
Item 2: Material Changes	2
Item 4: Advisory Business	3
Item 5: Fees and Compensation	8
Item 6: Performance-Based Fees and Side-By-Side Management	11
Item 7: Types of Clients	11
Item 8: Methods of Analysis, Investment Strategies and Risk of Loss	12
Item 9: Disciplinary Information	15
Item 10: Other Financial Industry Activities and Affiliations	15
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	15
Item 12: Brokerage Practices	17
Item 13: Review of Accounts	19
Item 14: Client Referrals and Other Compensation	19
Item 15: Custody	20
Item 16: Investment Discretion	20
Item 17: Voting Client Securities	21
Item 18: Financial Information	21
Item 19: Requirements for State-Registered Advisers	21
Form ADV Part 2B – Brochure Supplement	23

Item 4: Advisory Business

Description of Advisory Firm

Lewis Wealth Management, LLC is registered as an Investment Adviser with the State of Indiana and the State of Illinois. Lewis Wealth Management, LLC was founded in June 2017. Kevin Lewis is the principal owner of Lewis Wealth Management, LLC. **As of December 31, 2024, Lewis Wealth Management, LLC reports \$38,262,921 in discretionary assets under management (AUM), and zero non-discretionary assets under management.**

Types of Advisory Services

Investment Management

Lewis Wealth Management, LLC is in the business of managing individually tailored investment portfolios. The firm provides continuous advice to each client based on the individual needs of each client. Through personal discussions in which goals and objectives are established, Lewis Wealth Management, LLC develops a client's personal investment policy or an investment plan. During the data-gathering process, Lewis Wealth Management, LLC determines the client's individual objectives, time horizons, risk tolerance, and liquidity needs. Lewis Wealth Management, LLC may also review and discuss a client's prior investment history, as well as family composition and background.

Account supervision is guided by the stated objectives of the client; (e.g., capital preservation, growth of capital, income, liquidity, tax considerations, etc.). Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Fees pertaining to this service are outlined in Item 5 of this brochure.

Lewis Wealth Management, LLC also offers non-discretionary investment advisement. If clients enter non-discretionary arrangements with Lewis Wealth Management, LLC, it is the client's responsibility to execute all transactions for each account receiving investment advice. The client has an unrestricted right to decline to implement any advice provided by Lewis Wealth Management, LLC on a non-discretionary basis.

Discretionary Investment Management Services

Lewis Wealth Management, LLC offers discretionary portfolio management services. Our investment advice is tailored to meet our clients' needs and investment objectives.

If clients participate in the discretionary portfolio management services, Lewis Wealth Management, LLC requires clients to grant discretionary authority to all managed investment accounts. Subject to a grant of discretionary authorization, Lewis Wealth Management, LLC has the authority and responsibility to formulate investment strategies on behalf of the client. Discretionary authorization allows Lewis Wealth Management, LLC to determine the specific securities, and the amount of securities to be purchased or sold for investment accounts without obtaining the client's approval prior to each transaction. Discretionary authority is typically granted by signing the Lewis Wealth Management, LLC investment advisory agreement, a power of attorney, or trading authorization forms used by a custodian.

Lewis Wealth Management, LLC also provides an additional service for accounts not directly held by our custodian but where we do have discretion and may leverage an Order Management System (OMS) to implement tax-efficient asset allocation and opportunistic rebalancing strategies on behalf of the client. These held-away accounts include employer-sponsored retirement plans (i.e., 401(k), 403(b), 457 Plans), Health Savings Accounts (HSAs), 529 College Savings Plans, and other assets we do not custody. We regularly review the available investment options in these accounts, monitor them, and rebalance and implement our strategies in the same way we do other discretionary accounts, though using different tools, as necessary.

All Discretionary Assets Under Management held at a custodian representing greater than 10% of total regulatory assets under management are reported annually. As of December 31, 2024, Lewis Wealth Management, LLC reports \$38,262,921 in discretionary assets under management at the custodian, Charles Schwab & Co., Inc.

Non-Discretionary Investment Advisement:

Lewis Wealth Management, LLC also provides investment advisory services on a non-discretionary basis for a percentage of assets under advisement. This service is suited for clients who wish to work with Lewis Wealth

Management, LLC to receive advice on accounts that are held-away; (i.e., 401(k), 403(b), 457 Plans, HSAs, 529 College Savings Plans, etc.). Lewis Wealth Management, LLC makes recommendations, coordinates total portfolio allocation, and guides decision-making and execution. However, clients are responsible for executing the trades resulting from the recommendations.

