

ITEM 1 – COVER PAGE



WMKI Group, LLC

Does Business as

WMK Investment Partners

250 Filmore Street Suite 150

Denver, CO 80206

November 10, 2025

<https://wmkinvestmentpartners.com/>

Part 2A Brochure

This brochure provides information about the qualifications and business practices of WMKI Group, LLC, doing business as WMK Investment Partners (“Firm”). If you have any questions about the contents of this brochure, please contact us at 818-804-1508. 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. WMK Investment Partners is a Registered Investment Adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Additional information about WMKI Group, LLC is available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for WMKI Group, LLC is 309832.

ITEM 2 – MATERIAL CHANGES

Summary of Material Changes

This section of the Brochure will address only those “material changes” that have been incorporated since our last delivery or posting of this document on the SEC’s public disclosure website (IAPD) www.adviserinfo.sec.gov.

The following are material updates to our Brochure since our last Annual Amendment filing dated March 14, 2025:

- The Firm will transition from registration as an investment adviser with the State(s) to registration with the U.S. Securities and Exchange Commission (SEC). Until our SEC registration is declared effective, we will continue to be registered with appropriate State(s).
- Item 17 has been updated to reflect the Firm no longer votes proxies on behalf of clients.

If you would like another copy of this Brochure, please download it from the SEC Website as indicated above or you may contact our Chief Compliance Officer William Knowles at 818-804-1508 or william@wmkgroup.com.

We encourage you to read this document in its entirety.

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ITEM 4 – ADVISORY BUSINESS

This Disclosure document is being offered to you by WMKI Group, LLC, which does business as WMK Investment Partners, in connection with the investment advisory services we provide. It discloses information about the services that we provide and the manner in which those services are made available to you, the client.

WMK Investment Partners became a Registered Investment Adviser with the State of Colorado in June 2020. William Knowles is the Managing Member and Chief Compliance Officer. The Firm is majority owned by WMK Holdings LLC. More information on ownership can be found on the ADV Part 1 found on IARD's website described on the cover page of this Brochure.

We specialize in investment advisory services for high-net-worth individuals, small businesses, families, trusts and estates. We are committed to helping clients build, manage, and preserve their wealth, and to provide assistance that helps clients to achieve their stated financial goals. We will offer an initial complimentary meeting upon our discretion; however, investment advisory services are initiated only after you and WMK Investment Partners execute an engagement letter or client agreement.

WMK Investment Partners

We are a multi-generational firm that assists families by creating intentional plans around their life, family, business, community, and wealth. Our Firm offers comprehensive wealth planning services to our investment management clients. Comprehensive investment oversight, consolidated reporting, asset allocation strategy, risk management, and family governance structures are all available to the extent needed from a family office. This can range from investing alongside us in unique opportunities to full OCIO services. Supported by Auria®, our Firm is able to conduct an analysis of your current situation and identify appropriate financial and investment management techniques to help you to meet your specific financial objectives. Our Firm may determine it best to utilize a third party to assist with certain family office services. Our Firm has engaged with Family Office Resource Group (“FORG”). The following describes all services available to our clients:

Investment Advisory Services

We manage advisory accounts on a discretionary basis. Once we determine a client's profile, income need, and investment plan, we execute the day-to- day transactions with or without prior consent, depending on the client's agreement with our Firm. Account supervision is guided by the client's written profile and investment plan. Investment management services include investment analysis, allocation of investments, quarterly portfolio statements, financial commentaries, wealth planning services and ongoing monitoring of client portfolios. We primarily allocate client assets among various mutual funds, exchange-traded funds (“ETFs”), private investments, private funds, cash, individual debt (bonds) and equity securities in accordance with their stated investment objectives. We considered all of these as asset allocation categories for the client's investment strategy.

We will work with you to obtain necessary information regarding your financial condition, investment objectives, liquidity requirements, risk tolerance, time horizons, and any restrictions on investing. This information enables us to determine the portfolio best suited for your investment objective and needs.

In performing our services, we shall not be required to verify any information received from you or from other professionals. If you request, we may recommend and/or engage the services of other professionals for implementation purposes. You have the right to decide whether or not to engage the services of any such recommended professional.

Once we have determined the types of investments to be included in your portfolio and allocated them, we will provide ongoing portfolio review and management services. This approach requires us to review your portfolio at least quarterly.

We will rebalance the portfolio, as we deem appropriate, to meet your financial objectives. We trade these portfolios and rebalance them on a discretionary basis based on our market views and on your objectives, using our investment process. We tailor our advisory services to meet the needs of our clients and seek to ensure that your portfolio is managed in a manner consistent with those needs and objectives.

If a non-discretionary relationship is in place, calls will be placed to the client presenting the recommendation made including a rebalancing recommendation and only upon your authorization will any action be taken on your behalf.

In all cases, you have a direct and beneficial interest in your securities, rather than an undivided interest in a pool of securities. We do have limited authority to direct the Custodian to deduct our investment advisory fees from your accounts, but only with the appropriate authorization from you.

Where appropriate, we may also provide advice about any type of legacy position(s) and/or other outside investment(s) held with a client's overall investment portfolio. Clients may engage us to advise on certain investment products that are not maintained at their traditional custodian, such as variable life insurance and annuity contracts and assets held in employer sponsored retirement plans and qualified tuition plans (i.e., 529 plans).

You are advised and are expected to understand that our past performance is not a guarantee of future results. Certain market and economic risks exist that may adversely affect an account's performance. This could result in capital losses in your account.

In certain cases, our Firm can recommend that a portion of the client's assets be invested in certain private investment funds, also known as private placements. Such funds are described as hedge funds, real estate funds, private equity funds, venture capital funds, and other types of private pooled investment vehicles (collectively "Private Funds"). Depending on the type of fund, the Private Funds will invest in various types of investments, many of which are not exchange traded. When determining which clients should receive a recommendation to invest in a Private Fund, our Firm considers many factors, including, but not limited to, the client's investment sophistication, risk tolerances and qualifications, investment objectives, liquidity needs, family businesses and total new worth and the amount of available assets in the client's account(s). Our goal is to allocate in a fair and balanced manner; however, given these differing factors, the

allocation of investment opportunities in Private Funds to our clients is mainly subjective, and not all qualifying clients will be provided a particular private investment opportunity.

For those clients that receive a recommendation to invest in Private Funds, it is important to read each offering document (e.g., private placement memorandum) prior to investing to fully understand the risks and potential conflicts of interest pertaining to the Private Fund investment.

Notably, some of the Private Funds, mutual funds and ETFs selected by our Firm will employ alternative or riskier strategies (e.g., the use of leverage or derivatives). Leverage is the use of debt to finance an activity. A private fund facilitating the purchase of a company using a line of credit or a hedge fund using proceeds from shorting to make more investments are examples of leverage. Derivatives can, in certain instances, be riskier than other types of investments because they can be more sensitive to changes in economic or market conditions than other types of investments. In certain situations, derivatives can result in losses that exceed the original investment. The use of derivatives, leverage, or other alternative strategies may not be successful, resulting in investment losses, and the cost of such strategies can reduce investment returns. Hedging, on the other hand, occurs when an investment is made in order to reduce the risk of adverse price movements in a security. For example, an investor could hedge a long position by shorting the same or similar security. Please review these, and other, considerations carefully prior to investing. Please also refer to Item 8 for detailed information regarding the Firm's methods of analysis and the risks surrounding such investments.