Ongoing Financial Planning Advisement

This service involves working one-on-one with a planner over an extended period. As part of the standard advisory fee, clients receive continuous access to a planner who works with them to design their financial plan. The planner will monitor the plan, recommend any changes and ensure the plan is up to date.

Upon desiring a comprehensive plan, the client will begin by establishing their goals and values surrounding money. The client will be required to provide information to help complete any or all the following areas of analysis: net worth, cash flow, insurance, credit scores/reports, employee benefit, retirement planning, insurance, investments, college planning and estate planning. Once the client's information is reviewed, the plan will be built and analyzed, and then the findings, analysis and potential changes to their current situation will be reviewed with the client. Clients subscribing to this service will receive a written or an electronic report, providing the client with a detailed financial plan designed to achieve his or her stated financial goals and objectives. If a follow up meeting is required, one will be scheduled at the client's convenience. The plan and the client's financial situation and goals will be monitored throughout the year and follow-up phone calls and emails will be sent to the client to confirm that any agreed upon action steps have been carried out. On an annual basis there will be a full review of this plan to ensure its accuracy and ongoing appropriateness. Any needed updates will be implemented at that time.

In general, the financial plan will address any or all the following areas of concern. Lewis Wealth Management, LLC and the client will work together to select the specific areas to cover. These areas may include, but are not limited to, the following:

- **Business Planning:** Lewis Wealth Management, LLC provides consulting services for clients who currently operate their own business, are considering starting a business, or are planning for an exit from their current business. Under this type of engagement, Lewis Wealth Management, LLC works with the client to assess the current situation, identify objectives, and develop a plan aimed at achieving specific goals.
- **Cash Flow and Debt Management:** Lewis Wealth Management, LLC will conduct a review of the client's income and expenses to determine current surplus or deficit along with advice on prioritizing how any surplus could be used or how to reduce expenses if they exceed current income. Advice may also be provided on which debts to pay off first based on factors such as the interest rate of each debt, the amount owed for each debt, and any income tax ramifications. Lewis Wealth Management, LLC may also recommend an appropriate cash reserve that should be considered for emergencies and other financial goals, along with a review of accounts (such as money market funds) for such reserves, plus strategies to save desired amounts.
- **College Savings:** Includes projecting the amount that will be needed to achieve college or other post-secondary education funding goals, along with advice on ways for the client to save the desired amount. Recommendations as to savings strategies are included. If needed, Lewis Wealth Management,

LLC will review the financial picture as it relates to eligibility for financial aid or the best way to contribute to grandchildren (if appropriate).

- **Employee Benefits Optimization:** Lewis Wealth Management, LLC will review a client's employee retirement benefits and advise the client on ways to maximize this benefit. If the client is a business owner, Lewis Wealth Management, LLC will evaluate and/or recommend the various benefit programs that can be structured to meet both business and personal retirement goals.
- **Estate Planning:** This usually includes an analysis of a client's exposure to estate taxes and the review of a client's current estate plan, which may include any or all the following: a will, powers of attorney, trusts and other related documents. Lewis Wealth Management, LLC also recommends appropriate estate planning strategies for minimizing or avoiding future estate taxes.

Lewis Wealth Management, LLC always recommends that you consult with a qualified attorney when you initiate, update, or complete estate planning activities. Lewis Wealth Management, LLC may refer clients to Specialized Estate Planning Attorneys. With client approval or request, Lewis Wealth Management, LLC will participate in meetings or phone calls between clients and attorneys.

- **Financial Goals:** Lewis Wealth Management, LLC will help clients identify financial goals and develop a plan to reach them. Lewis Wealth Management, LLC will identify what resources will be needed, how much time it should take to reach the goal, and the amount needed for accomplishing the goal.
- **Insurance:** Review of existing policies to ensure proper coverage for life, health, disability, long-term care, liability, home and automobile.
- **Investment Analysis:** This involves developing an asset allocation strategy to meet each client's financial goals. Additionally, risk tolerance and time-horizon are evaluated. Lewis Wealth Management, LLC helps clients establish investment accounts at a selected broker/dealers or custodians. The strategies and types of investments Lewis Wealth Management, LLC recommends are further discussed in Item 8 of this brochure.
- **Retirement Planning:** Retirement planning services typically include projections of the likelihood of achieving financial goals; typically focusing on financial independence as the primary objective. For situations where projections show less than the desired results, Lewis Wealth Management, LLC may make recommendations, including those that may impact the original projections by adjusting certain variables (e.g., working longer, saving more, spending less, taking more risk with investments).