Consolidated Reporting

Our Firm offers aggregation services, providing comprehensive view of financial positions. We prepare individual financial statements that eliminate intercompany transactions and balances to combine the results into consolidated statements. Our Firm ensures reporting information is presented in a way that supports informed decision-making. This service offering is separate from investment advisory or other service offerings and will be defined in a separate agreement and charged a separate fee, as described in Item 5 of this document.

Family Office Services

Our Firm offers family office services for clients needing recommendations on a limited basis or one-or-more isolated areas of concern. We have an arrangement in place with an unaffiliated third party, Family Office Resource Group ("FORG"). FORG provides services on non-securities matters in connection with trustee services, insurance review, broad base allocation, and estate planning, among others. In addition, through FORG, we offer fractional CFO services that covers everything from tax planning and cash flow analysis to real estate and lending oversight as well as risk reviews. We have access to FORG service offerings through our membership arrangement. For an annual fee, our Firm has access to various family office services offered through FORG and our Firm can arrange for specific services based on our client's needs. Our Firm will outsource the agreed upon family office services to FORG but maintain oversight of the activities and deliverables of FORG. This service offering is separate from investment advisory or other service offerings and will be defined in a separate agreement and charged a separate fee, as described in Item 5 of this document. *It is important to note*, due to custody concerns, our Firm does not

provide Bill Pay Services. Clients in need of Bill Pay Services must engage directly with FORG under a separate agreement, directly.

Business Consulting & Succession Planning

Our operational experience enables us to provide strategic guidance for business transitions, succession planning, liquidity events, and complex business challenges—leveraging our unique perspective as business owners who've navigated these waters ourselves. This service offering is separate from investment advisory or other service offerings and will be defined in a separate agreement and charged a separate fee, as described in Item 5 of this document.

Wrap Fee Program

Our Firm does not offer a wrap fee program. All transaction fees, should they occur, will be passed along to the client to pay.

Disclosure Regarding Rollover Recommendations

We are fiduciaries under the Investment Advisers Act of 1940 and when we provide investment advice to you regarding your retirement plan account or individual retirement account, we are also 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. 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.

A client or prospect 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) rollover 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). Our Firm may recommend an investor roll over plan assets to an IRA for which our Firm provides investment advisory services. As a result, our Firm and its representatives may earn compensation in the form of an advisory fee. In contrast, a recommendation that a client or prospective client leave their plan assets with their previous employer or roll over the assets to a plan sponsored by a new employer will generally result in no compensation to our Firm. Our Firm therefore has an economic incentive to encourage a client to roll plan assets into an IRA that our Firm will manage, which presents a conflict of interest. To mitigate the conflict of interest, there are various factors that our Firm will consider before recommending a rollover, including but not limited to: (i) the investment options available in the plan versus the investment options available in an IRA, (ii) fees and expenses in the plan versus the fees and expenses in an IRA, (iii) the services and responsiveness of the plan's investment professionals versus those of our Firm, (iv) protection of assets from creditors and legal judgments, (v) required minimum distributions and age considerations, and (vi) employer stock tax consequences, if any. Our Firm's Chief Compliance Officer remains available to address any questions that a client or prospective client has regarding the oversight.

Regulatory Assets Under Management

As of November 14, 2025 our Firm has \$129,310,416 of regulatory assets under management. Our Firm's discretionary regulatory assets under management total \$129,310,416 and our Firm's non-discretionary regulatory assets under management total \$0.

ITEM 5 - FEES AND COMPENSATION

WMK Investment Partners charges separate fees for each of their service offerings noted in Item 4 of this document.

Investment Advisory Service Fees

Our fees will vary depending on the level of engagement and are negotiated with the client. In most cases, investment management fees are based upon a percentage of assets under management, not to exceed 1.50%. The fees will be billed in arrears and on a monthly basis on the value at the end of the calendar month. The initial advisory fee will be prorated for the number of days in the current month that your account is under management. The specific advisory fees are set forth in your Investment Advisory Agreement. Fees may vary based on the size of the account, complexity of the portfolio, extent of activity in the account or other reasons agreed upon by us and you as the client. Our employees and their family-related accounts are charged a reduced fee for our services. For certain legacy accounts, and only for accredited clients, our firm offers an incentive or performance-based fee or carried interest together in lieu of, an asset-based fee. Please refer to Item 6 of this document for more information regarding performance-based fee arrangements.

At our discretion, we will aggregate asset amounts in accounts from your same household together to determine the advisory fee for all your accounts. We may do this, for example, where we also service accounts on behalf of your minor children, individual and joint accounts for a spouse, and/or other types of related accounts. This consolidation practice is designed to allow you the benefit of an increased asset total, which could potentially cause your account(s) to be assessed a lower advisory fee based on the asset levels available in our fee schedule.

The independent qualified custodian holding your funds and securities will debit your account directly for the advisory fee and pay that fee to us. You will provide written authorization permitting the fees to be paid directly from your account held by the qualified custodian. Further, the qualified custodian agrees to deliver an account statement at least quarterly directly to you indicating all the amounts deducted from the account including our advisory fees. See Item 15 for details. You are encouraged to review your account statements for accuracy.

Consolidated Reporting Service Fees

For clients that engage our firm for consulting or assets under advisement types – our Firm charges a separate fee for consolidated reporting services. (note these are not investment management clients). Fees are based on a percentage of assets advised on and will not exceed 0.10%. Fees are negotiable and defined in the Consolidated Reporting Service Agreement. The fees will be billed in arrears and on a monthly basis on the value at the end of the month. The initial fee will be prorated for the number of days in the current month that your account is under the reporting system. Fees may vary based on the size of the account, complexity of the assets, extent of activity in the account or other reasons agreed upon by us and you as the client.

Family Office Service Fees

Through FORG, WMK Investment Partners provides outsourced family office services for clients who need advice on a limited scope of work. WMK Investment Partners will negotiate family office fees with you as outlined in a separate agreement. Fees are fixed and may vary based on the extent and complexity of the service offering. Fees are negotiated and you will be billed as services are rendered. Family Office Service Fees will be paid via client check. WMK Investment Partners will deliver a portion of the fee to FORG and retain the remainder portion of the fee.

Business Consulting & Succession Planning Service Fees

WMK Investment Partners provides consulting services for clients who need advice on a limited scope of work. WMK Investment Partners will negotiate consulting fees with you. Fees may vary based on the extent and complexity of the consulting project.

Termination of Services

All service offerings of WMK Investment Partners may be terminated upon written communication. Upon termination, fees will be prorated to the date of termination and any unearned portion of the fee will be billed to the client.

We will not require prepayment of more than \$1,200 in fees per client, six (6) or more months in advance of providing any services.

Unmanaged Assets

From time to time, a Client may decide to hold certain securities or other property for which our Firm does not provide investment advisory services ("Unmanaged Assets") in the account(s) held at the Custodian or outside the Custodian. Requests to advise an Unmanaged Asset must be made in writing. Depending on the Agreement between the Firm and Client, our Firm may or may not have a duty, responsibility or liability whatsoever with respect to managing and overseeing these assets. Note that the Custodian may charge an account maintenance fee as disclosed in the Custodian account paperwork executed by the Client for certain Unmanaged Assets. In all cases, it is the client's sole responsibility to monitor, manage, and transact all Unmanaged Assets (securities and/or accounts).

Periods of Portfolio Inactivity

The Firm has a fiduciary duty to provide services consistent with the client's best interest. As part of its investment advisory services, the Firm 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, account additions/withdrawals, the client's financial circumstances, and changes in the client's investment objectives. Based upon these and other factors, there may be extended periods of time when the Firm determines that changes to a client's portfolio are neither necessary nor prudent. Notwithstanding, unless otherwise agreed in writing, the Firm's annual investment advisory fee will continue to apply during these periods, and there can be no assurance that investment decisions made by the Firm will be profitable or equal any specific performance level(s).