If the client is near retirement or already retired, advice may be given on appropriate distribution strategies to minimize the likelihood of running out of money or having to adversely alter spending during the retirement years.

- **Risk Management:** A risk management review includes an analysis of the client’s exposure to major risks that could have a significant adverse impact on the client’s financial picture, such as premature death, disability, property and casualty losses, or the need for long-term care planning. Advice may be provided on ways to minimize such risks and about weighing the costs of purchasing insurance versus the benefits of doing so and, likewise, the potential cost of not purchasing insurance (“self-insuring”).
- **Tax Planning Strategies:** Advice may include ways to minimize current and future income taxes as a part of the overall financial planning picture. For example, Lewis Wealth Management, LLC may make recommendations on which type of account(s) or specific investments should be owned based in part on their “tax efficiency,” with consideration that there is always a possibility of future changes to federal, state or local tax laws and rates that may impact the client’s situation.

Lewis Wealth Management, LLC recommends that clients consult with a qualified tax professional before initiating any tax planning strategy. Lewis Wealth Management, LLC may refer clients to Specialized Tax Accountants or Attorneys. With client approval or request, Lewis Wealth Management, LLC will participate in meetings or phone calls between clients and accountants and/or attorneys.

Employee Benefit Plan Services

Lewis Wealth Management, LLC provides employee benefit plan services to employer plan sponsors on an ongoing basis. Generally, such services consist of assisting employer plan sponsors in establishing, monitoring and reviewing their company's participant-directed retirement plan. As the needs of the plan sponsor dictate, areas of advising could include: investment options, plan structure, and participant education.

Client Tailored Services and Client Imposed Restrictions

Lewis Wealth Management, LLC offers the same suite of services to all our clients. However, specific client financial plans and their implementation are dependent upon the personalized Financial Planning Report. This report outlines each client’s current situation (income, tax levels, and risk tolerance levels) and is used to construct a client specific plan to aid in the selection of a portfolio that matches restrictions, needs, and targets.

Wrap Fee Programs

Lewis Wealth Management, LLC does not participate in wrap fee programs.

Retirement Account Advice

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.
- Give you basic information about conflicts of interest.

Item 5: Fees and Compensation

Please note, unless a client has received the firm’s disclosure brochure at least 48 hours prior to signing the investment advisory contract, the investment advisory contract may be terminated by the client within five (5) business days of signing the contract without incurring any advisory fees. How Lewis Wealth Management, LLC is paid depends on the type of advisory service performed. Please review the fee and compensation information below.

Premium Concierge Financial Planning & Investment Management Services

The Premium Concierge Financial Planning & Investment Management Service is limited to 75 clients.

The standard advisory fee is based on the account value of the sum of assets under management plus the assets under advisement. It is calculated as follows:

Account Value	Annual Advisory Fee Rate
\$200,000 - \$1,000,000	1.00%
\$1,000,001 and Above	0.50%

The annual fees are negotiable and are prorated and paid in advance on a quarterly basis. **The advisory fee is a blended fee and is calculated by obtaining the account value at the end of each quarterly period. Then, assessing the percentage rates using the predefined levels of assets as shown in the above chart and applying the quarterly fee to the account value, resulting in a combined weighted fee. Finally, fees are rounded to avoid charging cents. For example, an account valued at \$2,500,000 would pay an effective fee of 0.70% with an annual fee of \$17,500. The quarterly fee is determined by the following calculation: $(\$1,000,000 \times 0.25\%) + (\$1,500,000 \times 0.125\%) = \$4,375$. No increase in the annual advisory fee rate shall be effective without agreement from the client.** (For held-away accounts, the account value from a recent financial statement may also be used.)

Advisory fees are directly debited from client accounts. Occasionally, a client may prefer to pay by check or electronic funds transfer. In this case, the client must first seek approval from Lewis Wealth Management, LLC.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client.

For accounts over \$200,000, the following services are offered with a minimum of two meetings guaranteed per year...