Administrative services provided by third party service providers

We have contracted with third party service providers ("Providers") to utilize its technology platforms to support data reconciliation, performance reporting, research, client database maintenance, quarterly performance evaluations, payable reports, app administration, models, trading platforms, and other

functions related to the administrative tasks of managing client accounts. Due to this arrangement, Providers will have access to client accounts, but Providers will not serve as an investment adviser to our clients. WMK Investment Partners and Providers are non-affiliated companies. Providers charges our Firm an annual fee for each account administered by Providers. Please note that the fee charged to the client will not increase due to the annual fee WMK Investment Partners pays to Providers, the annual fee is paid from the portion of the management fee retained by WMK Investment Partners.

Treatment of Mutual Fund Share Classes

Mutual funds often offer multiple share classes with differing internal fee and expense structures. Our Firm's planning methodology does not include the purchase of mutual fund portfolios. However, if mutual funds are transferred to our platform, they may not be the lowest cost share class option. Other instances that may not include the lowest share class include:

These instances include but are not limited to:

- *Instances in which a certain custodian has a share class available that has a lower internal fee and expense structure than is available for the same mutual fund at other custodians:* In such instances, our Firm will select the lowest cost share class available at the custodian that holds your account even though a lower cost share class is available at another custodian.
- *Instances in which the custodian that holds your account offers others a share class with a lower internal fee and expense structure than what is available to our Firm at the same custodian:* In such instances, our Firm will select the lowest cost share class that the custodian makes available. This situation sometimes occurs because the custodian places conditions on the availability of the lower cost share class that our Firm has determined are not appropriate to accept due to additional costs imposed by said conditions.
- *Instances in which a share class with a lower internal fee and expense structure than the share class you currently hold is available at your custodian, but there are limitations as it relates to share class eligibility, custodian restrictions, or additional fees/taxes that the conversion would trigger:* Our Firm cannot convert to a share class with a lower internal fee and expense structure if the account is ineligible (e.g., the fund company only allows certain types of registration types to use the share class or the account doesn't meet the investment minimum for the share class) or if the fund company won't accept a conversion if the share amount is too small. Our Firm also cannot convert to a lower internal fee and expense structure if the custodian will not allow it (e.g., custodial restrictions). Also, our Firm does not convert to a share class with a lower internal fee and expense structure if the conversion will cause a taxable event or other expense/cost to you that negates the advantage of the lower cost share class.
- *Instances in which you make your own investment selections in a Client-Directed Account* In such circumstances, our Firm does not screen for the lowest mutual fund share class available.

Additional Fees and Expenses

In addition to the advisory fees paid to WMK Investment Partners, clients may also incur certain charges imposed by other third parties, custodians, trust companies, banks and other financial institutions (collectively "Financial Institutions"). These additional charges may include custodial fees, fees charged by the Independent Managers, margin costs, charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, foreign exchange tax odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. WMK Investment Partners brokerage practices are described at length in Item 12, below.

Regulatory Fees

To facilitate the execution of trades, regulatory Trading Activity Fees (TAF) are added to applicable sales transactions. The Securities and Exchange Commission (SEC) regulatory fee is assessed on client accounts for sell transactions, and a FINRA fee is assessed on client accounts for sell transactions, for certain covered securities. This fee is not charged by our Firm but is accessed and collected by the custodian. The Custodian that our Firm uses, is a FINRA member firm. These fees recover the costs incurred by the SEC and FINRA, for supervising and regulating the securities markets and securities professionals. The fee rates vary depending on the type of transaction and the size of that transaction.

For more information on the SEC and FINRA fees, please visit their websites:

www.sec.gov/fast-answers/answerssec31htm.html

www.finra.org/industry/trading-activity-fee

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

Performance-Based Fees

In most cases, Investment Advisory accounts are charged fees based on a percentage of assets under management. For certain legacy accounts, and only for accredited clients, our Firm offers an incentive or performance-based fee or carried interest together in lieu of, an asset-based fee. Generally, performance-based fees are calculated on the appreciation of a client's assets or performance relative to a specified benchmark.

Side-by-Side Management and Potential Conflicts of Interest

Certain portfolio managers of the Adviser simultaneously manage accounts that are charged performance-based fees and accounts that are charged asset-based fees. Frequently, the portfolio managers of these accounts utilize substantially similar investment strategies and invest in substantially similar assets for both account types. This portfolio management relationship is often referred to as side-by-side management.

Accounts that pay performance-based fees reward the Adviser based on the performance in those accounts. As a result, performance-based fee arrangements likely provide a heightened incentive for portfolio managers to make investments that present a greater potential for return but also a greater risk of loss and that may be more speculative than if only asset-based fees were applied. On the other hand, compared to a performance-based fee account, the Adviser will likely have an interest in engaging in relatively safer investments when managing accounts that pay asset-based fees. The side-by-side management of accounts that pay performance-based fees and accounts that only pay an asset-based fee creates a conflict of interest because there is an inherent incentive for the portfolio manager to favor accounts with the potential to receive greater fees. For example, a portfolio manager will be faced with a conflict of interest when allocating scarce investment opportunities given the possibility of greater fees from accounts that pay performance-based fees as opposed to accounts that do not pay performance-based fees. Areas in which scarce investment opportunities may exist include local and emerging markets, high yield securities, fixed income securities, regulated industries, real estate assets, primary investments in alternative investment funds, direct or indirect investments in and co-investments alongside alternative investment funds, and new issue securities. To address these types of conflicts, the Adviser has adopted policies and procedures pursuant to which investment opportunities will be

allocated among similarly situated clients in a manner that the Adviser believes is fair and equitable over time. For a detailed discussion of how the Adviser addresses allocation conflicts, please see the Conflicts of Interest Created by Contemporaneous Trading section within Item 11.

To further manage these potential conflicts of interest, where applicable the Adviser monitors accounts within the same strategy in an effort to ensure performance is consistent across accounts.

ITEM 7 - TYPES OF CLIENTS

We provide investment advice to high-net-worth individuals, families, small businesses, institutions, pensions, charitable trusts and estates. Our firm requires a minimum annual advisory fee of \$1,000 in order to provide advisory services to you. The firm may waive the minimum upon the firm's discretion.

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

We seek to recommend investment strategies that will give a client a diversified portfolio consistent with the client's investment objective. The goal is to identify a client's risk tolerance, and then find investments with the maximum expected return for that level of risk.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we determine investments and allocations based upon your predefined objectives, risk tolerance, time horizon, financial horizon, financial information, liquidity needs, and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

We utilize both fundamental and technical analysis. We gather our information from a broad array of financial resources including financial newspapers, magazines, research prepared by others, corporate rating services, company press releases, annual reports, prospectuses and filings with the Securities and Exchange Commission.

We determine how to allocate assets among the various asset classes based on the investment strategy chosen, prevailing economic conditions and our determination of where we are in the economic cycle. Potential risks and opportunities are weighed to determine to what degree the portfolio should be invested.

From time-to-time, market conditions may cause your account to vary from the established allocation. To remain consistent with the asset allocation guidelines established, your account is monitored on an ongoing basis and rebalanced to the original allocation, or if deemed beneficial, to a new allocation based on the then prevailing economic conditions and within the guidelines of the chosen investment strategy.

In addition to the rebalancing, overall market conditions and microeconomic factors that affect specific holdings in your account may trigger changes in allocation. Your account may also receive informal reviews more frequently.

Alternative investments are thought of as investments other than stocks and bonds. The alternative investment strategies we offer tend to move independently of stock and bond markets. The main goal

of alternatives is to provide access to other return sources, with the potential benefits of reducing the risk of an investor's portfolio, improving returns, or both.

Our Firm may recommend alternative investments such as public non-traded real estate programs, public non-traded business development companies, and private real estate programs which have their own management fees and operating expenses. Therefore, these investments subject clients to WMK's direct management fee and the indirect fees of the investment.

Investment Philosophy

Prior to making recommendations, we determine your financial status, needs, time horizon, investment objectives, risk tolerance, and tax status. From this, we create an investor profile and general asset allocation target. While we believe asset allocation is a key factor affecting long-term rate of return, we also believe fundamental research and securities selection are vital. To that end, we select from a narrow, refined list of investments. We focus primarily on the people, processes, research, consistency, and culture as well as performance and track record.

As much as reasonably possible, we strive to:

- Diversify strategically with non-correlating assets.
- Balance between growth and value styles.
- Diversify globally.
- Rebalance as markets change.
- Manage for tax efficient returns wherever possible or as your goals and objectives dictate.

Risk of Loss

Clients must understand that past performance is not indicative of future results. Therefore, current and prospective clients should never assume that future performance of any specific investment or investment strategy will be profitable. Investing in securities involves risk of loss. Further, depending on the different types of investments there may be varying degrees of risk. Clients and prospective clients should be prepared to bear investment loss including loss of original principal.

Because of the inherent risk of loss associated with investing, WMK Investment Partners is unable to represent, guarantee, or even imply that our services and methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate you from losses due to market corrections or declines.

Investors should be aware that accounts are subject to the following risks:

Market 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 investment portfolios will fluctuate, there is the risk that you will lose money and your investment may be worth more or less upon liquidation.

Foreign Securities and Currency Risk — Investments in international and emerging-market securities include exposure to risks such as currency fluctuations, foreign taxes and regulations, and the potential for illiquid markets and political instability.

Capitalization Risk — Small-cap and mid-cap companies may be hindered as a result of limited resources or less diverse products or services, and their stocks have historically been more volatile than the stocks of larger, more established companies.

Interest Rate Risk — In a rising rate environment, the value of fixed-income securities generally declines and the value of equity securities may be adversely affected.

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 the fund's performance.

Securities Lending Risk — Securities lending involves the risk that the fund loses money because the borrower fails to return the securities in a timely manner or at all. The fund could also lose money if the value of the collateral provided for loaned securities, or the value of the investments made with the cash collateral, falls. These events could also trigger adverse tax consequences for the fund.

Derivative Risk — Derivatives are securities, such as futures contracts, whose value is derived from that of other securities or indices. Derivatives can be used for hedging (attempting to reduce risk by offsetting one investment position with another) or non-hedging purposes. Hedging with derivatives may increase expenses, and there is no guarantee that a hedging strategy will achieve the desired results.

Exchange-Traded Funds — ETFs face market-trading risks, including the potential lack of an active market for shares, losses from trading in the secondary markets and disruption in the creation/redemption process of the ETF. Any of these factors may lead to the fund's shares trading at either a premium or a discount to its "net asset value."

Performance of Underlying Managers — We select the mutual funds and ETFs in the asset allocation models. However, we depend on the manager of such funds to select individual investments in accordance with their stated investment strategy.

Cybersecurity Risk - Investing involves various operational and "cybersecurity" risks. These risks include both intentional and unintentional events at our firm or one of its third-party counterparties or service providers, that may result in a loss or corruption of data, result in the unauthorized release or other misuse of confidential information, and generally compromise our Firm's ability to conduct its business. A cybersecurity breach may also result in a third-party obtaining unauthorized access to our clients' information, including social security numbers, home addresses, account numbers, account balances, and account holdings. Our Firm has established business continuity plans and risk management systems designed to reduce the risks associated with cybersecurity breaches. However, there are inherent limitations in these plans and systems, including that certain risks may not have been identified, in large part because different or unknown threats may emerge in the future. As such, there is no guarantee that such efforts will succeed, especially because our Firm does not directly control the cybersecurity systems of our third-party service providers. There is also a risk that cybersecurity breaches may not be detected.

Liquidity Risks - Liquidity risk exists when particular investments would be difficult to purchase or sell, possibly preventing clients from selling such securities at an advantageous time or price.

From time to time, our Firm can recommend to certain qualifying clients that a portion of such clients' assets be invested in private funds, private fund-of-funds and/or other alternative investments (collectively, "Nonliquid Alternative Investments"). Nonliquid Alternative Investments are not suitable for all of our Firm's clients and are offered only to those qualifying clients for whom our Firm believes such an investment is suitable and in line with their overall investor profile. Nonliquid Alternative Investments typically are available to only a limited number of sophisticated investors who meet the definition of "accredited investor" under Regulation D of the Securities Act of 1933, as amended (the "Securities Act"), or "qualified client" under the Investment Advisors Act of 1940, or "qualified purchaser" under the Investment Company Act of 1940. Nonliquid Alternative Investments present special risks for our Firm's clients, including without limitation, limited liquidity, higher fees and expenses, volatile performance, no assurance of investment returns, heightened risk of loss, limited transparency, additional reliance on underlying management of the investment, special tax considerations, subjective valuations, use of leverage and limited regulatory oversight. When a Nonliquid Alternative Investment invests part or all of its assets in private investments which are not publicly traded and for which no public market pricing is available, there are additional risks that are unique to private investments, including but not limited to: limitations of the appraisal value. Additional risks include the borrower's financial conditions (if the underlying asset has been obtained by a loan), including the risk of foreclosures on the asset; similar asset values; the supply of and demand for assets of like kind; and certain city, state and/or federal regulations. Additionally, real estate investing is also subject to possible loss due to uninsured losses from natural and man-made disasters. Certain non-liquid alternative investment funds may also have the ability, at the fund sponsor's sole discretion, to limit or stop its investor's ability to withdrawal investments in the fund. The above list is not exhaustive of all risks related to an investment in Nonliquid Alternative Investments. A more comprehensive discussion of the risks associated with a particular Nonliquid Investment is set forth in that fund's offering documents, which will be provided to each client subscribing to a Nonliquid Alternative Investment, for client review and consideration. It is important that each potential, qualified investor carefully read each offering or private placement memorandum prior to investing.

Alternative Investments - Investments classified as "alternative investments" may include a broad range of underlying assets including, but not limited to, hedge funds, private equity, venture capital, and registered, publicly traded securities. Alternative investments are speculative, not suitable for all clients and intended for only experienced and sophisticated investors who are willing to bear the high risk of the investment, which can include: loss of all or a substantial portion of the investment due to leveraging, short-selling, or other speculative investment practices; lack of liquidity in that there may be no secondary market for the fund and none expected to develop; volatility of returns; potential for restrictions on transferring interest in the fund; potential lack of diversification and resulting higher risk due to concentration of trading authority with a single advisor; absence of information regarding valuations and pricing; potential for delays in tax reporting; less regulation and typically higher fees than other investment options such as mutual funds. The SEC requires investors be accredited to invest in these more speculative alternative investments. Investing in a fund that concentrates its investments in a few holdings may involve heightened risk and result in greater price volatility.