- 1.) Discretionary Investment Management or Non-Discretionary Investment Advising
- 2.) Tax Planning
- 3.) Retirement Planning
- 4.) Risk Management
- 5.) Budgeting & Cash Flow Analysis
- 6.) Education Planning
- 7.) Estate Planning
- 8.) Financial Planning Report

Concierge Financial Planning & Investment Management Services

The standard advisory fee is based on the account value of the assets under management plus assets under advisement. It is calculated as follows:

Account Value	Annual Advisory Fee Rate
\$0 - \$200,000	1.00%

* A minimum annual fee of \$900 is required.

The annual fees are negotiable and are prorated and paid in advance on a quarterly basis. **The advisory fee is a flat fee and is calculated by assessing the quarterly percentage rate using the predefined level of assets as shown in the above chart and applying the fee to the account value at the end of each quarterly period. No increase in the annual advisory fee rate shall be effective without agreement from the client.** (For held-away accounts, the account value from a recent financial statement may also be used.)

Advisory fees are directly debited from client accounts. Occasionally, a client may prefer to pay by check or electronic funds transfer. In this case, the client must first seek approval from Lewis Wealth Management, LLC.

Accounts initiated or terminated during a calendar quarter will be charged a prorated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 15 calendar days in advance. Upon termination of the account, any unearned fee will be refunded to the client.

For accounts under \$200,000, the following services are offered with a minimum of one meeting guaranteed per year...

- 1.) Discretionary Investment Management or Non-Discretionary Investment Advising
- 2.) Tax Planning
- 3.) Retirement Planning
- 4.) Risk Management
- 5.) Budgeting & Cash Flow Analysis

- 6.) Education Planning
- 7.) Estate Planning
- 8.) Financial Planning Report

For clients who desire additional meetings per year, a flat fee of \$500 per meeting would apply. This fee would be paid in advance of each meeting.

Ongoing Financial Planning

Ongoing Financial Planning consists of an annual fee of \$2,400 per year. The annual fee is prorated and paid in advance on a quarterly basis. The fee may be negotiable in certain cases. Fees for this service are ongoing and may be paid by check or ACH. This service may be terminated with 15 days’ notice. Upon termination of the agreement, the fee will be prorated, and any unearned fee will be refunded to the client.

Employee Benefit Plan Services

Plan Value	LWM’s Fee
Total Plan Assets	0.25%

Lewis Wealth Management, LLC is compensated for Employee Benefit Plan services in two ways. The first calculation is based upon the value of plan assets, calculated using the percentage rate as shown in the above chart. Fees for this service are deducted directly from the plan assets by the Custodian monthly. This fee is negotiable.

Additionally, Lewis Wealth Management, LLC also charges a flat annual advisory fee of \$6,000. This advisory fee is paid directly by the plan sponsor, which is billed quarterly. This fee is also negotiable. No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement. This advisory fee does not include fees to other parties, such as Recordkeepers, Custodians, or Third Party-Administrators. An invoice for this advisory fee will be mailed to the Plan Administrator in January and July of each year. This Advisory fee is paid by check and remitted to Lewis Wealth Management, LLC.

The following services are offered with up to four employee presentations per year...

- 1.) Non-Discretionary Investment Advising
- 2.) Economic Update
- 3.) Financial Education (Topics to be approved by the Plan Administrator)
- 4.) Mutual Fund Spotlight on Available Custodian Offerings
- 5.) Encouraging Employee Enrollment and Participation

The following services are offered for the Plan Administrator as often as necessary...

- 1.) Custodian Plan Reviews
- 2.) Platform Fund Change Notification Strategy Planning Sessions
- 3.) Maintaining Appropriate Investment Options within the Plan

Accounts initiated or terminated during a billing period will be charged a prorated fee based on the amount of time remaining in the billing period. The Plan Year shall begin on January 1st of each year, and end on December 31st of the same year. An account may be terminated with written notice at least 15 calendar days in advance.

Other Types of Fees and Expenses

Lewis Wealth Management, LLC fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that Lewis Wealth Management, LLC considers in selecting or recommending broker-dealers for transactions and determining the reasonableness of their compensation (e.g., commissions).

Lewis Wealth Management, LLC does not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

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

Lewis Wealth Management, LLC does not offer performance-based fees.

Item 7: Types of Clients

Lewis Wealth Management, LLC provides financial planning and portfolio management services to individuals, high net-worth individuals, and corporations or other businesses.

Lewis Wealth Management, LLC does not have a minimum account size requirement.