Real Estate Investment Trusts ("REITs") - REIT are a form of security that trades like a stock on major markets yet participates in real estate projects. Most REITs focus on particular types of commercial

development, such as apartments or office buildings. This concentration leaves them vulnerable to a downturn in this particular sector of real estate. Also, a high concentration of development in one community or geographic region may leave it vulnerable to a downturn in that area's economy. Equity REITs own and manage income-producing real estate properties. Mortgage REITs purchase or originate mortgages on properties, not the properties themselves. Some REITs use leverage, which has potential for higher rewards, but comes with greater risks. Some REITs are private placements and thus are not traded on the stock exchange. These carry liquidity risk. Non-Traded REITs: These are publicly registered products that are not traded on a national securities exchange. For this reason, there is a very limited or no secondary market for shares. Thus, investors in these products have very few alternatives should they decide they need to liquidate their positions.

Non-Traded REITs - These are publicly registered products that are not traded on a national securities exchange. For this reason, there is a very limited or no secondary market for shares. Thus, investors in these products have very few alternatives should they decide they need to liquidate their positions.

Margin Risk - When you purchase securities, you may pay for the securities in full or you may borrow part of the purchase price from your brokerage Firm. If you choose to borrow funds through a margin account, securities purchased are the firm's collateral for the loan to you. If the securities in your account decline in value, so does the value of the collateral supporting your loan, and, as a result, the Firm can take action, such as issue a margin call and/or sell securities or other assets in any of your accounts held with the member, in order to maintain the required equity in the account. Investing with margin is characterized by unique risks including amplified losses due to increased leverage; margin calls; forced liquidations; and additional fees including margin interest charges. In order to manage margin risk, we recommend leveraging responsibly (borrowing less than the amount available); keeping a diversified portfolio; and monitoring the account and evaluating risk regularly. Before investing on margin, be sure to read the Margin Disclosure Statement provided by your custodian.

Artificial Intelligence and Machine Learning - Certain service providers utilized by the Firm to service client accounts have artificial intelligence components. The use of artificial intelligence and machine learning includes increased risk of data inaccuracies and security vulnerabilities. Due to the rapid advancement of machine learning technologies, future risks related to artificial intelligence are unpredictable. As a measure to mitigate these risks to our clients, our Firm performs periodic due diligence of our service providers for assurance that the service providers have appropriate controls in place to protect our clients' information and to limit data inaccuracies when artificial intelligence is used by the service provider.

Private Funds - In most cases, Private Funds are available only to a limited number of sophisticated investors who meet the definitions of an "accredited investor" under Regulation D of the Securities Act of 1933, as amended (the "Securities Act") and "qualified client" under the Investment Advisers Act of 1940, or "qualified purchaser" under the Investment Company Act of 1940. Private Funds are considered "limited offerings" since they only accept a limited amount of funds for investment. When determining which clients should receive a recommendation to invest in a Private Fund, our Firm takes into account a number of factors, including but not limited to a client's sophistication, risk tolerances and qualifications, investment objectives, liquidity needs, family businesses and total new worth and the amount of available investable assets. Our goal is to allocate in a fair and balanced manner; however,

given these differing factors, the allocation of investment opportunities in Private Funds to clients is mainly subjective, and not all qualifying clients will be provided an investment opportunity. Additionally, there are times when one or more the Firm's employees invest in certain Private Funds that are recommended to clients. When this occurs, a potential conflict exists and to address the potential conflict employees are required to receive prior written approval by the Chief Compliance Officer. It is important that qualifying clients receiving a recommendation to invest in a Private Fund read the offering or private placement memorandum prior to investing to fully understand the risks and potential conflicts pertaining to the Private Fund investment.

ITEM 9 - DISCIPLINARY INFORMATION

WMK Investment Partners does not have any legal, financial or other "disciplinary" items to report.

ITEM 10 - OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

Our Firm does not have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Other Affiliations

William Knowles serves as the Chief Operating Officer and is a Partner of a privately held company, Maroone USA LLC. The business primarily invests in privately held automotive retail dealerships but makes other investments as well. William Knowles is compensated for his role. He spends approximately 20 hours a week on this outside business activity.

William Knowles is the Managing Member of WMK Holdings. WMK Holdings is an entity used for bookkeeping purposes. This entity serves as an indirect ownership vehicle for William Knowles' ownership stake in the firm,

William Knowles serves on the Board of Director for the following entities:

- Stella Automotive AI
- Colorado Auto Dealers Association
- Peal Capital Group

Mr. Knowles does receive compensation for his board positions. Certain clients of WMK Investment Partners may be investors of the entities for which Mr. Knowles serves as a board member. Mr. Knowles does not have check writing authority with any of his Board of Director positions.

Clients should be aware that the ability to receive additional compensation by our Firm and its management persons or employees creates conflicts of interest that impair the objectivity of the Firm and these individuals when making advisory recommendations. Our Firm endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment advisor; we take the following steps, among others to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for the Firm and our employees to earn compensation from advisory clients in addition to the Firm's advisory fees;
- we disclose to clients that they have the right to decide to purchase recommended investment products from our employees;
- we collect, maintain and document accurate, complete and relevant client background information, including the client's financial goals, objectives, and risk tolerance;
- the Firm conducts regular reviews of each client advisory account to verify that all recommendations made to a client are in the best interest of the client's needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by the Firm; and
- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

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

WMK Investment Partners and persons associated with us are allowed to invest for their own accounts or to have a financial interest in the same securities or other investments that we recommend or acquire for your account, and may engage in transactions that are the same as or different than transactions recommended to or made for your account. This creates the potential for a conflict of interest.

WMK Investment Partners Principals and associated persons will have investment interests with each other and with family members that also happen to be clients of WMK Investment Partners. These investments are an ongoing part of their personal and family financial, business, and estate planning. Never will the active management or trading of principals, employees, or family members and relatives accounts be handled prior to that of other clients of WMK Investment Partners. We recognize the fiduciary responsibility to place your interests first and have established policies in this regard to avoid any potential conflicts of interest.

We have developed and implemented a Code of Ethics that sets forth standards of conduct expected of our advisory personnel to mitigate this conflict of interest. The Code of Ethics addresses, among other things, personal trading, gifts, the prohibition against the use of inside information and other situations where there is a possibility for conflicts of interest.

The Code of Ethics is designed to protect our clients by deterring misconduct, educate personnel regarding the firm's expectations and laws governing their conduct, remind personnel that they are in a position of trust and must act with complete propriety at all times, protect the reputation of WMK Investment Partners, guard against violation of the securities laws, and establish procedures for personnel to follow so that we may determine whether their personnel are complying with the firm's ethical principles.

We have established the following restrictions in order to ensure our firm's fiduciary responsibilities:

1. No director, officer or employee of WMK Investment Partners shall prefer his or her own interest to that of the advisory client.
2. We maintain a list of all securities holdings and anyone associated with this advisory practice with access to advisory recommendations. These holdings are reviewed on a regular basis by an appropriate officer/individual of WMK Investment Partners.
3. We emphasize the unrestricted right of the client to decline to implement any advice rendered, except in situations where we are granted discretionary authority of the client's account.
4. We emphasize the unrestricted right of the client to select and choose any broker-dealer (except in situations where we are granted discretionary authority) he or she wishes.
5. We require that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices.
6. Any individual not in observance of the above may be subject to termination.

You may request a complete copy of our Code by contacting us at the address, telephone or email on the cover page of this Part 2; attn: Chief Compliance Officer.

Conflicts of Interest Created by Contemporaneous Trading

Positions taken by a certain client account or the accounts of clients of related persons for whom the Adviser executes trades may dilute or otherwise negatively affect the values, prices, or investment strategies associated with positions held by a different client account. For example, this may occur when investment decisions for one client account are based on research or other information that is also used to support investment decisions by the Adviser for another client account following a different investment strategy(ies) or by an Affiliate of the Adviser in managing its clients' accounts. When an investment decision or strategy is implemented for an account ahead of, or contemporaneously with, similar investment decisions or strategies for the Adviser's or an Affiliate's other client accounts (whether or not the investment decisions emanate from the same research analysis or other information), market impact, liquidity constraints, or other factors could result in one account being disadvantaged or receiving less favorable investment results than the other account, and the costs of implementing such investment decisions or strategies could be increased. In addition, it may be perceived as a conflict of interest when activity in one client account closely correlates with the activity in a similar account, such as when a purchase by one client account increases the value of the same securities previously purchased by another client account, or when a sale in one client account lowers the sale price received in a sale by a second client account. Furthermore, if the Adviser manages accounts that engage in short sales of securities in which other accounts invest, the Adviser could be seen as harming the performance of one account for the benefit of the account engaging in short sales if the short sales cause the market value of the securities to fall.

ITEM 12 - BROKERAGE PRACTICES

Clients must maintain assets in an account at a "qualified custodian," generally a broker-dealer or bank. We generally recommend that clients utilize the custody, brokerage and clearing services of Asset Mark, Inc., Interactive Brokers Inc., or US Bank, collectively ("Custodian(s)"). We may recommend other

custodians besides Asset Mark, Interactive Brokers or US Bank, based on your needs and the services offered.

We recommend that you establish accounts with these Custodians to maintain custody of your assets and to affect trades for your accounts. Some of the products, services and other benefits provided by our Custodians benefit us and may not benefit you or your account. Our recommendation/requirement that you place assets with one of these Custodians may be based in part on benefits they provide us, and not solely on the nature, cost or quality of custody and execution services provided by the custodian. The Custodian we utilize makes available to us other products and services that benefit us but may not benefit your accounts in every case.

The Custodians provide various benefits and payments to registered investment advisers that are new to the custodial platforms to assist the firm with the costs associated with starting a Registered Investment Advisory firm and transitioning the business to each Custodian. Some of the other Custodian products and services assist us in managing and administering your accounts. These include software and technology that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts), provide research, pricing information and other market data, facilitate payment of our fees from your account, and assist with back-office functions, recordkeeping and reporting.

We are independently owned and operated and not affiliated with these Custodians. They provide us with access to their institutional trading and custody services. These services include brokerage, custody, research and access to mutual funds and other investments that are otherwise generally available only to institutional investors.

You have the right to not act upon any recommendations, and if you elect to act upon any recommendations, you have the right to not place the transactions through any broker/dealer we recommend. Our recommendation is generally based on the broker's cost and fees, skills, reputation, dependability, and compatibility with the client. You may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to us is not a factor in determining the selection of broker/dealer or the reasonableness of their commissions.

We place trades for your account subject to our duty to seek best execution and other fiduciary duties. You may be able to obtain lower commissions and fees from other brokers and the value of products, research and services given to us is not a factor in determining the selection of broker/dealer or the reasonableness of their commissions. The Custodian's execution quality may be different than other broker-dealers.

Many of these services generally may be used to service all or a substantial number of our accounts. The Custodians also make available to us other services intended to help us manage and further develop our business enterprise. These services may include consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, and marketing. In addition, the custodians may make available, arrange and/or pay for these services rendered to us by third parties. The Custodians may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to us.

While as a fiduciary, we endeavor to act in your best interest, our recommendation that you maintain your assets in accounts at our recommended custodians may be based in part on the benefit to us or the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided by the custodian, which may create a conflict of interest. IARs endeavor at all times to put the interest of our clients first as a part of their fiduciary duty.

There is no direct link between our participation in a Custodian's platform and the investment advice we give to our clients. We/you may receive economic benefits through our participation in the platforms that may not be available to other advisors. These benefits include the following products and services (provided without cost or at a discount): receipt of duplicate Client statements and confirmations; research related products and tools; consulting services; access to a trading desk serving Adviser participants; access to block trading (which provides the ability to aggregate securities transactions for execution and then allocate the appropriate shares to Client accounts); the ability to have advisory fees deducted directly from Client accounts; access to an electronic communications network for Client order entry and account information; access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to us by third party vendors. The Custodians may also have paid for business consulting and professional services received by some of our related persons. Some of the products and services made available by the Custodians through the program may benefit us but may not benefit your account. These products or services may assist us in managing and administering your account, including accounts not maintained at the Custodians. Other services made available by the Custodians are intended to help us manage and further develop our business enterprise. The benefits received by our firm or our personnel through participation in the program do not depend on the amount of brokerage transactions directed to the Custodians. As part of our fiduciary duties to clients, we endeavor at all times to act in the best interest of our clients. You should be aware, however, that the receipt of economic benefits by us or our related persons in and of itself creates a conflict of interest and may indirectly influence our choice of the Custodians for custody and brokerage services.

Brokerage for Client Referrals

Park Square does not receive client referrals from our Custodians or any third party in exchange for using our Custodians or any third party.

Aggregation and Allocation of Transactions

We may aggregate transactions if we believe that aggregation is consistent with the duty to seek best execution for our clients and is consistent with the disclosures made to clients and terms defined in the client Investment Advisory Agreement. No advisory client will be favored over any other client, and each account that participates in an aggregated order will participate at the average share price (per custodian) for all transactions in that security on a given business day. We will aggregate trades for ourselves or our associated persons with your trades, providing that the following conditions are met:

Our policy for the aggregation of transactions shall be fully disclosed separately to our existing clients (if any) and the broker/dealer(s) through which such transactions will be placed;

We will not aggregate transactions unless we believe that aggregation is consistent with our duty to seek the best execution (which includes the duty to seek best price) for you and is consistent with the terms of our Investment Advisory Agreement with you for which trades are being aggregated.

No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all our transactions in a given security on a given business day, with transaction costs based on each client's participation in the transaction. We will prepare a written statement ("Allocation Statement") specifying the participating client accounts and how to allocate the order among those clients. If the aggregated order is filled in its entirety, it will be allocated among clients in accordance with the allocation statement; if the order is partially filled, the accounts that did not receive the previous trade's positions should be "first in line" to receive the next allocation.

Notwithstanding the foregoing, the order may be allocated on a basis different from that specified in the Allocation Statement if all client accounts receive fair and equitable treatment and the reason for difference of allocation is explained in writing and is reviewed by our compliance officer. Our books and records will separately reflect, for each client account, the orders of which aggregated, the securities held by, and bought for that account.

We will receive no additional compensation or remuneration of any kind because of the proposed aggregation; and individual advice and treatment will be accorded to each advisory client.

Trade Errors

We have implemented procedures designed to prevent trade errors; however, trade errors in client accounts cannot always be avoided. Consistent with the Firm's fiduciary duty, it is the Firm's policy to correct trade errors in a manner that is in the best interest of the client. In cases where the client causes a trade error, the client will be responsible for any loss resulting from the correction. Depending on the specific circumstances of the trade error, the client may not be able to receive any gains generated as a result of the error correction. In all situations where the client does not cause the trade error, the client will be made whole and we will absorb any loss resulting from the trade error if the error was caused by the firm. If the error is caused by the custodian, the custodian will be responsible for covering all trade error costs. We will never benefit or profit from trade errors.

Directed Brokerage

We do not routinely recommend, request or require that the Clients direct us to execute transactions through a specified broker dealer. Additionally, we typically do not permit the Client to direct brokerage. We place trades for Client accounts subject to the Firm's duty to seek best execution and other fiduciary duties.

ITEM 13 - REVIEW OF ACCOUNTS

Account Reviews and Reviewers – Investment Supervisory Services

The underlying securities within the investment supervisory services are regularly monitored. These reviews will be made by your individual Investment Adviser and are reviewed by the supervisor in charge. An annual review is usually conducted in person or by telephone.