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

The primary methods of investment analysis are fundamental, technical, cyclical and charting analysis.

Fundamental analysis involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that the information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

Technical analysis involves using chart patterns, momentum, volume, and relative strength to pick sectors that may outperform market indices. 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 discernible 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 enough 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.

Cyclical analysis is a type of technical analysis that involves evaluating recurring price patterns and trends based upon business cycles. Economic/business cycles may not be predictable and may have many fluctuations between long term expansions and contractions. The lengths of economic cycles may be difficult to predict with accuracy and therefore the risk of cyclical analysis is the difficulty in predicting economic trends and consequently the changing value of securities that would be affected by these changing trends.

Charting analysis involves the gathering and processing of price and volume information for a security. This price and volume information is analyzed using mathematical equations. The resulting data is then applied to graphing charts, which are used to predict future price movements based on price patterns and trends. Charts may not accurately predict future price movements. Current prices of securities may not reflect all information about the security and day-to-day changes in the market prices of securities may follow random patterns and may not be predictable with any reliable degree of accuracy.

Passive and Active Investment Management

Lewis Wealth Management, LLC may choose investment vehicles that are considered passive, active, or a combination of both styles.

Passive investing involves building portfolios that are composed of various distinct asset classes. The asset

classes are weighted in a manner to achieve a desired relationship between correlation, risk and return. Funds that passively capture the returns of the desired asset classes are placed in the portfolio.

Active investing involves a single manager or managers who employ some method, strategy or technique to construct a portfolio that is intended to generate returns that are greater than the broader market or a designated benchmark. Actively managed funds are also designed to reduce volatility and risk.

Lewis Wealth Management, LLC may engage in both passive and active investing. However, Lewis Wealth Management, LLC strives to construct portfolios of select securities that will have the greatest probability for achieving each client's personal financial goals with the least amount of volatility and risk.

Specific ETF and mutual fund investment selection is based on several factors that we evaluate to select what we believe to be the highest quality ETFs and mutual funds for our clients. These factors include but are not limited to holdings, percentage weighting of holdings, liquidity, tax efficiency, bid/ask spreads, and other smart/strategic beta factors. These factors may or may not result in the lowest cost ETFs and mutual funds available, but we strive to keep internal ETF and mutual fund expenses as low as possible.

Material Risks Involved

All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear. Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with Lewis Wealth Management, LLC investment strategies are listed below.

Market Risk: Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

Strategy Risk: Lewis Wealth Management, LLC investment strategies and/or investment techniques may not work as intended.

Small and Medium Cap Company Risk: Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

Turnover Risk: At times, the strategy may have a portfolio turnover rate that is higher than other strategies. A high portfolio turnover would result in correspondingly greater brokerage commission expenses and may result in the distribution of additional capital gains for tax purposes. These factors may negatively affect the account's performance.

Limited markets: Certain securities may be less liquid (harder to sell or buy) and their prices may at times be more volatile than at other times. Under certain market conditions we may be unable to sell or liquidate investments at prices we consider reasonable or favorable or find buyers at any price.

Concentration Risk: Certain investment strategies focus on asset classes, industries, sectors or types of investment. From time to time, these strategies may be subject to greater risks of adverse developments in such areas of focus than a strategy that is more broadly diversified across a wider variety of investments.

Interest Rate Risk: Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when

interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

Legal or Legislative Risk: Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

Inflation: Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

Common stocks may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

Corporate Bonds are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer a bond's maturity, the greater its interest rate risk.

Bank Obligations including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

Municipal Bonds are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because municipal bonds enjoy tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

Exchange Traded Funds prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

Investment Companies Risk. When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicate. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are delisted from the exchange, or the activation of market wide "circuit

breakers” (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.

Item 9: Disciplinary Information

Criminal or Civil Actions

Lewis Wealth Management, LLC and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

Lewis Wealth Management, LLC and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

Lewis Wealth Management, LLC and its management have not been involved in legal or disciplinary events that are material to a client’s or prospective client’s evaluation of Lewis Wealth Management, LLC or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

No Lewis Wealth Management, LLC employee is registered, or has an application pending to register as a broker-dealer or a registered representative of a broker-dealer.

No Lewis Wealth Management, LLC employee is registered, or has an application pending to register, as a futures commission merchant, commodity pool operator or a commodity trading advisor.

Lewis Wealth Management, LLC does not have any related parties. As a result, we do not have a relationship with any related parties.