The purpose of all these reviews is to ensure that the investment plan continues to be implemented in a manner which matches your objectives and risk tolerances. More-frequent reviews may be triggered by material changes in variables such as your individual circumstances, or the market, political or economic environment. You are urged to notify us of any changes in your personal circumstances.

Statements and Reports

Through agreement(s) with our Providers, WMK Investment Partners will have the ability to provide clients with Performance/Position summary reports upon request. Reports may also be provided at every client meeting.

The custodian for the individual client's account will also provide clients with an account statement at least quarterly. You are urged to compare the reports provided by WMK Investment Partners against the account statements you receive directly from your account custodian.

ITEM 14 - CLIENT REFERRALS AND OTHER COMPENSATION

As referenced in Item 12 above, we may receive an indirect economic benefit from our Custodian(s). WMK Investment Partners, without cost (and/or at a discount), may receive support services and/or products from our Custodian(s).

WMK Investment Partners has entered into revenue sharing and mutual solicitation agreements with certain affiliates, with regard to certain investment products or services that are jointly marketed and promoted. Under such agreements, in certain circumstances, WMK Investment Partners receives from or pays to the affiliate a portion of the advisory fee received. Clients do not pay higher advisory fees to compensate for any payments made pursuant to these agreements. WMK Investment Partners has written arrangements with sales personnel that detail incentive-based compensation to be paid in connection with the sale of WMK Investment Partners' investment products and services. Certain WMK Investment Partners employees are eligible to receive compensation from affiliates for promoting affiliate sponsored funds and strategies.

Affiliated or unaffiliated persons ("promoters") may, from time to time, refer, solicit, or introduce clients to our Firm. Our Firm may compensate certain promoters consistent with the requirements of applicable law and regulation, including the Advisers Act as well as applicable state/local laws and regulations. We may pay a promoter a recurring fee, a one-time fee or a portion of the advisory fees or revenues that we earn for managing client or investor assets referred to us by the promoter. The costs of such referral fees are typically paid entirely by our Firm and do not result in any additional charges to the client or investor.

From time to time, we may receive expense reimbursement for travel and/or marketing expenses from distributors of investment and/or insurance products. Travel expense reimbursements are typically a result of attendance at due diligence and/or investment training events hosted by product sponsors. Marketing-expense reimbursements are typically the result of informal expense sharing arrangements in which product sponsors may underwrite costs incurred for marketing such as advertising, publishing and seminar expenses. Although receipt of these travel and marketing expense reimbursements are not

predicated upon specific sales quotas, the product sponsor reimbursements are typically made by those sponsors for whom sales have been made or it is anticipated sales will be made.

Our Firm may be asked to recommend a financial professional, such as an attorney, accountant, or mortgage broker. In such cases, our Firm does not receive any direct compensation in return for any referrals made to individuals or firms in our professional network. Clients must independently evaluate these firms or individuals before engaging in business with them and clients have the right to choose any financial professional to conduct business. Individuals and firms in our financial professional network may refer clients to our Firm. Again, our Firm does not pay any direct compensation in return for any referrals made to our Firm. Our Firm does recognize the fiduciary responsibility to place your interests first and have established policies in this regard to mitigate any conflicts of interest.

ITEM 15 - CUSTODY

Custody, as it applies to investment advisors, has been defined by regulators as having access or control over client funds and/or securities. In other words, custody is not limited to physically holding client funds and securities. If an investment advisor has the ability to access or control client funds or securities, the investment adviser is deemed to have custody and must ensure proper procedures are implemented.

Deduction of Advisory Fees

WMK Investment Partners is deemed to have custody of client funds and securities whenever WMK Investment Partners is given the authority to have fees deducted directly from client accounts and/or authorized reoccurring charges to Client's credit card if payments are made in that manner. For accounts in which WMK Investment Partners is deemed to have custody, the firm has established procedures to ensure all client funds and securities are held at a qualified custodian in a separate account for each client under that client's name. Clients or an independent representative of the client will direct, in writing, the establishment of all accounts and therefore are aware of the qualified custodian's name, address and the manner in which the funds or securities are maintained. Finally, account statements are delivered directly from the qualified custodian to each client, or the client's independent representative, at least quarterly. You should carefully review those statements and are urged to compare the statements against reports received from WMK Investment Partners. When you have questions about your account statements, you should contact WMK Investment Partners or the qualified custodian preparing the statement.

Standing Letters of Authorization

Our firm is also deemed to have custody of clients' funds or securities when clients have standing authorizations with their custodian to move money from a client's account to a third-party ("SLOA") and, under that SLOA, it authorizes us to designate the amount or timing of transfers with the custodian. The SEC has set forth a set of standards intended to protect client assets in such situations, which we follow. We do not have a beneficial interest on any of the accounts we are deemed to have Custody where SLOAs are on file. In addition, account statements reflecting all activity on the account(s), are delivered directly from the qualified custodian to each client or the client's independent representative, at least quarterly. You should carefully review those statements and are urged to compare the statements against reports received from us. When you have questions about your account statements, you should contact us, your Adviser or the qualified custodian preparing the statement.

ITEM 16 - INVESTMENT DISCRETION

Prior to engaging WMK Investment Partners to provide investment advisory services, you will enter into a written Agreement with us granting the firm the authority to supervise and direct, on an on-going basis, investments in accordance with the client's investment objective and guidelines. In addition, you will need to execute additional documents required by the Custodian so as to authorize and enable WMK Investment Partners, in its sole discretion, without prior consultation with or ratification by you, to purchase, sell or exchange securities in and for your accounts. We are authorized, in our discretion and without prior consultation with you to: (1) buy, sell, exchange and trade any stocks, bonds or other securities or assets and (2) determine the amount of securities to be bought or sold and (3) place orders with the custodian. Any limitations to such authority will be communicated by you to us in writing.

The limitations on investment and brokerage discretion held by WMK Investment Partners for you are:

1. For discretionary clients, we require that we be provided with authority to determine which securities and the amounts of securities to be bought or sold.
2. Any limitations on this discretionary authority shall be included in this written authority statement. You may change/amend these limitations as required. Such amendments shall be submitted in writing.

In some instances, we may not have discretion. We will discuss all transactions with you prior to execution or you will be required to make the trades if in an employer sponsored account.

ITEM 17 - VOTING CLIENT SECURITIES

Our Firm will not vote proxies on your behalf. You are welcome to vote proxies or designate an independent third-party at your own discretion. You designate proxy voting authority in the custodial account documents. You must ensure that proxy materials are sent directly to you or your assigned third party. We do not act with respect to any securities or other investments that become the subject of any legal proceedings, including bankruptcies. Clients can contact our office with questions about a particular proxy solicitation by phone at 818-804-1508.

Class Action Suits - A class action is a procedural device used in litigation to determine the rights of and remedies, if any, for large numbers of people whose cases involve common questions of law and/or fact. Class action suits frequently arise against companies that publicly issue securities, including securities recommended by investment advisors to clients. With respect to class action suits and claims, you (or your agent) will have the responsibility for class actions or bankruptcies, involving securities purchased for or held in your account. We do not provide such services and are not obligated to forward copies of class action notices we may receive to you or your agents.

ITEM 18 - FINANCIAL INFORMATION

This item is not applicable to this brochure. We do not require or solicit prepayment of more than \$1,200 in fees per client, six months or more in advance. Therefore, we are not required to include a balance sheet for our most recent fiscal year. We are not subject to a financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients. Finally, we have not been the subject of a bankruptcy petition at any time.