Lewis Wealth Management, LLC only receives compensation directly from clients. Lewis Wealth Management, LLC does not receive compensation from any outside source. Lewis Wealth Management, LLC does not have any conflicts of interest with any outside party.

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

As a fiduciary, Lewis Wealth Management, LLC and its associates have a duty of utmost good faith to act solely in the best interests of each client. Clients entrust Lewis Wealth Management, LLC with their funds and personal

information, which in turn places a high standard on the firm's conduct and integrity. Lewis Wealth Management, LLC fiduciary duty is a core aspect of the Code of Ethics and represents the expected basis of all dealings. Lewis Wealth Management, LLC also accepts the obligation not only to comply with the mandates and requirements of all applicable laws and regulations but also to take responsibility to act in an ethical and professionally responsible manner in all professional services and activities.

Code of Ethics Description

This code does not attempt to identify all possible conflicts of interest, and literal compliance with each of its specific provisions will not shield associated persons from liability for personal trading or other conduct that violates a fiduciary duty to advisory clients. A summary of the Code of Ethics' Principles is outlined below.

- Integrity - Associated persons shall offer and provide professional services with integrity.
- Objectivity - Associated persons shall be objective in providing professional services to clients.
- Competence - Associated persons shall provide services to clients competently and maintain the necessary knowledge and skill to continue to do so in those areas in which they are engaged.
- Fairness - Associated persons shall perform professional services in a manner that is fair and reasonable to clients, principals, partners, and employers, and shall disclose conflict(s) of interest in providing such services.
- Confidentiality - Associated persons shall not disclose confidential client information without the specific consent of the client unless in response to proper legal process, or as required by law.
- Professionalism - Associated person's conduct in all matters shall reflect credit of the profession.
- Diligence - Associated persons shall act diligently in providing professional services.

Lewis Wealth Management, LLC periodically reviews and amends the Code of Ethics to ensure that it remains current. Lewis Wealth Management, LLC requires all firm access persons to attest to their understanding of and adherence to the Code of Ethics at least annually. Lewis Wealth Management, LLC will provide a copy of its Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflicts of Interest

Lewis Wealth Management, LLC and its "related persons" are not authorized to recommend to a client, or effect a transaction for a client, involving any security in which Lewis Wealth Management, LLC or a related person has a material financial interest, such as in the capacity as an underwriter, adviser to the issuer, etc.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

Lewis Wealth Management, LLC and its "related persons" may buy or sell securities like or different from, those recommended to clients for their accounts. To reduce or eliminate certain conflicts of interest involving the firm or personal trading, our policy may require that Lewis Wealth Management, LLC restricts or prohibits associates'

transactions in specific reportable securities transactions. Any exceptions or trading pre-clearance must be approved by the firm principal in advance of the transaction in an account, and we maintain the required personal securities transaction records per regulation.

Trading Securities At/Around the Same Time as Client's Securities

From time to time, Lewis Wealth Management, LLC and its "related persons" may buy or sell securities for themselves at or around the same time as clients. Lewis Wealth Management, LLC will not trade non-mutual fund securities within 24 hours prior to the same security for clients.

Item 12: Brokerage Practices

Factors Used to Select Custodians and/or Broker-Dealers

Lewis Wealth Management, LLC does not have any affiliation with Broker-Dealers. Specific custodian recommendations are made to a client based on the need for such services. Lewis Wealth Management, LLC recommends custodians based on the reputation and services provided by the firm.

1. Research and Other Soft-Dollar Benefits

Lewis Wealth Management, LLC currently receives soft dollar benefits by nature of our relationship with Charles Schwab & Co., Inc., a registered broker-dealer, member FINRA and SIPC ("Schwab").

2. Brokerage for Client Referrals

Lewis Wealth Management, LLC receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

Lewis Wealth Management, LLC does recommend a specific custodian for clients to use. However, clients may choose a custodian of their choice. Clients may also direct us to use a specific broker-dealer to execute transactions. By allowing clients to choose a specific custodian, Lewis Wealth Management, LLC may be unable to achieve the most favorable execution of client transactions.

The Custodian and Brokers We Use for discretionary investment management

Schwab Advisor Services™ is Schwab's business serving independent investment advisory firms like us. They provide our Clients and us with access to their institutional brokerage services (trading, custody, reporting and related services), many of which are not typically available to Schwab retail customers. Schwab also makes available various support services. Some of those services help us manage or administer our Clients' accounts, while others help us manage and grow our business. Schwab's support services are generally available on an unsolicited basis (we do not have to request them) and at no charge to us. The benefits received by Advisor or its personnel do not depend on the number of brokerage transactions directed to Schwab. As part of its fiduciary duties to Clients, Advisor always must put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits by Advisor or its related persons in and of itself creates a potential conflict of interest and may indirectly influence the Advisor's choice of Schwab for custody and brokerage services. This

conflict of interest is mitigated as Advisor regularly reviews the factors used to select custodians to ensure our recommendation is appropriate. Following is a more detailed description of Schwab's support services:

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

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

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

3. Services that generally benefit only us. Schwab also offers other services intended to help us manage and further develop our business enterprise. These services include:

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

4. Your brokerage and custody costs. For our Clients' accounts that Schwab maintains, Schwab generally does not charge you separately for custody services but is compensated by charging you commissions or other fees on trades that it executes or that settle into your Schwab account. Certain trades (for example, many mutual funds and ETFs) may not incur Schwab commissions or transaction fees.

Aggregating (Block) Trading for Multiple Client Accounts

Lewis Wealth Management, LLC does not combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading").

Item 13: Review of Accounts

Client accounts with the Investment Management Service will be reviewed regularly on a quarterly basis by Kevin Lewis, President and CCO. The account is reviewed regarding the client's investment policies and risk tolerance levels. Events that may trigger a special review would be unusual performance, additions or deletions of client-imposed restrictions, excessive drawdown, volatility in performance, or buy and sell decisions from the firm or per client's needs.

Clients will receive trade confirmations from the broker(s) for each transaction in their accounts as well as monthly or quarterly statements and annual tax reporting statements from their custodian showing all activity in the accounts, such as receipt of dividends and interest.

Lewis Wealth Management, LLC will provide written reports to Investment Management clients on at least an annual basis. We urge clients to compare these reports against the account statements they receive from their custodian.

Item 14: Client Referrals and Other Compensation

Lewis Wealth Management, LLC does not receive any economic benefit, directly or indirectly, from any third party for advice rendered to our clients. In certain cases, Lewis Wealth Management, LLC may compensate any person who is not advisory personnel for client referrals.

Lewis Wealth Management, LLC receives a non-economic benefit from Charles Schwab & Co., Inc. in the form of the support products and services it makes available to us and other independent investment advisors whose clients maintain their accounts at Charles Schwab & Co., Inc. These products and services, how they benefit us, and the related conflicts of interest are described above (see Item 12—Brokerage Practices). The availability to us of Charles Schwab & Co., Inc. 's products and services are not based on us giving investment advice, such as buying securities for our clients.

Item 15: Custody

Lewis Wealth Management, LLC does not accept custody of client funds except in the instance of withdrawing client fees.

To avoid entering an arrangement that constitutes custody:

- 1.) Lewis Wealth Management, LLC never collects online client Usernames or Passwords for any accounts.
- 2.) Lewis Wealth Management, LLC does not act as an executor for any client's will.
- 3.) Lewis Wealth Management, LLC does not enter "Standing Letters of Authorization" agreements.
- 4.) Lewis Wealth Management, LLC does not offer Bill Paying Services.

For client accounts in which Lewis Wealth Management, LLC directly debits their advisory fee:

- i. Lewis Wealth Management, LLC will send a copy of its invoice to the custodian quarterly.
- ii. Lewis Wealth Management, LLC will send a copy of its invoice to the client at least annually. The annual invoice will document the amount and period for each quarterly fee.
- iii. The custodian will send at least quarterly statements to the client showing all disbursements for the account, including the amount of the advisory fee.
- iv. The client will permit direct payment from custodian accounts and provide written authorization to Lewis Wealth Management, LLC.

Clients should receive at least quarterly statements from the broker dealer, bank or other qualified custodian that holds and maintains the client's investment assets. Lewis Wealth Management, LLC urges clients to carefully review such statements and compare such official custodial records to the account statements or reports that Lewis Wealth Management, LLC provides to clients. Lewis Wealth Management, LLC statements or reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16: Investment Discretion

For those client accounts where Lewis Wealth Management, LLC provides investment management services directly through our recommended custodians, Lewis Wealth Management, LLC maintains discretion over client accounts with respect to securities to be bought and sold and the amount of securities to be bought and sold. For held-away accounts that Lewis Wealth Management, LLC advises on but where the client is responsible for implementing the investment recommendations, Lewis Wealth Management, LLC does not maintain discretion and will advise on those accounts on a non-discretionary basis.