This brochure supplement provides information about William Edward Knowles II that supplements the WMKI Group LLC brochure. You should have received a copy of that brochure. Please contact William Edward Knowles II if you did not receive WMKI Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about William Edward Knowles II is also available on the SEC's website at www.adviserinfo.sec.gov.



WMKI Group LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

William Edward Knowles II

Personal CRD Number: 7269555

Investment Adviser Representative

WMKI Group LLC
471 S Gilpin ST
Denver, CO 80209
(818) 804-1508
william@wmkigroup.com

UPDATED: 02/26/2024

Item 2: Educational Background and Business Experience

Name: William Edward Knowles II **Born:** 1990

Educational Background and Professional Designations:

Education:

Masters Business Administration, Duke University - 2019
BA Economics, Claremont McKenna College - 2013
MA Finance, Claremont McKenna College - 2013

Designations:

CFA - Chartered Financial Analyst

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute - the largest global association of investment professionals.

There are currently more than 90,000 CFA charterholders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

High Ethical Standards

The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charterholders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Global Recognition

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly

evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charterholders—often making the charter a prerequisite for employment.

Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses.

Comprehensive and Current Knowledge

The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed-income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning.

The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession.

To learn more about the CFA charter, visit www.cfainstitute.org.

Business Background:

06/2020 - Present	Managing Member & Chief Compliance Officer WMKI Group LLC
02/2017 - Present	Chief Operating Officer Maroone USA
09/2013 - 02/2017	Investment Analyst BMGI
08/2009 - 06/2013	Student Claremont McKenna College

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

William Edward Knowles II serves as the Chief Operating Officer of a privately held company. The business primarily invests in privately held automotive retail dealerships, but makes other investments as well. William Edward Knowles II receives no commissions from this position and only receive a base salary and bonus based on the annual performance of the business. He will not offer clients any services from this outside business activity. He spends approximately 30-40 hours a week on this outside business activity. It is William Edward Knowles II intention to reduce this time commitment in the future.

Item 5: Additional Compensation

William Edward Knowles II does not receive any economic benefit from any person, company, or organization, other than WMKI Group LLC in exchange for providing clients advisory services through WMKI Group LLC.

Item 6: Supervision

As the Chief Compliance Officer of WMKI Group LLC, William Edward Knowles II supervises all activities of the firm. William Edward Knowles II's contact information is on the cover page of this disclosure document. William Edward Knowles II adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

William Edward Knowles II has NOT been involved in any award or being found liable in an arbitration claim. William Edward Knowles II has NOT been the subject of a bankruptcy.

This brochure supplement provides information about Patricia Gallagher that supplements the WMKI Group LLC brochure. You should have received a copy of that brochure. Please contact William Edward Knowles II if you did not receive WMKI Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Patricia Gallagher is also available on the SEC's website at www.adviserinfo.sec.gov.



WMKI Group LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Patricia “Trish” Gallagher

Personal CRD Number: 7279439

Associate Wealth Manager

WMKI Group LLC
471 S Gilpin ST
Denver, CO 80209
(818) 804-1508
wiliam@wmkigroup.com

UPDATED: 09/30/2025

Item 2: Educational Background and Business Experience

Name: Patricia Gallagher

Born: 1997

Educational Background:

Education:

BA Finance, University of Oklahoma – 2020

Business Background:

06/2025 - Present Associate Wealth Manager- WMKI Group LLC

01/2024 – 05/2025 Associate – True West LLC

07/2020 – 01/2024 Customer Relationship Advocate – Fidelity Investments

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Patricia Gallagher has no Outside Business Activities.

Item 5: Additional Compensation

Patricia Gallagher does not receive any economic benefit from any person, company, or organization, other than WMKI Group LLC in exchange for providing clients advisory services through WMKI Group LLC.

Item 6: Supervision

As the Chief Compliance Officer of WMKI Group LLC, William Edward Knowles II supervises all activities of the firm. William Edward Knowles II's contact information is on the cover page of this disclosure document. William Edward Knowles II adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Patricia Gallagher has NOT been involved in any award or being found liable in an arbitration claim. Patricia Gallagher has NOT been the subject of a bankruptcy.

This brochure supplement provides information about Kevin Alpert that supplements the WMKI Group LLC brochure. You should have received a copy of that brochure. Please contact William Edward Knowles II if you did not receive WMKI Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Kevin Alpert is also available on the SEC's website at www.adviserinfo.sec.gov.



WMKI Group LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Kevin Alpert

Personal CRD Number: 5830380

Dealer Wealth Consultant

WMKI Group LLC
471 S Gilpin ST
Denver, CO 80209
(818) 804-1508
william@wmkigroup.com

UPDATED: 09/05/2025

Item 2: Educational Background and Business Experience

Name: Kevin Alpert

Born: 1987

Educational Background:

Education:

BA Economics, University of Colorado at Boulder – 2009

Business Background:

08/2025 - Present Dealer Wealth Consultant - WMKI Group LLC

11/2022 to 07/2025 Account Manager – Amynta Group

01/2012 to 10/2022 Account Executive – GM Financial

04/2011 to 01/2012 Registered Representative – Presidential Brokerage Inc.

07/2010 to 03/2011 Registered Representative – Portfolio Advisors Alliance

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Kevin Alpert has no Outside Business Activities.

Item 5: Additional Compensation

Kevin Alpert does not receive any economic benefit from any person, company, or organization, other than WMKI Group LLC in exchange for providing clients advisory services through WMKI Group LLC.

Item 6: Supervision

As the Chief Compliance Officer of WMKI Group LLC, William Edward Knowles II supervises all activities of the firm. William Edward Knowles II's contact information is on the cover page of this disclosure document. William Edward Knowles II adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Kevin Alpert has NOT been involved in any award or being found liable in an arbitration claim. Kevin Alpert has NOT been the subject of a bankruptcy.

This brochure supplement provides information about Michael Rochman that supplements the WMKI Group LLC brochure. You should have received a copy of that brochure. Please contact William Edward Knowles II if you did not receive WMKI Group LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Michael Rochman is also available on the SEC's website at www.adviserinfo.sec.gov.



WMKI Group LLC

Form ADV Part 2B – Individual Disclosure Brochure

for

Michael Rochman

Personal CRD Number: 5132264

Investment Advisor Representative

WMKI Group LLC
471 S Gilpin ST
Denver, CO 80209
(818) 804-1508
william@wmkigroup.com

UPDATED: 11/03/2025

Item 2: Educational Background and Business Experience

Name: Michael Rochman

Born: 1987

Educational Background:

Education:

BS Accounting & Finance, University of Illinois Urbana-Champaign – 2011

Business Background:

11/2025 - Present	Investment Advisor Representative - WMKI Group LLC
06/2019 – Present	Principal – Volta Energy Technologies
02/2018 – 10/2025	Sole Member – GBR Consulting
03/2016 – 10/2018	Director FP&A – LBP Manufacturing LLC

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Michael Rochman is a Principal member of the investment committee for Volta Energy Technologies, an investment-related venture capital firm. Mr. Rochman dedicates approximately 5 hours per month, minimally during business hours.

Item 5: Additional Compensation

Michael Rochman does not receive any economic benefit from any person, company, or organization, other than WMKI Group LLC in exchange for providing clients advisory services through WMKI Group LLC.

Item 6: Supervision

As the Chief Compliance Officer of WMKI Group LLC, William Edward Knowles II supervises all activities of the firm. William Edward Knowles II's contact information is on the cover page of this disclosure document. William Edward Knowles II adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

Michael Rochman has NOT been involved in any award or being found liable in an arbitration claim. Michael Rochman has NOT been the subject of bankruptcy.