Investment discretion is explained to clients in detail when an advisory relationship has commenced. At the start of the advisory relationship, the client will execute a Limited Power of Attorney, which will grant Lewis Wealth Management, LLC discretion over the account. Additionally, the discretionary relationship will be outlined in the advisory contract and signed by the client.

Item 17: Voting Client Securities

Lewis Wealth Management, LLC does not vote for client proxies. Therefore, clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client's investment assets. The Client shall instruct the Client's qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client's investment assets. If the client would like Lewis Wealth Management, LLC's opinion on a proxy vote, they may contact Lewis Wealth Management, LLC at the number listed on the cover of this brochure.

In most cases, the client will receive proxy materials directly from the account custodian. However, in the event Lewis Wealth Management, LLC were to receive any written or electronic proxy materials, Lewis Wealth Management, LLC would forward them directly to the client by mail; unless the client has authorized Lewis Wealth Management, LLC to contact the client by electronic mail. In which case, Lewis Wealth Management, LLC would forward the client any electronic solicitation to vote proxies.

Item 18: Financial Information

Registered Investment Advisers are required in this item to provide clients with certain financial information or disclosures about our financial condition. Lewis Wealth Management, LLC has no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

Lewis Wealth Management, LLC does not have custody of client funds or securities or require or solicit prepayment of more than \$500 in fees per client six months in advance.

Item 19: Requirements for State-Registered Advisers

Kevin Lewis

Born: 1975

Educational Background

- 2012 – Master of Business Administration, Purdue University

Business Experience

- 06/2017 – Present, Lewis Wealth Management, LLC, President and CCO
- 05/2014 – 06/2017, Teeple Wealth Management, Executive Director

Professional Designations, Licensing & Exams

Other Business Activities

Kevin Lewis does not have any other business activities.

Performance Based Fees

Lewis Wealth Management, LLC is not compensated by performance-based fees.

Material Disciplinary Disclosures

No management person at Lewis Wealth Management, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceedings.

Material Relationships That Management Persons Have with Issuers of Securities

Lewis Wealth Management, LLC, nor Kevin Lewis, have any relationship or arrangement with issuers of securities.

Additional Compensation

Kevin Lewis does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Lewis Wealth Management, LLC.

Supervision

Kevin Lewis, as President and Chief Compliance Officer of Lewis Wealth Management, LLC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Requirements for State Registered Advisers

Kevin Lewis has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.

Lewis Wealth Management, LLC

1905 S. New Market Street, Suite #156
Carmel, IN 46032
317-503-3680

Dated January 2, 2025

Form ADV Part 2B – Brochure Supplement

For

Kevin Lewis - Individual CRD# 6406190

President, and Chief Compliance Officer

This brochure supplement provides information about Kevin Lewis that supplements the Lewis Wealth Management, LLC brochure. A copy of that brochure precedes this supplement. Please contact Kevin Lewis if the Lewis Wealth Management, LLC brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Kevin Lewis is available on the SEC's website at www.adviserinfo.sec.gov which can be found using the identification number 6406190.

Item 2: Educational Background and Business Experience

Kevin Lewis

Born: 1975

Educational Background

- 2012 – Master of Business Administration, Purdue University

Business Experience

- 06/2017 – Present, Lewis Wealth Management, LLC, President and CCO
- 05/2014 – 06/2017, Teeple Wealth Management, Executive Director

Professional Designations, Licensing & Exams

FINRA Series 65 - Uniform Investment Advisor Law Examination

Item 3: Disciplinary Information

No management person at Lewis Wealth Management, LLC has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceedings.

Item 4: Other Business Activities

Kevin Lewis does not have any other business activities.

Item 5: Additional Compensation

Kevin Lewis does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through Lewis Wealth Management, LLC.

Item 6: Supervision

Kevin Lewis, as President and Chief Compliance Officer of Lewis Wealth Management, LLC, is responsible for supervision. He may be contacted at the phone number on this brochure supplement.

Item 7: Requirements for State Registered Advisers

Kevin Lewis has NOT been involved in an arbitration, civil proceeding, self-regulatory proceeding, administrative proceeding, or a bankruptcy petition.